

CHILLIWACK POVERTY REDUCTION PLAN

SEPTEMBER 2024



Prepared for:



LAND ACKNOWLEDGEMENT

The City of Chilliwack acknowledges that we are honoured to live, work, and play on the traditional, ancestral and unceded territory of the Stó:lō Coast Salish peoples.

ACKNOWLEDGEMENTS

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Responding to poverty takes the commitment of a whole community and its outcomes will benefit everyone. Thank you to everyone who participated in this process, including:

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- Fraser Health Authority
- Stó:lō Service Agency
- Skwah First Nation
- Tzeachten First Nation
- BC Community Response Network
- Chilliwack and District Seniors Resources Society
- Chilliwack Child and Youth Committee
- Chilliwack Community Services
- Chilliwack Cultural Centre
- Chilliwack Healthier Community
 - Chilliwack Food Council
 - Healthy Aging Task Team
 - Housing First Task Team
- Chilliwack Learning Society
- Chilliwack Lions Club
- Chilliwack Progress
- Compassionate Neighbourhood Health Partners Society
- Fraser Valley Regional Library
- RainCity Housing
- Ruth and Naomi's Mission
- Salvation Army
- Sardis Doorway for Mothers and Children Society
- Wilma's Transition House
- WorkBC Employment Services



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EXECUTIVE SUMMARY

Overview

This report outlines findings and recommendations for the City of Chilliwack's Poverty Reduction Plan. This plan was developed in partnership with the Chilliwack Healthier Community (CHC) Poverty Reduction Task Team (PRTT) and is informed by background research and community engagement with residents, service providers, and stakeholders.

The plan supports the strategic direction of the City of Chilliwack, and Chilliwack Healthier Community (CHC) member organizations by supporting local action on poverty reduction. Many aspects of poverty reduction are better influenced by provincial or federal policy, and for which funding from senior government is necessary. For this reason, any local action on poverty reduction must also incorporate aspects of advocacy, collaboration and partnership with other levels of government. As a complex issue requiring significant collaboration, this Plan provides strategic, actionable steps for reducing poverty in the short and long term. The plan identifies five goals, 12 action areas, and three overarching core themes with intended, implementable outcomes.



Engagement & Findings

The development of the Poverty Reduction Plan involved engaging interested parties through a community open house, online survey, focus groups, and stakeholder interviews. A diverse cross-section of community members participated, including people with lived and living experience of poverty, Indigenous people, older adults, single parents, and people experiencing homelessness. Their input was critical in shaping the priorities and recommendations of this plan. The engagement process revealed that significant work is already being done to connect people living in poverty with supportive services in Chilliwack, but opportunity exists to strengthen supports and increase collaboration across programs and providers.

Action Areas & Core Themes

To address these findings, 12 key areas to address poverty reduction were identified:

Housing <i>8 actions</i>	Food Security <i>5 actions</i>	Transportation <i>5 actions</i>	Education <i>2 actions</i>
Income <i>2 actions</i>	Employment <i>2 actions</i>	Mental Health <i>3 actions</i>	Substance Use <i>2 actions</i>
Inclusion <i>11 actions</i>	Communications <i>3 actions</i>	Families and Children <i>8 actions</i>	Collaboration <i>6 actions</i>

Three core outcome themes guide how this Plan will meaningfully address poverty at the local level:

Affordability and access to services; Inclusion and equity; and Collaboration. Each theme has an associated set of outcomes that outline a desired end state for the community.

Conclusion

The Poverty Reduction Plan provides a roadmap for addressing poverty in Chilliwack through a coordinated approach based on community feedback, shared responsibilities, and targeted interventions. The Plan recognizes and builds on significant strides already being taken to support poverty reduction in Chilliwack. A variety of departments collaborate to deliver several services, programs, and strategic initiatives, many of which are focused on improving the health, safety, and wellbeing of the community. By working with partners to implement these actions over the coming months and years, the City of Chilliwack aims to reduce poverty, bolster social supports, and improve the quality of life for its most vulnerable residents.



INTRODUCTION

Chilliwack is a thriving community that supports a high quality of life for many people. With natural beauty, a resilient economy and abundant recreation and other services, it provides a welcoming atmosphere. Located on the traditional and unceded territory of the Stó:lō peoples, Chilliwack is located adjacent to thirteen First Nations communities in the Fraser Valley, approximately 100 kilometers east of Vancouver.

Despite many people enjoying a high quality of life in Chilliwack, residents are experiencing negative impacts from the rising cost of living (including housing, food, and transportation). Indeed, the 'housing crisis' and compounding challenges related to inflation and costs of living are a national phenomenon and not unique to Chilliwack. Yet, the impacts of these global issues are inherently local; the impacts are visible in increasing use of food banks, long waitlists for supportive housing, and demand for mental health and substance use supports (to name just a few).

Those currently or at-risk of experiencing poverty experience these challenges with greater intensity. In Chilliwack, people experiencing poverty express a sense of isolation and stress over decisions about which bills to pay (for example paying for rent or a dental procedure). Poverty impacts all aspects of a person's life; including challenges meeting basic needs, poverty challenges employment performance, limits opportunities, negatively impacts health and mental health, and can compound feelings of isolation.

Because challenges of poverty are so all encompassing, the topic areas for reducing poverty range from affordability of basic needs (housing, healthy food, transportation and more), inclusion, access to health

services, supports for families, children, and youth, and the ways in which community service providers work together to deliver a system that is simple and easy to navigate. While some of these challenges can be addressed at a local level, there are many aspects of poverty reduction that are better influenced by provincial or federal policy, and for which funding from senior government is necessary. For this reason, any local action on poverty reduction must also incorporate aspects of advocacy, collaboration and partnership with other levels of government.

At the local level, the City, Chilliwack Healthier Community (CHC), and health and social service providers provide services to support individuals experiencing poverty and there is an opportunity to increase local alignment and momentum related to poverty reduction. For this reason, the City of Chilliwack in collaboration with the Poverty Reduction Task Team (PRTT) of the CHC has created the Chilliwack Poverty Reduction Plan. It is intended to support the strategic direction of the Province, the City of Chilliwack, and Chilliwack Healthier Community (CHC) member organizations. The goals of the plan are as follows:

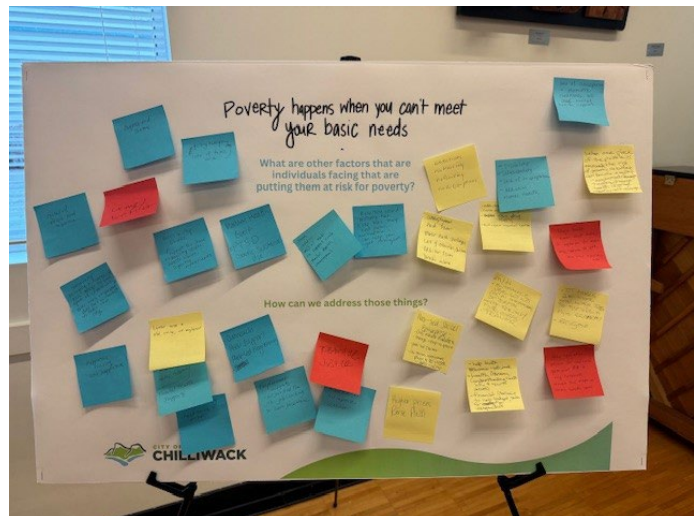


Process and Approach to Developing the Plan

The process to develop the Chilliwack Poverty Reduction Plan has been highly collaborative, with the CHC Poverty Reduction Task Team leading the work alongside City staff and the consulting team from Urban Matters CCC.

Engagement

The engagement process was designed to understand poverty and paths to poverty reduction. Based on feedback from the PRTT, engagement efforts included conversations with specific community groups, community organizations and stakeholders, and members of the public. Significant effort was made to incorporate the diverse perspectives of people with lived and living experiences of poverty. Within this population, specific groups of people (i.e., people experiencing homelessness or at risk of homelessness, families and single parents, older adults, and Indigenous Peoples) were identified as those who are marginalized and face significant challenges due to structural and systemic barriers. These people can experience higher levels of poverty because of factors such as violence, discrimination, racism, homophobia, transphobia, sexism, ableism, and colonialism.



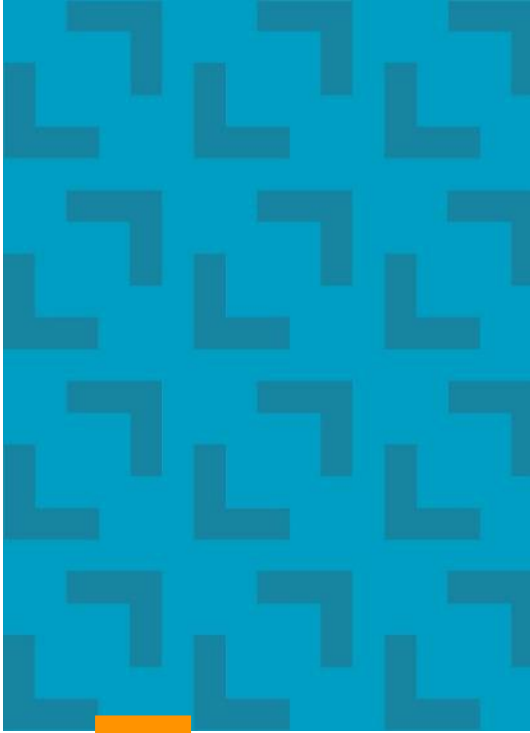
The engagement process involved several key activities:

- **Community Open House:** A 3-hour event at the Chilliwack Cultural Centre on November 6th, 2023, with approximately 50-60 participants. Poster boards with key questions (see below) were set up throughout the room. Some participants chose to sit with facilitators to share their ideas, while others contributed ideas with sticky notes on each board.

- **Online Survey:** An online survey was available between November 6th and December 15th, 2023, for those who could not attend the open house in person. There were 57 responses. The survey included the same questions as were asked at the open house.
- **Focus Groups:** Four focus groups were held on February 7th and 8th, 2024 targeting specific groups:
 - **People Experiencing Homelessness:** 11 participants
 - **Older Adults (55+ years of age):** 17 participants
 - **Families and Single Parents:** 7 participants
 - **Indigenous Peoples:** 3 participants
- **Engagement with Stakeholder Groups:** Urban Matters engaged regularly with the Poverty Reduction Task Team and gathered insights from three other CHC Task Team stakeholder discussions in January and February 2024:
 - Healthy Aging Task Team
 - Chilliwack Food Council
 - Housing First Task Team

For each engagement, the focus was on identifying challenges (what is happening in the current context), identifying the impact gaps (what is missing that could close the gap between the challenge and the solution), and identifying potential solutions (including identifying what's working and what resources are available). For more detail about each engagement and specific questions that were asked, see [Appendix A and B](#).

The feedback gathered from these engagements directly informs the vision, outcomes and actions in the Plan.



POVERTY IN CHILLIWACK – KEY INSIGHTS AND THEMES

Poverty Data and Insights

The following section highlights observations in both local and provincial data that helps to contextualize poverty in Chilliwack. Because poverty is so multi-faceted, there are many different types of data that contribute to understanding poverty. This section includes observations about:

- Demographic and population data
- Income (including median and low-income after-tax measures)
- Housing affordability (including core housing need, rental rates and housing prices)
- Homelessness
- Education and early childhood data
- Usage numbers at the Food Bank
- Wellness survey data

Appendix C includes a series of graphics and raw data in more detail than is included in this section.

Population & Demographics

In 2023, the population of Chilliwack was 100,884 people, up from 95,033 in 2020. Notable among the demographic data are the higher proportion of young people aged 0-14 in the community (18% of total population) compared to the Province (13.8%). A higher proportion of youth means that Chilliwack should be focused on service delivery to families with children and youth. It is also noteworthy that older adults 50+ years of age are the largest projected demographic in Chilliwack over the next ten years, indicating area to focus services.

Income Data

Income is often a key indicator used to measure prevalence of poverty in a community. In Chilliwack, about 70% of the population has employment income, about 51,100 individuals. Those who have income are classified according to low, middle and high incomes, as shown in the table below. The proportions of individuals who are in low income is comparable between Chilliwack and all of BC. One notable difference in Chilliwack is a slightly lower proportion of individuals who would be considered high income, at 25 versus 28 percent.

Table 1: Income levels in Chilliwack¹

	Chilliwack	BC
Low Income (< \$30,000)	38.9 %	38.4 %
Middle Income (\$30,000 - \$79,999)	36.3%	33.5%
High income (\$80,000 and over)	24.7%	28.1%

The median household income in Chilliwack is about \$91,000 per year. For two person households, it is slightly higher at almost \$100,000 per year, while one person households are about \$52,000 per year. This highlights the challenges that single income households may have in affording rent and other necessities. This is likely compounded for single parents and highlights the need for services and supports for this population. It should also be noted that the median income in Chilliwack is slightly lower compared to the

¹ Statistics Canada. 2021 Census of Population – City of Chilliwack. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&DGUIDlist=2021A00055909020&GENDERlist=1&STATISTIClist=1&HEADERlist=0>

provincial median household income of about \$96,000, \$102,000 for two or more person households, and \$57,000 for one-person households.

The Low-Income Measure After-Tax (LIM-AT) is often considered the measure of the 'poverty line' in a community, defined as if their after-tax income falls below 50% of the median household income. For example, the median household income in Chilliwack is about \$91,000, then the LIM-AT poverty line is \$45,500. Because it is an after-tax measure, LIM-AT represents the real income a household has to spend on good and services and is one of the clearest indicators of a household's budget and capacity. In Chilliwack, about 9,060 individuals are in this low-income bracket, with about 4,405 of those aged 18 to 64 years, and another 2,500 of those aged 65 years and over. The remaining numbers indicate the prevalence of children living in low-income households, which is about 2,160. This works out to approximately 10% of the population between ages 0 and 17 living in a household that is below the poverty line. It should be noted that these proportions are similar across BC.

Early Development Instrument

The Early Development Instrument (EDI) measures how many kindergarten children are vulnerable in 5 core predictors of adult health (physical health and wellbeing, social competence, emotional maturity, language and cognitive development, communication skills and general knowledge. Children between the age of 3.5 and 6.5 are assessed to determine their development as they transition to school-age.

In Chilliwack 33% or 287 out of 876 children are vulnerable on at least one area of development as measured by the EDI in Wave 8 (2019–2022). ² It should be noted that this is comparable to the provincial average of 32.9% of all children across BC measuring as vulnerable in at least one area of development.

Housing Affordability

Like many cities in Canada, Chilliwack is experiencing housing affordability challenges that include increasing prices, constrained demand, and low rental vacancy rates. As one of the fastest growing cities in Canada, these pressures are further exacerbated. For example, vacancy rates for housing remain low (1.4% as of October 2023) despite increased housing supply. Median rent for a 2-bedroom apartment was \$1,450 in October 2023, up from a median of \$1300 in October 2022. ³ For those households earning a median income of roughly \$91,000 or higher, these rental rates are still achievable based on a household

² EDI Instrument, Chilliwack Local Health Area: <https://dashboard.earlylearning.ubc.ca/>

³ **Canada Mortgage and Housing Corporation.** (n.d.). Housing Market Information Portal - Chilliwack. Retrieved from [CMHC](#).

not spending 30% or more of household income on shelter. However, for one-individual households earning a median income of \$52,000 per year, the median rent is more than 30% of income. This also does not account for rental-related costs, such as utilities, internet, and insurance.

Housing prices are also accelerating. The overall MLS® HPI composite benchmark price was \$755,500 in April 2024, a gain of 5.5% compared to April 2023. The price for single-family homes was \$923,500 in April 2024, up by 7.3% year-over-year. The price for townhouse/row units was \$636,100 in April 2024, an increase of 6.4% compared to April 2023. The apartment price was \$416,600 in April 2024, a small gain of 3.4% from April 2023. These price increases coupled with high interest rates makes it especially challenging for first time homebuyers. ⁴

Low vacancy rates, increasing house prices and increasing rental rates exacerbate housing pressures in all parts of the housing continuum, and can make it difficult for people to move from market rental to market ownership, supportive housing into market housing, and from shelters into supportive housing.

Based on 2021 Census data, 10.1% of households (3,611 households) in the City of Chilliwack were in core housing need. Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent or alternative local housing that is acceptable (attains all three housing indicator thresholds).

Homelessness

Housing affordability and accessibility challenges lead more people to be at-risk of experiencing homelessness, which is one of the most extreme and visible forms of poverty. In comparison to 2020, the number of individuals experiencing homelessness in Chilliwack increased from 306 to 413 in 2023 (Fraser Valley Regional District Point in Time Count). Respondents shared several reasons for their most recent loss of housing:

- 30.5% cited housing and financial issues (including not enough income, unfit/unsafe housing; landlord/tenant conflict; building sold or renovated; and rental support stopped)
- 30% cited Interpersonal and Family issues (including conflict, abuse, death or discrimination)
- 34.7 % cited health issues (physical, mental, substance use; hospitalization)

⁴ Canadian Real Estate Association. (n.d.). Chilliwack & District Real Estate Board Statistics. Retrieved from [CREA Stats](#).

The 2023 Point in Time (PiT) Count also revealed worrying trends related to those individuals who had experienced chronic homelessness (81% in 2023 compared to 70% in 2020). This indicates that once a person is homeless in Chilliwack, it may be more difficult for those individuals to find housing again.

In addition, there is an overrepresentation of Indigenous Peoples within populations experiencing homelessness in the City of Chilliwack⁵. In the 2023 PiT Count, about 40% of respondents identified as Indigenous, compared to being only 8% of the region's general population. This points to a need to work with Indigenous partners in the region to identify and implement trauma informed and culturally safe responses to homelessness that also work for Indigenous Peoples.

BC Housing plays a significant role in supporting people at-risk of homelessness to stay housed through its rental subsidies. A total of 825 individuals are accessing BC Housing subsidies in the community. BC Housing helps to fund various outreach activities as well as fund the operations of shelter and other types of safety net housing. These programs are a significant portion of the supports available to those individuals in Chilliwack who experience or are at-risk of homelessness.

It should be noted that individuals experiencing homelessness access other services in the community, thus as homelessness increases so do the adjacent impacts on other types of services in the community. For example, according to the Fraser Valley PiT Count, the top five categories of services accessed in 2023 were:

- Emergency Shelter
- Meal Program/Soup Kitchen
- Harm Reduction
- Emergency Room (Hospital)
- Outreach Services

Food Bank Usage

The Food Bank in Chilliwack has experienced a 30% growth in its traditional hamper program that allows 1 visit per household, per month, up from about 912 unique visits in October 2022 to 1322 unique visits in September 2023. It should be noted that of those unique visitors, about 1/3 of the visitors in any given month are children. The Food Bank also runs a fresh food recovery program that is open for produce, vegetables, deli and other food that is donated by local stores. Clients can access this program as many

⁵ Statistics Canada. Indigenous Population Profile, 2021 Census of Population.
www.12.statcan.gc.ca/censusrecensement/2021/dp-pd/ipp-ppa/index.cfm?Lang=E

times as needed during the month. Usage of this program has also increased from about 8000 visits in October 2022, to about 10,800 in September 2024.

Engagement Insights

Targeted community engagement identified key focus areas for poverty reduction in Chilliwack, including challenges and potential opportunities for change. Through this engagement, participants acknowledged that collaboration between service providers is crucial to providing comprehensive support for individuals experiencing poverty in Chilliwack.

Key insights included:

Topic Area	Challenges
Affordable Housing	<ul style="list-style-type: none"> • High rent relative to incomes • Complex applications • Long waitlists. <p><i>"Invisible poverty. Not just those who are unhoused, folks who can't afford rent, hydro, or can do that but can't afford food." Participant Quote</i></p>
Food Security	<ul style="list-style-type: none"> • Lack of awareness of available services • Limited access to healthy food.
Support for Mental Health	<ul style="list-style-type: none"> • Lack of accessible services and long waitlists.
Support for Young Families and Children	<ul style="list-style-type: none"> • Cost of living, including high cost of daycare and limited subsidies.
Support for Older Adults	<ul style="list-style-type: none"> • Face barriers accessing essential services • High transportation costs • Lack of awareness of available services. <p><i>"Older men don't have many ways to connect, and it is good for physical and mental health. What about a men's shed in Chilliwack." Participant Quote</i></p>
Substance Use	<ul style="list-style-type: none"> • Long waitlists • Lack of accessible services. <p><i>"Every door is the right door" Participant Quote</i></p>
Affordable and Accessible Transportation	<ul style="list-style-type: none"> • Impacts access to basic needs • High costs • Limited routes
Education and Life Skill Training	<ul style="list-style-type: none"> • Lack of access <p><i>"Support for reading and writing skills." Participant Quote</i></p>
Employment Support Programs	<ul style="list-style-type: none"> • Inflexible schedules • Lack of education.
Livable Incomes	<ul style="list-style-type: none"> • Inadequate incomes are a significant risk factor for poverty • Rising costs related to fixed incomes

Strategic Alignment and Momentum

Poverty reduction is typically addressed through efforts at all levels of government, as well as locally through health and community social services organizations. The efforts of all these groups are needed to support poverty reduction. Figure 1 illustrates the types of initiatives and topic areas each of these groups is responsible for delivering. Senior levels of government set national and provincial strategy, develop policy and allocate resources and funding and programs. When it comes to local activities to help reduce poverty, it is tricky because many potential solutions are highly influenced by senior government policy, programming and funding. For example, the City of Chilliwack supports direct programs and services (i.e. transit) and acts as a catalyst for funding (Reaching Home Federal funding), and local collaboration (through the CHC). Community social service agencies support a broad range of programs and services in the community, as do Chilliwack citizens through their volunteering, giving, and contributions to neighbourhoods and culture.

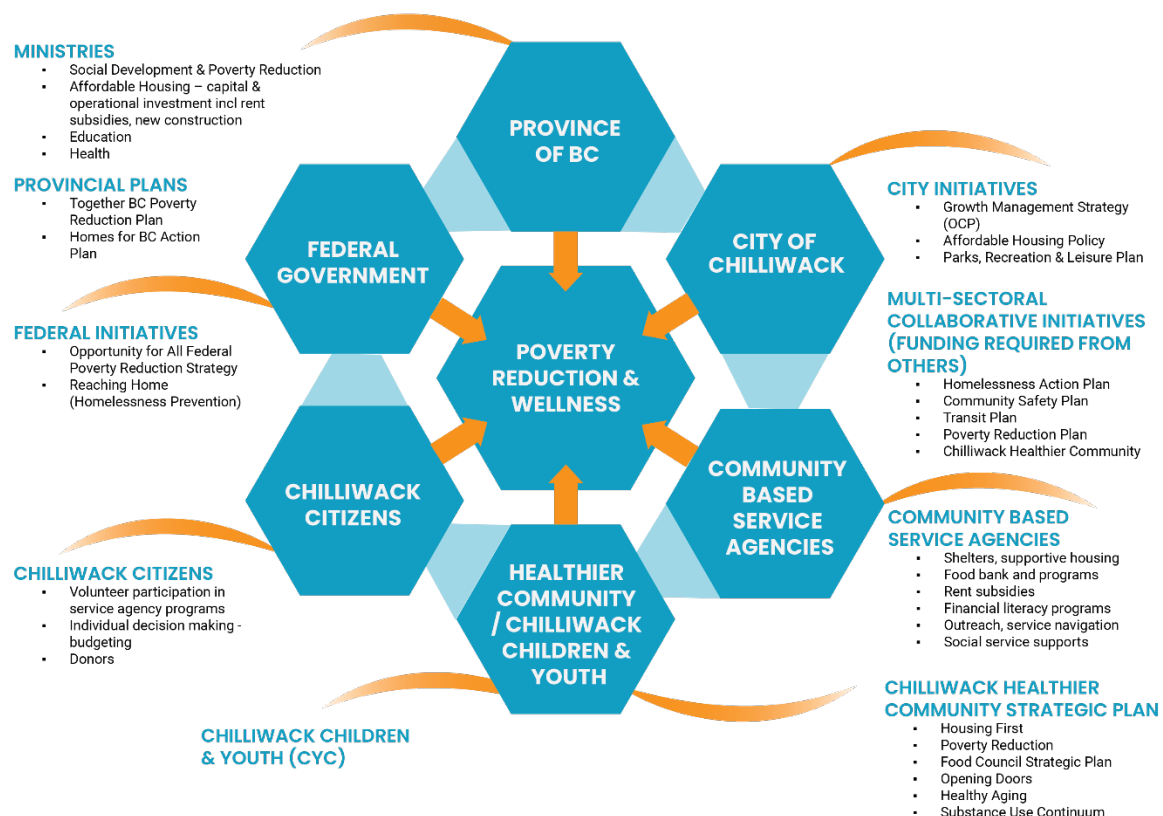


Figure 1: Poverty reduction requires collaboration from all levels of government, community organizations and citizens.

Provincial & Federal Government Alignment

In 2019, the Province of BC released TogetherBC: Poverty Reduction Strategy⁶ which identifies 6 priority action areas, along with several milestones and investments made in each. Further information about each priority action area is identified in [Appendix D](#).

1. **Making Housing More Affordable**
2. **Families, Children and Youth**
3. **Expanding Access to Education and Training**
4. **More Opportunities, More Jobs**
5. **Improving Affordability**
6. **Investing in Social Inclusion**

The investments and actions of the Province in the above 6 priority areas are related to some of the issues raised during the development of this plan and set the context and series of investments in areas that are outside of the purview of local actors. The Province is anticipated to release an updated Plan later in 2024.

BC Housing also plays a critical role in supporting a variety of types of housing and outreach, including emergency shelter, extreme weather shelter, transitional and supportive housing. BC Housing also runs a variety of rental assistance programs including Rental Assistance Program and SAFER. For many years, BC Housing has been a strong collaborator with local government and community partners to support funding and program delivery solutions for people experiencing housing vulnerability.

The Federal Government's Poverty Reduction Strategy brings together investments in existing programs such as the Canada Child Benefit, Canada Worker Benefit, increases to the Guaranteed Income Supplement, and the release of Canada's first National Housing Strategy. Recent focus areas have included the creation of the National Advisory Council on Poverty which reports each year on poverty reduction in Canada, 12 indicators to track progress on many aspects of poverty, review of data and statistics related to poverty reduction, including for the Market Basket Measure. While the Federal strategy has focused on generating concrete and meaningful targets and establishing common measures of poverty, the strategy does set out a long-term commitment to poverty reduction. The Federal

⁶ <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/togetherbc.pdf>

government has implemented many of these items under other headings related to supporting the middle class, housing and more.⁷

Local Government Alignment & Momentum

The City of Chilliwack has significant momentum related to topics that support poverty reduction. A variety of departments collaborate to deliver several services, programs, and strategic initiatives, many of which are focused on improving the health, safety, and wellbeing of the community. Notable examples of related plans include the Chilliwack Community Safety Plan, the Chilliwack Homelessness Action Plan the 2040 Official Community Plan, and the Chilliwack Housing Needs Report. As staff actively achieves implementation of these plans there are direct and positive benefits towards poverty reduction in the community.

As the Community Entity that manages Federal Reaching Home funds, the City is funding a variety of poverty related initiatives related to homelessness prevention and diversion, including projects that improve food security and help people access and retain housing. Through its support for Chilliwack Healthier Community collaboration, City staff are directly involved with community organizations in action-oriented committees related to homelessness, substance use, food security, inclusion, and healthy aging.

The City is responsible for direct service delivery related to recreation and leisure (facilities, parks and events), as well as through transportation (including for cars, bikes, and pedestrians) and transit delivery. (Note that Chilliwack's transit system is a partnership between the City and BC Transit). Inclusion programs support access to recreation facilities and programs, transit and other services for eligible residents (determined by program based on factors such as age and income).

Further details about the City's current actions related to poverty reduction are outlined in [Appendix D](#).

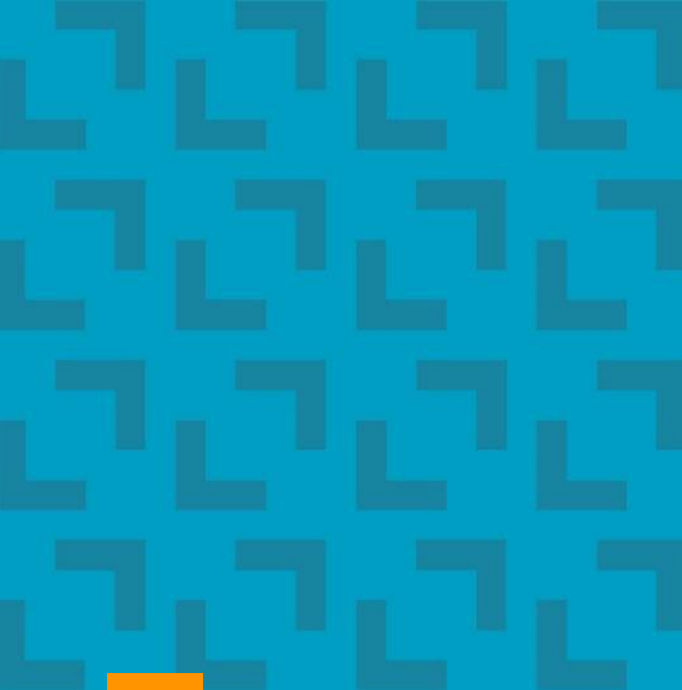
Other Community Actors

Community social service agencies support a broad range of programs and services in the community, as do Chilliwack citizens through volunteering, giving, and other contributions to neighbourhoods and culture.

Chilliwack Healthier Community (CHC), a multi-sectoral partnership amongst 45+ stakeholders from government, non-profit, private, and volunteer sectors brings diverse individuals and agencies together to

⁷ <https://www.canada.ca/en/employment-social-development/programs/results/poverty-reduction.html>

collectively address Chilliwack's most complex social issues through collaborative partnerships, primarily through implementation of the Chilliwack Healthier Community Strategic Plan and the various task teams which support this work. Additional initiatives are outlined in [Appendix D](#).



POVERTY REDUCTION FRAMEWORK

The Chilliwack Poverty Reduction Plan builds on the collaborative framework established by the CHC to address the most persistent issues affecting the health and wellbeing of Chilliwack residents. The Plan's framework for poverty reduction includes the following:

- Foundational concepts of systems change and poverty reduction 'game changers'
- Roles and responsibilities for the implementation of actions in the Plan
- A vision for local approaches to poverty reduction
- Core themes and outcomes

Subsequent sections outline specific actions for each outcome, and a framework for indicators and monitoring.

Foundational Concepts

A series of foundational concepts support the ways in which the Plan has been crafted. Additional details about these concepts are outlined in [Appendix E](#).

Systems Change Approach

A systems-based approach for the Chilliwack Poverty Reduction Plan means seeking to understand how actions taken by one organization to address a specific need in the community may affect the entire

system of health and wellbeing supports and programs. Systems change approaches seek to identify, understand and address how the root causes of a challenge can be addressed so the same challenges do not persist in perpetuity. Coordination, communication, and collaboration are key in any systems change initiative.

Poverty Reduction 'Game Changers'

Looking to the work of others has helped shape this project within a local context. The Tamarack Institute, a leading advocacy and educational organization dedicated to collaborative community change, was referenced for its 'Game Changers' framework, which has guided many municipalities in developing poverty reduction plans. Their *Cities Reducing Poverty* network, in partnership with Vibrant Communities Canada, have identified eight key poverty reduction 'game changers'—strategies that trigger significant, positive, and cascading outcomes in reducing poverty. These game changers were referenced during the engagement process and have informed the background approach outlined in this Plan.



Income and Employment – Income security through employment and non-employment sources, and readiness for, access to, and retention of secure, livable wage jobs where employer policies support employee's needs.



Housing – Affordable, accessible, and appropriate housing that meets people's unique needs, affordable utility costs, housing retention supports, and protection from eviction.



Education – Literacy, graduation from high school or equivalency, affordable and accessible post-secondary education, and opportunities for alternative learning supports.



Transportation – Affordable and accessible public transportation and innovative rural solutions that cater to individuals with unique needs.



Health – Affordable and accessible health care services that are not covered under provincial/territorial medical plans, and comprehensive and inclusive supports for physical and mental health.



Early Childhood Development – Healthy early childhood development, school readiness, strong parenting skills, and access to affordable and regulated childcare spaces.



Financial Empowerment – Accessible mainstream banking services, protection from fraud and predatory lending, and ability to build savings/assets, improve credit ratings, and reduce debt.



Food Security – Affordable, accessible, sufficient, safe and nutritious food that meets dietary needs for an active and healthy life.

Roles and Responsibilities

As a complex systems challenge, reducing poverty requires collaboration and the establishment of mutual priorities among various actors, including the City, higher levels of government, community organizations, and community members. Federal and provincial legislation and policies have profound impacts at the community scale. Indeed, community organizations are often much better positioned to deliver programs and services at the front-line and should be empowered to do so. They are, as well, more aware, and adaptive to changing community needs, however, organizational capacity, funding, resources, and infrastructure to support program delivery varies significantly.

Establishing clear roles and responsibilities for the City and community organizations involved in Chilliwack's Poverty Reduction Plan can help to set expectations, identify what each entity is and can be responsible for, support collaboration, and understand what sort of actions are feasible depending on role.

The intent of the plan is to align all actors in the community towards a common vision, themes and outcomes related to poverty reduction. Actions included in the subsequent section are delineated by roles and responsibilities as follows:



Vision, Themes & Outcomes

Chilliwack's Poverty Reduction Plan aims to establish local alignment and shared outcomes for poverty reduction in the community. Because challenges that contribute to poverty are broad (i.e. cost of living, income, access to education and employment supports, access to health and services, sense of belonging and inclusion (to name just a few), the resulting actions to address poverty must also be diverse and integrated. There is not one single approach to address poverty at a local level. As such, local approaches to poverty reduction must draw together a range of different sectors, while working collaboratively and advocating to senior levels of government for broader policy, funding, and programmatic shifts that can also move the dial on experiences of poverty in the community.

These factors make addressing poverty highly complex. There is not one solution, nor can one entity (i.e. the local government) address the challenge alone. Alignment towards a common vision and set of outcomes is important to create coherence. Locally based actions completed by many will generate momentum and build trust in the system.

A local focus has guided the development of the Plan and centres in the City's vision for poverty reduction. The City, CHC, and community partners will support meaningful, local actions that will contribute to poverty reduction

Centred around inspired collaboration, Chilliwack envisions simplified access to health and social services, greater affordability and accessibility in housing, transportation and food services, and a community that promotes a sense of belonging and inclusion.

This vision is realized through the implementation of actions related to three core themes: Affordability & Access to Services, Inclusion & Equity, and Collaboration. Each theme has an associated set of outcomes that outline a desired end state for the community. The implementation section outlines key actions that will help to realize the vision and outcomes for the community.



Affordability & Access to Services

Everyone has the same basic needs: housing, food security, livable income, financial resilience, transportation, and health care. It is important that everyone has access to, and knowledge of the services, and feels welcome accessing them.

Feedback during the development of this Plan (and heard within other forums consistently) is the high cost of housing relative to incomes, and long waitlists for supportive housing. These sentiments indicate a complex reality in Chilliwack across all parts of the housing continuum – ‘bottlenecks’ within market and supportive housing can cause challenges for individuals accessing safety net and temporary shelters

having 'nowhere to go' into more permanent housing solutions. The local approach to these housing challenges remains a collaboration between the City, senior levels of government (funders), the development community, housing operators and social serving organizations providing both housing and health and wellness supports. Housing is only one factor, and access to food and transportation continues to be identified as stressors for people experiencing poverty. The Community Food Bank, run by the Salvation Army has shown a 30% growth in visits for both its hamper program (one visit per family per month) and its Pantry program (unlimited access when open) from 2022 to 2023. In addition, during the engagement, people expressed concerns about not knowing what food programs were available and how to access the services. Transportation was highlighted as an enabler of other elements of basic needs including accessing employment, health and other appointments, and engagement participants noted both the costs of transportation as well as availability of transit as challenges.

It should be noted that a core element of affordability is access to income, which is more challenging to address at the local level. Access to income is typically influenced at a provincial and national level through education policies, minimum wage and livable incomes, employment access and economic development. At the local level, and particularly for the City, access to income can be influenced through ongoing economic development related to how local land use and other policies can support development of targeted industry and employers. Furthermore, in partnership with local organizations, it may be possible to enhance opportunities for access to employment opportunities for people with lived and living experience of poverty, or those who have struggled to access consistent employment.

Like other communities, priority populations, including those living unsheltered or in temporary housing, are disproportionately affected by mental health challenges; the toxic drug crisis; lack of access to basic needs, including health care; the related harms and trauma of living on the street; and lack of safety. Supporting people who are experiencing homelessness means providing services that are trauma informed, simple to access, and reflect pathways to healing and stability (in the form of housing, health and other services).

Intended Outcomes:

- Chilliwack residents can afford to access their basic needs, including housing, healthy food, and transportation.
- People experiencing homelessness or at immediate risk of homelessness are supported with trauma informed services.
- Chilliwack residents can access the programs and services they need, particularly related to health, mental health, and substance use.

Inclusion and Equity

Belonging and inclusion are important for everyone. A lack of belonging, or feelings of stigma, prevent people who need support from accessing it. Where equality means each individual or group of people is given the same resources or opportunities, equity recognizes that each person has different circumstances, and allocates the resources and opportunities needed to help make experiences more equal. An equitable lens is one of the most powerful tools in poverty reduction.

Building relationships among priority populations and diverse community members is an important way to increase belonging and community pride. Sentiments shared during engagement suggest that those experiencing vulnerable circumstances, as well as older adults and single parents, value opportunities to connect within the community, and acknowledge the harmful effects of stigma and negativity expressed towards them. For this reason, it is important to ensure that services and amenities are designed to be inclusive, culturally safe, accessible, and available to everyone.

Reconciliation plays an important part in building an equitable future for First Nation, Inuit and Metis communities. Ongoing impacts of colonialism, entrenched racism, and stigma have created inequities throughout the country, many of which emerge at the local level. Despite systemic barriers, the Indigenous community in Chilliwack remains strong and resilient. In Chilliwack, reconciliation means continuing to find opportunities to work as partners with Indigenous communities, including urban Indigenous Peoples to understand the unique issues being faced, co-creating creative and de-colonized solutions, and identifying opportunities to support Indigenous community members.

One of the most powerful long-term poverty reduction strategies is focusing on ensuring that young people get the best start in life and have access to resources to establish themselves through positive education experiences, extracurricular opportunities, and mentorship. It is important for children and families to access timely resources and support before they are in crisis. This outcome aligns with a goal identified in the Chilliwack Community Safety Plan.

Intended Outcomes:

- Everyone feels welcome and included in the community.
- Children, youth, and young families in Chilliwack access preventative and timely resources and supports.
- CHC, the City and Indigenous organizations work together to build trust and ensure culturally safe and equitable access to services for Indigenous Peoples.

Collaboration

Reducing poverty requires the collaboration and alignment of a variety of different groups, including the City, higher levels of government, and community organizations. As poverty reduction encompasses many issue areas with many groups influencing the system, a coordinated and strategic approach generates momentum and helps to maximize the efficient use of resources. Engagement with service providers during the Plan's development revealed there is a high degree of collaboration, and yet there remains opportunities to simplify system navigation for service users and improve flows of communication between service providers. The collaboration structure for implementing the Poverty Reduction Plan is supported by Chilliwack Healthier Community (CHC) and the City of Chilliwack, as shown in Figure 2. Within CHC, a Poverty Reduction Plan Implementation team, comprised of the City of Chilliwack and various community organizations, will support the delivery of the Plan. Many of CHC's task teams and working groups contribute to one or more aspect of poverty reduction, including the Housing First Task Team, Healthy Aging Task Team, Chilliwack Food Council, Opening Doors Task Team, Sexuality and Gender Equity Collaborative, and the Substance Use Continuum of Care Working Group. It is recognized that community organizations are well positioned to deliver programs and services at the front-line and should be empowered to do so.

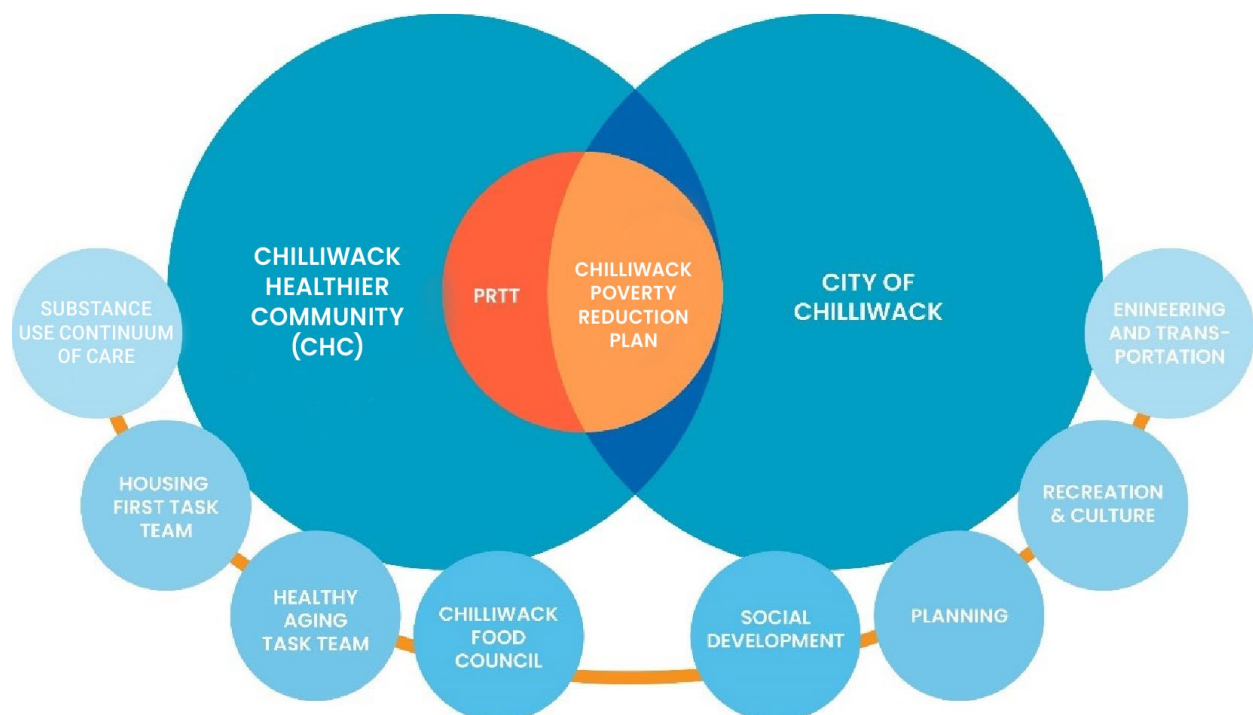
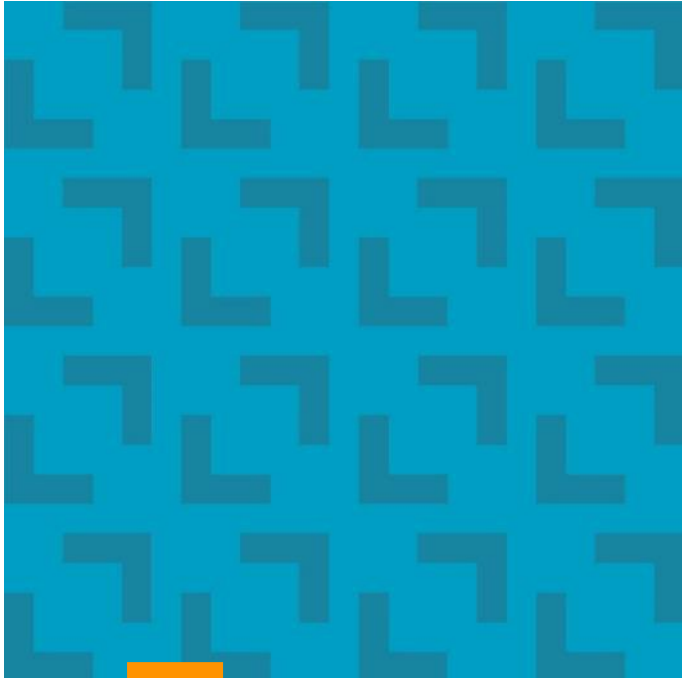


Figure 2: The Collaborative Structure for Implementing the Poverty Reduction Plan

The City of Chilliwack will also support the delivery of actions within the Plan, through its support and coordination of the CHC and finding opportunities to align the regular work of City departments and advisory committees with actions in the Plan.

Intended Outcomes

- CHC continues to be a structured catalyst for service provider and City collaboration around poverty reduction.
- System navigation is improved so that Chilliwack residents can access the services they need when they need them and know where and how to access them.



POVERTY REDUCTION ACTIONS


Reducing poverty requires unified action. The implementation actions included in this section are intended to guide the City, CHC, and community organizations and partners to collaborate on reducing poverty in Chilliwack. The actions and outcomes included within the following sections are informed by community engagement findings, background data findings, and best practices relating to poverty reduction. This section also identifies roles of the City and CHC, community organizations, and senior government, and a timeframe for implementation (i.e., ongoing, short (1-2 years), medium (3-5 years), and long term (6+ years)).


The implementation actions include the following broad categories of impact related to poverty reduction:



Housing <i>8 actions</i>	Food Security <i>5 actions</i>	Transportation <i>5 actions</i>	Education <i>2 actions</i>
Income <i>2 actions</i>	Employment <i>2 actions</i>	Mental Health <i>3 actions</i>	Substance Use <i>2 actions</i>
Inclusion <i>11 actions</i>	Communications <i>3 actions</i>	Families and Children <i>8 actions</i>	Collaboration <i>6 actions</i>


Affordability & Access to Services

Outcome: Chilliwack residents can afford to access their basic needs, including housing, healthy food, and transportation.

LINK TO ENGAGEMENT THEME & GAME CHANGERS	ACTION	ROLES	TIMEFRAME
Affordable Housing 	HOUSING 1: Review and update the 2016 Chilliwack Homelessness Action Plan to align with new policy and legislation, Reaching Home funding, and other changes within the sector; and identifying additional actions aligned with up-to-date needs.	City/CHC: Deliver Community Organizations: Partner/Advocate Senior Government: Invest & Fund	Short Term
	HOUSING 2: Review and update housing affordability policies within the City of Chilliwack's forthcoming 2050 Official Community Plan to ensure alignment with existing plans. It is recommended that housing policies are developed and prioritized based on need as defined by housing needs reporting.	City/CHC: Deliver Community Organizations: Partner/Advocate Senior Government: Partner	Short Term
	HOUSING 3: Continue to encourage the development of affordable housing across the housing continuum in accordance with the City's affordable housing policies (e.g. DCC and permit fee waivers for non-profit rental housing, fast-tracking of municipal approvals, small unit apartment DCCs, and	City/CHC: Convene & Catalyze Community Organizations: Partner/Advocate Senior Government: n/a	Ongoing


	supportive zoning for market housing).		
Food Security 	FOOD SECURITY 1: Through CHC and the Food Council, promote increased awareness of food programs and integrate them with other services including the Free Food Programs database and Food Asset Map.	City/CHC: Partner (CHC) Community Organizations: Partner/Advocate Senior Government: n/a	Ongoing
	FOOD SECURITY 2: Through CHC and the Food Council, offer education to youth on nutrition and food systems. Explore topics like food security, food production, processing and distribution, and food preparation in collaboration with School District 33.	City/CHC: Convene & Catalyze Community Organizations: Partner/Advocate Senior Government: Invest & Fund	Medium Term
	FOOD SECURITY 3: Through CHC and the Food Council, ensure food service providers are coordinating efforts to ensure programs are always available.	City/CHC: Convene & Catalyze (CHC) Community Organizations: Deliver & Operate Senior Government: n/a	Ongoing
	FOOD SECURITY 4: Design food-sharing programs for people who face constraints purchasing, prepping, and cooking themselves.	City/CHC: Convene & Catalyze Community Organizations: Deliver & Operate Senior Government: Invest & Fund	Medium Term

	FOOD SECURITY 5: Collaborate with the Food Council and community organizations to identify opportunities for the Food Bank to expand its food storage facility, including identifying a site and funding opportunities.	City/CHC: Convene & Catalyze Community Organizations: Deliver & Operate Senior Government: Invest & Fund	Short-term
Affordable and Accessible Transportation 	TRANSPORTATION 1: Advocate to senior levels of government for increased transportation funding and collaborate with community organizations to amplify advocacy efforts.	City/CHC: Advocate Community Organizations: Advocate Senior Government: n/a	Short Term and Ongoing
	TRANSPORTATION 2: Continue to implement transportation plans and policies to align with poverty reduction goals for affordable and accessible transportation.	City/CHC: Convene & Catalyze Community Organizations: Advocate Senior Government: Invest & Fund	Medium Term
	TRANSPORTATION 3: Advocate for the <i>Motor Vehicle Act</i> to prioritize the multi-modal movement of people and freight over vehicle efficiency to promote greater transportation equity.	City/ CHC: Advocate Community Organizations: n/a Senior Government: Invest & Fund	Long-term
Education and Life Skills Training 	EDUCATION 1: Identify and pursue opportunities to increase financial literacy education tailored to youth in organizations and in the school district (such as insurance, education planning, budgeting, taxes, and retirement planning).	City/CHC: Convene & Catalyze (CHC) Community Organizations: Deliver & Operate	Medium Term

		Senior Government: Invest & Fund	
	EDUCATION 2: Identify and seek to address broader needs for essential skills and basic life skills related to employment reliability.	City/CHC: Convene & Catalyze (CHC) Community Organizations: Deliver & Operate Senior Government: Invest & Fund	Long Term
Income & Employment 	INCOME 1: Continue to support economic development in Chilliwack to increase the availability of local employment opportunities and well-paying jobs.	City/CHC: Partner Community Organizations: Partner Senior Government: Partner	Ongoing
	INCOME 2: Promote access to employment, pay equity, and healthy workplaces for people of all ages and abilities in Chilliwack.	City/CHC: Partner Community Organizations: Partner Senior Government: Partner	Ongoing
	EMPLOYMENT 1: Explore partnerships with local businesses to create flexible, creative, and non-traditional work opportunities for those with flexible employment needs (e.g., single parents without childcare, individuals with complex health care needs or disability, individuals with a criminal record, or individuals with lived and living use of homelessness and/or substance use).	City/CHC: Convene & Catalyze Community Organizations: Deliver & Operate Senior Government: Partner	Short Term


	EMPLOYMENT 2: Encourage large-scale employers to explore opportunities to develop workplace childcare.	City/CHC: Convene & Catalyze Community Organizations: Deliver & Operate Senior Government: Partner	Long Term
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Outcome: People experiencing homelessness or at immediate risk of homelessness are supported with trauma informed services.

LINK TO ENGAGEMENT THEME & GAME CHANGERS	ACTION	ROLES	TIMEFRAME
Affordable Housing 	HOUSING 4: Enhance wrap-around supports for individuals experiencing homelessness in real-time through the implementation of coordinated access and continued collaboration with the Housing First Task Team.	City/CHC: Convene & Catalyze (CHC) Community Organizations: Deliver & Operate Senior Government: Invest & Fund	Short Term
	HOUSING 5: Bolster outreach services to encourage in-person interactions with individuals experiencing homelessness.	City/CHC: Convene & Catalyze / Invest & Fund (through Reaching Home) Community Organizations: Deliver & Operate Senior Government: n/a	Medium Term
	HOUSING 6: Continue to engage the community, including people with lived experience, to identify prioritized funding needs within the scope of the Reaching Home program.	City/CHC: Deliver Community Organizations: Partner / Advocate	Short Term

		Senior Government: n/a	
	HOUSING 7: Work with existing shelter, transitional, and supportive housing operators and BC Housing to identify organizational barriers and opportunities for capacity building related to operations (e.g. financing, operations, project management, funding applications, etc.), and service delivery (trauma informed and culturally safe services).	City/CHC: Convene & Catalyze Community Organizations: Deliver & Operate Senior Government: Invest & Fund	Short Term
	HOUSING 8: Continue to foster a collaborative working relationship with BC Housing.	City/CHC: Convene & Catalyze Community Organizations: Partner Senior Government: Partner	Ongoing

Outcome: Chilliwack residents can access the programs and services they need, particularly related to health, mental health, and substance use.

LINK TO ENGAGEMENT THEME & GAME CHANGERS	ACTION	ROLES	TIMEFRAME
Support for Mental Health 	MENTAL HEALTH 1: Work collaboratively with Fraser Health to continue advocacy for greater Provincial and Federal investment in community mental health supports and programs to reduce waitlist times, and where necessary, advocate for greater access to specialized trauma therapists.	City/CHC: Advocate Community Organizations: Advocate Senior Government: Invest & Fund	Ongoing
	MENTAL HEALTH 2: Explore programs to support increased connections and supports while clients are waitlisted for services. This may include exploring options for client referral to peer support groups, one-on-one	City/CHC: Convene & Catalyze	Short Term


	peer support, or community health workers outreach support.	Community Organizations: Deliver & Operate Senior Government: Invest & Fund	
	MENTAL HEALTH 3: Advocate to the Province and Fraser Health Authority for an ACT (Assertive Community Treatment) Team to provide person-centered, recovery-oriented, flexible, community-based outreach mental health services.	City/CHC: Advocate Community Organizations: Advocate Senior Government: Invest & Fund; Deliver & Operate	Short Term
Local Substance Use Treatment Services 	SUBSTANCE USE 1: Advocate to the Province and Fraser Health Authority for greater access to substance use treatment and recovery services (including detox and supported recovery).	City/CHC: Advocate Community Organizations: Advocate Senior Government: Invest & Fund	Short Term
	SUBSTANCE USE 2: Promote community investment into further training on overdose response, Naloxone training including the wider distribution of NARCAN® naloxone nasal spray.	City/CHC: Convene & Catalyze Community Organizations: Deliver & Operate Senior Government: Invest & Fund	Short Term
Affordable and Accessible Transportation 	TRANSPORTATION 4: Improve health appointment transportation through expansion of programs, such as <ul style="list-style-type: none"> HandyDART services (funded in part by the City of Chilliwack and available for people with disabilities within City limits); or Other transportation services delivered and operated to provide 	City/CHC: Fund/Advocate Community Organizations: Advocate / Deliver & Operate Senior Government: Invest & Fund	Ongoing

	clients with transportation to health appointments		
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Inclusion and Equity

Outcome: Everyone feels welcome and included in the community.

LINK TO ENGAGEMENT THEME & GAME CHANGERS	ACTION	ROLES	TIMEFRAME
All 	INCLUSION 1: Work collaboratively with the Local Immigration Partnership to understand newcomer needs and identify opportunities to enhance the newcomer experiences in Chilliwack by ensuring potential barriers to accessing services (e.g., language barriers that limit newcomer awareness of services) are alleviated.	City/CHC: Convene & Catalyze Community Organizations: Partner / Deliver & Operate Senior Government: Partner	Ongoing
	INCLUSION 2: Work with school board, post-secondary institutions and service providers to support marginalized children, youth and students in Chilliwack and develop additional supports where needed.	City/CHC: Advocate Community Organizations: Deliver & Operate Senior Government: Partner	Ongoing
	COMMUNICATIONS 1: Develop a poverty-specific awareness campaign that seeks to tell community lived experience stories and reduce stigma.	City/CHC: Convene & Catalyze (CHC)	Medium Term

		Community Organizations: Partner Senior Government: n/a	
	INCLUSION 3: Create shared experiences that bridge the gaps across community members by continuing the neighbourhood grants program, and offering free, accessible events, such as block parties, meet your neighbour day, concerts/movies in the park, community meals, etc.	City/CHC: Deliver & Operate Community Organizations: Partner Senior Government: n/a	Ongoing
	INCLUSION 4: Consider utilizing or developing a lens tool to support the inclusion of poverty reduction and accessibility considerations in the development of policies, projects, and events and include meaningful consultation with individuals experiencing poverty about policies that impact them.	City/CHC: Convene & Catalyze Community Organizations: Deliver Senior Government: n/a	Medium Term


Outcome: Children, youth, and young families in Chilliwack access preventative and timely resources and supports.

LINK TO ENGAGEMENT THEME & GAME CHANGERS	ACTION	ROLE OF THE CITY / CHC	TIMEFRAME
Support for Young Families and Children 	FAMILIES & CHILDREN 1: Continue to support, identify, and enhance where possible, options for reducing barriers and increasing access to recreation, health and wellness and education programs and programs for young children, youth, and their families.	City/CHC: Invest & Fund / Partner Community Organizations: Advocate / Partner Senior Government: Invest & Fund	Ongoing
	FAMILIES & CHILDREN 2: Build on existing partnerships within community schools, Neighbourhood Learning Centre, and youth health centres to navigate and bridge youth	City/CHC: Partner	Ongoing

	and their families to a wide range of services and supports.	Community Organizations: Partner Senior Government: Partner	
	FAMILIES & CHILDREN 3: Increase number of after-school and summer mental health programs for elementary, middle and high-school aged students to support resilience building.	City/CHC: Advocate Community Organizations: Deliver & Operate Senior Government: Invest & Fund	Ongoing
	FAMILIES & CHILDREN 4: Work with community and health partners to increase upstream prevention and early intervention initiatives such as prenatal and maternal health, and early screening and intervention approaches to increase positive childhood and parenting outcomes.	City/CHC: Advocate Community Organizations: Partner Senior Government: Invest & Fund	Ongoing
	FAMILIES & CHILDREN 5: Increase awareness and engagement in support of Fraser Health's PACES (Positive and Adverse Childhood Experiences) Strategy.	City/CHC: Convene & Catalyze Community Organizations: Partner Senior Government: Partner	Short Term
	FAMILIES & CHILDREN 6: Promote early childhood education pathways for youth and adults in alignment with the Chilliwack Child Care Needs Assessment and Strategy.	City/CHC: Convene & Catalyze Community Organizations: Partner Senior Government: Partner	Ongoing

	<p>FAMILIES & CHILDREN 7: Advocate for increased wages and training for early childhood education professionals in alignment with the Chilliwack Child Care Needs Assessment and Strategy.</p>	<p>City/CHC: Advocate</p> <p>Community Organizations: Advocate, Deliver & Operate</p> <p>Senior Government: Invest & Fund</p>	Short Term
	<p>FAMILIES & CHILDREN 8: Support the creation of more subsidized childcare centres through the ten-dollar-a-day childcare program and in alignment with the Chilliwack Child Care Needs Assessment and Strategy childcare space targets for 2029.</p>	<p>City/CHC: Convene & Catalyze</p> <p>Community Organizations: Partner</p> <p>Senior Government: Invest & Fund</p>	Long Term

Outcome: CHC, the City and Indigenous organizations work together to build trust and ensure culturally safe and equitable access to services for Indigenous Peoples.

LINK TO ENGAGEMENT THEME & GAME CHANGERS	ACTION	ROLES	TIMEFRAME
All 	INCLUSION 5: Work to increase connections and collaboration with local Indigenous organizations and partners and actively engage with Indigenous partners to understand unique Indigenous needs and supports required to address the healing needs of Indigenous Peoples.	City/CHC: Convene & Catalyze Community Organizations: Partner Senior Government: Partner, Invest & Fund	Ongoing
	INCLUSION 6: Promote equity, diversity and inclusion and cultural awareness into community initiatives, including policy, programs, and services.	City/CHC: Deliver & Operate Community Organizations: n/a Senior Government: n/a	Ongoing
	INCLUSION 7: Work with Indigenous partners locally and regionally to support inclusion and cultural recognition of Indigenous people in Chilliwack and celebrate their contributions.	City/CHC: Convene & Catalyze Community Organizations: Partner Senior Government: Partner	Ongoing
	INCLUSION 8: Publicly honour and acknowledge Indigenous Peoples Day, National Day for Truth and Reconciliation (Orange Shirt Day), and MMIWG (Missing and Murdered Indigenous Women and Girls) Red Dress Day.	City/CHC: Deliver & Operate Community Organizations: Partner	Ongoing

		Senior Government: n/a	
	INCLUSION 9: Convene open dialogues and meaningful discussions between Indigenous and non-Indigenous communities focused on sharing knowledge to reduce poverty and increase wellness. These gatherings may be hosted in community centres, cultural spaces, or public venues, with diverse facilitator representation.	City/CHC: Convene & Catalyze Community Organizations: Convene & Catalyze Senior Government: Partner	Ongoing
	INCLUSION 10: Learn about and establish appropriate cultural protocols at events and gatherings that involve and honour local Indigenous culture including Elder involvement.	City/CHC: Convene & Catalyze Community Organizations: Deliver & Operate Senior Government: Partner	Medium Term
	INCLUSION 11: Continue to engage Indigenous communities on programs and initiatives during program planning, development and implementation.	City/CHC: Partner Community Organizations: Partner Senior Government: Partner	Ongoing

Outcome: CHC continues to be a structured catalyst for service provider and City collaboration.

LINK TO ENGAGEMENT THEME & GAME CHANGERS	ACTION	ROLES	TIMEFRAME
All	COLLABORATION 1: Involve people with lived and living experience in projects and decision-making tables. Consider formalizing and building capacity of a dedicated lived and living experience group.	City/CHC: Convene & Catalyze Community Organizations: Partner Senior Government: Partner	Ongoing
	COMMUNICATIONS 2: Continue communications efforts and storytelling of successes resulting from the CHC collaboration and partnership.	City/CHC: Deliver & Operate Community Organizations: Partner Senior Government: n/a	Ongoing
	COLLABORATION 2: Monitor implementation of actions from the Poverty Reduction Plan and encourage community partners to define programming and service delivery decisions based on actions identified within the Plan.	City/CHC: Advocate Community Organizations: Deliver & Operate Senior Government: Partner	Short, Medium and Long Term

Outcome: System navigation is improved so that Chilliwack residents can access the services they need when they need them and know where and how to access them.

LINK TO ENGAGEMENT THEME & GAME CHANGERS	ACTION	ROLES	TIMEFRAME
All	<p>COLLABORATION 3: Explore opportunities for streamlining the application and referral process. Opportunities may include:</p> <ul style="list-style-type: none"> Where appropriate, have one application for multiple services and explore opportunities to accept confirmation of eligibility to one program as proof of eligibility to another program with similar requirements. Implementing an 'Every Door is the Right Door' approach. Centralized service provision where multiple service agencies are co-located (community hub model) to determine appropriateness and implementation pathways for Chilliwack. Strengthening peer navigator programs to ensure that people can access services and feel comfortable doing so. 	<p>City/CHC: Convene & Catalyze / Advocate</p> <p>Community Organizations: Deliver & Operate</p> <p>Senior Government: Partner / Invest & Fund</p>	Ongoing
	<p>COMMUNICATIONS 3: Increase information sharing and access to grant opportunities through facilitated workshops.</p>	<p>City/CHC: Partner</p> <p>Community Organizations: Partner</p> <p>Senior Government: Partner</p>	Short Term
	<p>COLLABORATION 4: Explore and encourage joint funding applications (particularly those that involve sharing information and data).</p>	<p>City/CHC: Convene & Catalyze</p> <p>Community Organizations: Partner</p>	Ongoing

		Senior Government: n/a	
	COLLABORATION 5: Continue to address capacity challenges and to ensure support staff are provided trauma-informed training.	City/CHC: Partner Community Organizations: Deliver & Operate Senior Government: n/a	Ongoing
	COLLABORATION 6: Ensure collaborators participate in CHCs strategic action planning and understand the benefits of contributing to both their organization and the collective.	City/CHC: Convene & Catalyze Community Organizations: Partner Senior Government: n/a	Ongoing



INDICATORS AND MONITORING FRAMEWORK

Indicators provide insights into peoples' experience of poverty and wellness. The framework for monitoring this Plan will entail monitoring implementation and progress on each of the actions in the Plan based on priorities established by an implementation team. This will support accountability, build on momentum, and contribute to ongoing learning.

As a secondary measure, poverty indicators that relate to each of the 3 core theme areas of the Plan will be reviewed annually to gain insight into improvement, or conversely, to gain further insight on areas requiring increasing attention. The following highlights a series of measurement approaches for each of the above two parts of the monitoring framework.

Poverty Indicators

Indicators were selected based on data availability (data is released over multiple years), and their relevance to priority areas. Taken together, these indicators enable assessment of poverty reduction in Chilliwack and tracking of emerging patterns and trends. Because poverty is complex and arises from many intersecting factors, multiple indicators are needed to appropriately capture the scope of each area in the plan. While there are many other indicators and measurements which can be used to assess and understand the wellness and resiliency of communities, the indicators selected are readily available and reported on by senior levels of government. This makes them easier to update and track over time. Other metrics may be identified over time to measure the impact of specific programs or actions and tools.

The Market Basket Measure (MBM) and Low-Income Measure After-Tax (LIM-AT) are tools used by Statistics Canada to assess poverty levels in Canada using data from the Canadian census, collected every five years.



Market Basket Measure

One way of measuring poverty is through the Market Basket Measure. In Canada, the Market Basket Measure (MBM) is the gold standard for estimating the number of individuals and families experiencing poverty. The MBM generates a poverty line based on the income needed to afford a basket of essentials, including food, clothing, footwear, shelter, transportation, and other necessities like school supplies, recreation costs, and phone use.



Low-Income Measure After-Tax (LIM-AT)

LIM-AT defines a person as low income if their after-tax income falls below 50% of the median household income. For example, if the median household income is \$50,000, then the LIM-AT poverty line is \$25,000. Disposable income is the income a household has after subtracting taxes and non-discretionary expenses. It is the real income a household has to spend on goods and services, which is the clearest indicator of a household's budget and capacity.




The following table provides a summary of each indicator and a description of its relevance to the two areas of the plan where quantitative indicators are available.

	INDICATORS	DESCRIPTION
Affordable and Accessible Basic Needs	Income & Poverty LIM-AT Median Household Income Education level Main Industries and Employment Market Basket Measure	Reporting on income and economic statistics helps identify who is experiencing relative low-income (LIM-AT). Reporting by sex (male female), household incomes, and education levels helps identify which individuals and families may be struggling more than others.
	Housing & Homelessness Core Housing Need Extreme Core Housing Need Homelessness	Households with core housing needs are those with homes that are inadequate (requiring major repairs) or unsuitable (size and bedrooms do not match household composition). Moreover, the housing costs are also unaffordable (spending more than 30% of their before-tax income). Core housing need speaks to how secure a household's shelter is and reflects other dimensions of wellbeing. As housing is the largest expense for many families, it also affects how much money households allot to other necessities. Point-in-time (PiT) estimates for homelessness are provided when available, which provides a snapshot of how many people experience homelessness.
	Service Availability Waitlist and waitlist times for major services <ul style="list-style-type: none"> • mental health assessments • access to psychiatrist, substance use treatment and detox, • specialized child and youth supports etc.) 	Potential to measure these indicators at the local level in partnership with Fraser Health and other community services organizations.

Inclusion and Equity	Early Development Instrument	The Early Development Instrument (EDI) measures how many kindergarten children are vulnerable in 5 core predictors of adult health (physical health & wellbeing, social competence, emotional maturity, language and cognitive development, communication skills and general knowledge. Children between the age of 3.5 and 6.5 are assessed to determine their development as they transition to school-age.
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Plan Implementation Monitoring

It is recommended that each action in the plan is monitored according to its implementation with simple colour coding and space for learnings and reflections to be shared. It is expected that this monitoring should be completed on an annual basis and shared with the both the City of Chilliwack Mayor and Council, as well as the membership of the CHC. The following table shows how the actions in the Plan can be translated into a simple reporting framework:

	Action	Implementation Status	Learning & Reflections
Affordable and Accessible Basic Needs	Continue the momentum generated from the 2016 Chilliwack Homelessness Action Plan by reviewing and existing actions and implementation, and updating to align with new policy and legislation, Reaching Home funding, and other changes within the sector. and identifying additional actions.	 Complete / Ongoing  In progress  Not yet started	

APPENDIX A:

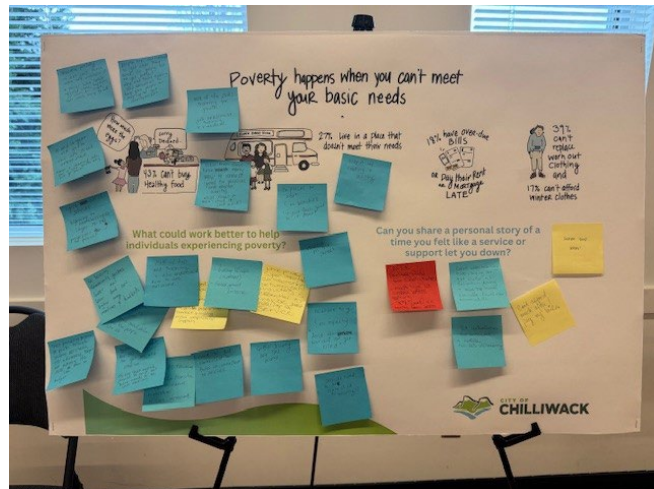
ENGAGEMENT PROCESS & ACTIVITIES

Community Open House

A 3-hour event at the Chilliwack Cultural Centre on November 6th, 2023 with approximately 50-60 participants. Poster boards with key questions (see below) were set up throughout the room. Some participants chose to sit with facilitators to share their ideas, while others contributed ideas with sticky notes on each board.

Questions included on the boards were as follows:

1. What could work better to help individuals experiencing poverty?
2. What other factors are individuals facing that put them at risk of poverty?
3. What things are being done in Chilliwack to help individuals experiencing poverty?
4. What big-picture changes need to be made?
5. What are the top 3 priority actions for reducing poverty in Chilliwack?
6. Which organization or entity is best positioned to deliver actions to reduce poverty?



Online Survey

An online survey was available between November 6 and December 15, 2023 for those who could not attend the open house in person. There were 57 responses. The survey included the same questions as were asked at the open house (see above)

Focus Groups

Four focus groups were held on February 7th and 8th, 2024 targeting specific groups:

- **People Experiencing Homelessness:** 11 participants
- **Older Adults (55+ years of age):** 17 participants
- **Families and Single Parents:** 7 participants
- **Indigenous Peoples:** 3 participants

Each focus group followed a similar format, with questions differing slightly based on each topic area.

Purpose of Engagement (all focus groups)

- Individuals with lived and living experience hold valuable insights related to Poverty Reduction in Chilliwack and should be involved in the policy development of the Poverty Reduction Strategy. By engaging with this audience group, we aim to:
 - Understand the lived experiences of Chilliwack residents as they relate to each topic area [homelessness and affordable housing, older adults, families and single parents, and Indigenous Peoples].
 - To develop a baseline understanding of poverty in Chilliwack by gathering quantitative data and providing opportunities for meaningful discussion.

Key Questions

People Experiencing Homelessness

1. What are some day-to-day concerns or challenges you experience in terms of housing?
 - What do you believe is causing some of these challenges to persist?
 - What other stressors are coming up for you in day-to-day life?
2. Do you have secure/regular access to a variety of healthy foods to meet your nutritional needs?
3. Have you experienced challenges in accessing employment supports?
4. What is your day-to-day experience with substance use?
5. What is your day-to-day experience using multiple modes of transportation?
6. What are some day-to-day concerns or challenges you experience in relation to mental health?
7. Impacts
 - How do these housing challenges impact your day-to-day life?
 - How does your current housing experience impact on your overall health and wellbeing?
 - What role do age, gender, abilities, and ethnicity play in a person's experience with housing?

Families and Single Parents

1. What are some day-to-day concerns or challenges you experience in terms of supporting your family's healthy growth/development?
 - What do you believe is causing some of these challenges to persist?

2. Family Growth

- Do you believe your family is able to fulfill its household needs to support the healthy growth of all family members?
- Do children and youth have equal opportunities to learn, grow and pursue their interests?

3. Housing and Food Security

- Do you have secure/regular access to a variety of healthy foods to meet your nutritional needs?
- Do you believe your current housing situation meets your housing needs?
- What barriers do you face in accessing housing that meets your needs?

4. Transportation

- What forms of transportation do you rely upon?

5. Impacts

- How do these challenges impact your day-to-day life?
- How do these challenges impact your overall health and wellbeing?
- How do age, gender, abilities, and ethnicity impact the way in which a person experiences these challenges?

Indigenous Populations

1. How is living in Chilliwack working for you today?

2. What are some day-to-day concerns or challenges you experience in terms of housing?

- What do you believe is causing some of these challenges to persist?

3. Food Security

- Do you have secure/regular access to a variety of healthy foods to meet your nutritional needs?

4. Housing

- Do you believe your current housing situation meets your housing needs?
- What barriers do you face in accessing housing that meets your needs?

5. Transportation

- What forms of transportation do you rely upon?
- Do you believe you are able to travel within Chilliwack independently, safely, and reliably?

6. Impacts

- How do these housing challenges impact your day-to-day life?
- How does your current housing experience impact your overall health and wellbeing?
- What role do age, gender, abilities, and ethnicity play in a person's experience with housing?

Older Adults (55+ years of age)

1. What are some day-to-day concerns or challenges you experience?
2. In your day-to-day life, please describe the different ways in which you participate in the community.
 - Examples: Social participation: attending the recreation centres, volunteering, attending a faith-based service, celebrating cultural events, playing in a sports team, joining a book club, being part of a learning program.
3. What community spaces and connections are important to you? What value do they add to your life?
 - Are there other community spaces and interactions that may add value to your life? What are some barriers or challenges you experience in terms of accessing community spaces, establishing connections, or participating in the community in any way?
 - If facing barriers to your participation, what do you believe is causing some of these challenges to persist?
4. Cost of living
 - Do you require financial support for housing or access to food?
 - Do you have difficulty finding employment?
5. Housing and Accessibility
 - Does accessibility pose a barrier to participating in certain activities?
 - Do you believe your current housing situation meets your housing needs?
6. Transportation
 - What forms of transportation do you rely upon?
 - Do you believe you are able to travel within Chilliwack independently, safely, and reliably?
7. Impacts
 - How do these challenges impact your day-to-day life?

- How do these challenges impact your overall health and wellbeing?
- How do age, gender, abilities, and ethnicity impact the way in which a person experiences these challenges?

Engagement with Stakeholder Groups:

Urban Matters engaged regularly with the Poverty Reduction Task Team and gathered insights from three other CHC Task Team stakeholder discussions in January and February 2024:

- Healthy Aging Task Team
- Chilliwack Food Council
- Housing First Task Team

APPENDIX B:

WHAT WE HEARD REPORT



POVERTY

REDUCTION PLAN:

WHAT WE HEARD

REPORT

September 18, 2024

urban
matters

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INTRODUCTION

The City of Chilliwack conducted targeted community engagement to understand the current state of poverty and potential paths to poverty reduction. The City engaged with targeted community groups, stakeholders, and the public. Interested and affected groups were engaged during the following activities:

- A 3-Hour Community Open House at the Cultural Centre on November 6th
 - An online survey for those who could not attend the open house in-person.
- Four Groups between February 7th - 8th
 - People Experiencing Homelessness
 - Older Adults (55+)
 - Families and Single Parents
 - Indigenous Peoples

Urban Matters has also engaged regularly with the Poverty Reduction Task Team throughout the engagement phase of the project and has gathered insights from four other CHC Task Team Stakeholder discussions as follows:

- Healthy Aging Task Team
- Chilliwack Food Council
- Housing First Task Team
- Poverty Reduction Task Team

The feedback heard through these engagement events is directly reflected in this report. In total, we engaged approximately 145-155 individuals between the Open House and the four focus groups, broken down as follows:

- Open House (50-60 Participants)
 - Online Survey (57 Participants)
- Focus Groups:
 - People Experiencing Homelessness (11 Participants)
 - Older Adults (55+) (17 Participants)
 - Families and Single Parents (7 Participants)
 - Indigenous Peoples (3 Participants)

We heard from a diverse cross-section of demographics including people experiencing or at of risk homelessness or other vulnerable circumstances, older adults (55+), families and single parents, Indigenous participants, and service providers.

1.1 ENGAGEMENT APPROACH

Our engagement approach employed a three-step process to foster a comprehensive understanding of poverty and wellness in Chilliwack. As described below, this approach was used through all engagement events, including the open house, online survey, task teams, and focus groups.

Understand the Challenges:

- What is happening (current context)?
- What is the impact of the challenge?
- What is holding the challenge in place?

Identify the Impact Gaps:

- What is missing that could close the gap between the challenge and the solution?
- Where are the opportunities for collective impact?

Identify Potential Solutions:

- What models are already being tried?
- What's working and not working?
- What resources are available?

2.0 WHAT WE HEARD

This section summarizes and collates what we heard through each engagement event. The feedback is organized by ten key focus areas, and where possible, we have profiled specific insights related to key demographics the engagement identified as having acute risk of experiencing poverty in Chilliwack.

These demographic groups include:

- Older adults (55+)
- Families and single parents
- Those experiencing or at risk of homelessness
- Indigenous peoples
- Youth
- Women
- Recent immigrants
- BIPOC community

It should be noted that the feedback provided is not generalized to all of these demographics equally, as there are nuances in the level of services received and other equity considerations, including existing family and support networks, education levels, race, and ethnicity.

Section 2.1 is structured to report on what we heard related to the challenges, impacts, and identified potential solutions for each of the following focus areas:

1. Affordable housing
2. Support for mental health
3. Local substance use treatment services.
4. Food security
5. Support for young families and children.
6. Support for older adults, including social inclusion.
7. Livable incomes
8. Education and life skill training
9. Employment support programs
10. Affordable and accessible transportation

2.1 KEY FOCUS AREAS

2.1.1 AFFORDABLE HOUSING

Current Challenges

Affordable, safe, and suitable housing is a significant issue for all demographics experiencing poverty across the City. The increasing cost of rent relative to stagnant incomes forces many individuals to make tough decisions between housing, utilities, food, and other essential needs. Accessing quality housing was heard to be a barrier for several demographics due to complex applications, long waitlists, or lack of available and adequate funding supports. Below are summaries of housing issues and opportunities as heard from each focus group and stakeholder meetings.

Housing Homeless or at Risk of Homelessness

For participants that were currently experiencing homelessness or at risk of homelessness day-to-day housing was heard to be significant issue. The Ruth and Naomi's Shelter is helping individuals access shelter, food, and, in some cases, volunteer positions. However, it was noted that it would be difficult to find shelter and food if individuals were suspended from these local service providers due to inappropriate behaviour or violence. Additionally, safety threat and the level of violence for those experiencing homelessness and sheltering outside was a significant issue for participants, further stressing the importance of access to shelters.

Older Adults (55+)

Participants shared that housing is the most significant issue facing older adults. Participants discussed the cost of housing in Chilliwack has increased past their respective financial capacities. It was noted that many participants were on fixed incomes, receiving income from pensions, Persons with Disabilities (PWD), or other income assistance programs. Housing costs have increased while their fixed or low incomes have not kept pace, forcing difficult financial decisions. With the cost of housing increasing, older adults are being forced to decide between allocating funds for essential needs, including heating and other utilities, healthy food, and rent.

Participants also noted that it is extremely difficult to find alternative housing options due to a lack of availability especially when being evicted due to 'no fault' evictions. It was also pointed out that older adults may have specific accessibility requirements, further narrowing the availability options. Participants also stated that safety was a key consideration for housing selection, with several participants sharing stories of a lack of safety in low-income rentals downtown. The lack of housing choices was heard to put older adults in a place where they were afraid to speak up when landlords were not meeting housing standards.

Families and Single Parents

Participants indicated that finding affordable units that are also suitable to their family size was very difficult. Support funding such as Crisis Grants and PWD were noted to help, but participants felt stigmatized that they needed to prove they are struggling with monthly applications. In the cases where

families are forced to reallocate, the ownership of pets was seen as a significant issue and barrier for some affordable housing options.

Indigenous Peoples

Housing was identified to be a persisting issue for participants. Participants highlighted that trauma is often a source of housing insecurity, either from needing to leave one housing situation or challenges to entering a new one. Housing safety was heard to be a significant challenge, either from unsafe roommates or safety concerns of neighbourhoods, particularly near the downtown. Participants indicated that many individuals need a place to heal without roommates.

Accessing safe, adequate, and affordable housing was heard to be an issue. BC housing was stated to be useful, but it does not work for all individuals due to long waitlists and stringent rules. Having bad credit was also heard to be a significant barrier to accessing housing.

Stakeholder Feedback

We heard that housing issues persist for the full age spectrum and across many demographics, such as low-income individuals and families, people struggling with substance use, and Indigenous peoples. Stakeholders also noted that homeless, substance use, and mental health services are often at capacity across the City and need more funding. The Housing First Task Team stated that there may be a need for further collaboration between different types of housing supports, specifically the transition from shelters to supportive housing to low-income housing.

What is currently working?

We heard that several successful services and programs are operating to increase people's access to affordable housing. The following entities were noted to be working well and may benefit from further funding or replication:

- Ruth and Naomi's Mission Family Centre
- Ann Davis Transition Society
- RainCity Housing and Support Society
- Salvation Army
- Chilliwack Community Services
- Cyrus Centre
- The Wellness Centre
- Grocery Cards
- Integrated Homelessness Action Response Teams (Fraser Health)
- Housing Hub
- Intensive Case Management Team (Fraser Health)
- Supportive Housing Opportunities
- Women's Housing Opportunities
- Rental Supports
- BC Housing

What can be improved?

- Increasing outreach to people experiencing or at risk of homelessness
- Reducing waitlists for BC Housing
- Increasing collaboration between housing providers to provide a transition through the housing continuum.

2.1.2 FOOD SECURITY

Engagement participants shared that food security affects all demographics at risk or experiencing poverty in Chilliwack. There are several affordable or free food services in the City but each can be improved and bolstered to better serve those at risk. A key consideration raised by participants was the need for increased awareness of options, such as an online resource or accessible pamphlet.

Homelessness or at Risk of Homelessness

The homelessness or at-risk of homelessness focus group indicated that many services currently provide affordable or free food. We heard that the level of awareness of the available services varies widely between different individuals, indicating a need for more resource sharing.

Older Adults (55+)

We heard that accessing affordable and healthy foods is a major issue for older adults. Participants indicated that accessing free or affordable food services, such as the Foodbank, or the Free Store was an issue. Tydel Foods was shared a positive resource however, access for subsidized food is inequitable depending on existing relationships with the store staff. Participants noted that the cost of purchasing healthy food from retail grocery stores is a barrier because of their current incomes and housing costs. The cost of transportation, either by car or transit, was indicated to be a barrier to accessing food services. Participants also noted they felt stigmatized at food programs, under the belief that older adults do not require help.

Families and Single Parents

We heard that food security is a significant issue for families and single parents facing poverty in the City. Participants noted that acquiring enough affordable food to feed themselves and their children is a weekly struggle. According to several participants the Foodbank's daily limits on food types is a barrier to acquiring enough food especially for families with growing teenagers. Several participants also noted receiving expired goods from the Foodbank. A variety of other food programs were referenced, but participants shared that finding them all and timing out the access is difficult. One program referenced also requires individuals to respond to a Facebook post and is first come, first served. They felt that this contributed to further stigma by having to post publicly and was inequitable if you were not online or can't be online to respond. Participants also indicated food security to be more significant for families with infants due to requiring specific foods such as formula and baby food.

The food program at schools was indicated to be very helpful. However, it was also noted that children can experience bullying at school due to requiring these programs and that they will opt out to not eat instead.

Indigenous Peoples

The cost of food was heard to be a significant issue for Indigenous participants. Participants noted that the City has many food services working to reduce food insecurity, but the awareness needs to be increased. Ann Davis was heard to be a good resource for food and for individuals to find employment and volunteer positions.

Stakeholder Feedback

The Chilliwack Food Council (CFC) highlighted several issues relating to food security in Chilliwack. The CFC indicated that several demographics may be missed by current services, such as recent immigrants and migrant workers, due to a lack of awareness or communication of existing services including language barriers. The CFC also indicated that there have been instances when the Foodbank does not have enough storage capacity to receive all potentially donated food. It was also noted that the Farmers Market Coupon Program needs additional funding.

What is currently working?

We heard that there are many food services in Chilliwack. Through out engagement activities we heard that there is a large disparity between individuals' level of awareness of available services, meaning that while the existing services work some, they also do not for many others. The Chilliwack Food Council and participants highlighted the following food programs that are serving individuals well in Chilliwack.

- Bowls of Hope
- The Food Hub Program
- The Salvation Army FoodBank
- Tydel Foods
- The Pantry Program
- The Youth Food Program
- Cyrus Centre
- Meals and Wheels
- Chilliwack Free Store
- Farmers Market Coupon Program

What can be improved?

The CFC and participants highlighted the following initiatives that should be explored.

- Increased awareness of available services.
- Support for existing successful programs.
- Increase the Foodbank's storage capacity.
- Enhanced expired food screening at the Foodbank.
- Increased outreach to underserved demographics such as recent immigrants, people experiencing homelessness, and migrant workers.

2.1.3 SUPPORT FOR MENTAL HEALTH

Current Challenges

Mental health has been identified as a significant challenge contributing to poverty risk and remaining in poverty in Chilliwack. Overall, it was noted that a lack of accessible mental health services in Chilliwack is contributing to growing rates of poverty.

Homelessness or at Risk of Homelessness

Participants highlighted poor mental health as a key concern for people experiencing homelessness. The focus group participants stressed while not all individuals in the homeless community suffer from mental health challenges, they can be stigmatized by people believing they do. For those suffering from mental health challenges, the lack of accessible services was noted as a problem in receiving essential care. For those suffering from mental health challenges, the lack of accessible services was noted as a problem in receiving essential care. Participants noted that while services may exist, it can be incredibly hard for individuals to know of or access such services. The long waitlists for existing services poses a barrier for individuals needing immediate support. The lack of support service staff training in trauma informed communication and support was also highlighted as a barrier for some individuals accessing services due to potential mistreatment and stigma.

Older Adults (55+) and Indigenous Peoples

We heard from both older adults and Indigenous participants that mental health can pose a significant challenge to improving one's life. For the older adult demographic, participants stressed that a lack of social interaction is prominent in many older adult's lives, and there is a need for more socializing programs for older adults.

What can be improved?

We heard from participants the following actions should be explored.

- Increased socializing opportunities for all demographics.
- Increased trauma informed communication and training for support service staff.

2.1.4 SUPPORT FOR YOUNG FAMILIES AND CHILDREN

Current Challenges

The cost of living was heard to be a significant issue for families and single parents. The high cost of living, considering housing, food, transportation, daycare, and recreational opportunities for youth, forces families to make impossible decisions when allocating funding. The cost and availability of day care was highlighted as a challenge and that greater subsidies are needed. Participants noted that having access to daycare was essential for the parents to access employment and have time to access services.

What is currently working?

We heard from participants the following programs are working.

- The Immigration Centre
- Leisure Access Program through the Leisure Centre.
- Better Beginning – Chilliwack Community Services
- Alliance Church’s food program
- Sardis Doorway
- PEACE Program

What needs to be done?

The following solutions were highlighted:

- Create a transportation funding assistance program.
- Increase opportunities to receive assistance with grant writing.
- Increase childcare subsidies.
- Enhance existing successful programs

2.1.5 SUPPORT FOR OLDER ADULTS

Current Challenges

Older Adults (55+)

We heard that targeted supports for older adults are needed. Older adults are often less able to make changes in their lives to adapt to the increasing cost of living. However, we heard that accessing essential services is a challenge for many older adults. Older adults experience several barriers when accessing services in Chilliwack, such as high transportation costs, complex online applications, and a lack of awareness of available services or programs. Participants shared that they felt as if they were unable to use public transportation due to the cost and the stigma of asking for free rides. Many of the participants noted that they required support filling out and fully understanding online applications. The group noted the need for a more centralized and available list of resources specifically targeted at older adults.

Participants indicated that they need more affordable or free recreational and communal gathering opportunities. Without free communal opportunities, participants indicated that isolation and mental health programs can increase, especially for individuals without a significant other or support network.

Stakeholder Feedback

The Healthy Aging Task Team (HATT) highlighted several issues impacting older adults. Abuse from both older adults themselves and others was heard to be a persistent problem, including financial abuse. We also heard that there is a lack of accessible transportation infrastructure, which limits older adult’s

freedom of mobility to access essential services. STARS¹ was noted to be a useful service to shuttle older adults to medical appointments.

The HATT highlighted that the food bank does work for older adults as many can not wait in long lines, and the healthy foods may be gone by the time they are able to arrive.

What is currently working?

Older adult participants highlighted that the following programs are currently working.

- The senior's café program was heard to provide older adults with a socializing opportunity.
- The YMCA's free recreational pass provided for low-income individuals is useful.

What can be improved?

Older adult participants and the HATT indicated the following actions would help reduce poverty for older adults.

- A more centralized and streamlined support system for housing and food support.
- Enhanced communication and awareness of available services.
- Explore alternative housing options, such as group living alternatives.
- Transitional and temporary housing
- Need for more social programs (example: Stream Foundation's Coffee with Seniors program)
- Need for free or more affordable transit passes
- Official transportation options to access medical appointments.
- Increased opportunities for more peer-to-peer support meetings.

2.1.6 SUBSTANCE USE

Current Challenges

We heard there is an acute need for a local detox centre and additional local substance use treatment services. Many participants across engagement activities indicated that the closest detox centre is located in Surrey, which poses a significant barrier for those who are ready to enter detox. We heard that the supply of specific drugs, in particular fentanyl, in the past five years has increased in potency and has reduced individuals' cognitive ability to conduct essential tasks such as employment, accessing food, making housing payments, and acting in a manner that can improve their lives. Participants highlighted a need for a safer supply of substances and increased awareness of overdose response for citizens and service providers. In particular, there is a need to increase understanding of what response is required for an opioid overdose and that CPR may not always be helpful. Often, the individual needs support breathing only. It was noted that an increased access to Naloxone, in particular the nasal spray inhaler version

¹ The Seniors Transportation and Ride Service offers older adults safe, reliable transportation in a 12-passenger, wheelchair accessible bus within Chilliwack and Abbotsford. <https://www.comserv.bc.ca/stars/>

could potentially increase usage as it is less intimidating than using a needle. Participants also noted that for local treatment services, there is a long waitlist and the current detox medication provided does not suit the needs of the current drug supply. Often individuals may be ready to enter supported recovery in a small window of time, and long waitlists discourage and detract from an individual's momentum.

What is currently working?

- The availability of Naloxone (NARCAN) at several local stores and services

What can be improved?

Participants and stakeholders highlighted the need to explore the following initiatives.

- A local substance use detox and supported recovery centre, with on-demand detox capacity and medications supportive of fentanyl additions.
- Increased training on the support needed for individuals that are overdosing, and an increase supply of Naloxone nasal sprays.
- A safe supply of substances.

2.1.7 AFFORDABLE AND ACCESSIBLE TRANSPORTATION

Current Challenges

We heard that transportation can significantly impact an individual's ability to access essential daily needs, including but not limited to employment, education, discounted or free food opportunities, and access to essential services such as medical appointments and substance use services, among other services that help reduce poverty. For families with young children, transportation was noted to be a significant issue due to youth often having complex schedules and employment that does not follow a regular 9:00 am to 5:00 pm schedule. The cost of both car ownership and public transit was noted as a significant barrier to accessing the City and an additional cost of living.

Indigenous Peoples

Participants indicated that the cost of transportation is a barrier to accessing daily needs and employment. Both the cost of public transportation and private vehicle ownership were heard to be too high, resulting in participants either not leaving their homes or walking long distances. Participants also noted that public transportation often does not have routes or frequent routes from their residences to places of employment. The University of the Fraser Valley shuttle was stated to be useful for accessing education opportunities.

Families and Single Parents

Transportation was heard to be a significant logistical and financial burden for families and single parents. The cost of car ownership was stated to be an issue, especially in the case of required repairs or maintenance. Public transportation was also seen as unviable due to scheduling, cost, the stigma of asking for free rides, and the lack of safety for youth. Private vehicle use was indicated as the only

feasible option for participants due to the required flexibility of irregular work hours and their children's schedules.

What is currently working?

Participants noted that the following transportation options are working.

- Star Up was noted to be a useful service to shuttle older adults to medical appointments.

What can be improved?

Participants noted that the following initiatives should be explored.

- Free transit passes for youth.
- Affordable transit passes for low-income individuals and families.
- Increased accessibility of pedestrian facilities and transit stops.
- Increased bike theft protection
- Increased safety of public transit

2.1.8 EDUCATION AND LIFE SKILL TRAINING

Current Challenges

We heard a desire for education and life skills training, particularly for demographics such as young families and single parents, the unhoused community, and Indigenous peoples.

What is currently working?

We heard that Sto:lō Nation is doing an incredible job supporting Indigenous individuals by providing day-to-day supports, employment assistance and training, education funding, and assistance acquiring housing. The integrated and personal support system provided by Sto:lō Nation to both Sto:lō members of away-from-home Indigenous people is a model that should be expanded and replicated.

What can be improved?

Participants indicated the following initiatives should be explored:

- Increased financial literacy training for youth.
- Integrating life skills training for youth into existing services.

2.1.9 EMPLOYMENT SUPPORT PROGRAMS

Current Challenges

Employment supports were identified as an opportunity to improve people's employment readiness and opportunities. Several participants indicated that although they wanted to pursue a career change, they felt unable to do so due to the risk of losing a reliable income. Participants noted finding new

employment is difficult for several reasons, including dependants' schedules, lack of education, and lack of self-reliability, and due to requiring a flexible schedule to take care of their children. The thresholds for subsidies were also noted to be restrictive to increasing their incomes, as this can come with a reduction to their subsidized funding.

Homeless or at Risk of Homelessness

Participants noted that many unhoused individuals struggle with a lack of purpose and desire employment or volunteer opportunities to have a sense of purpose. We heard that Intensive Case Management (ICM) teams were useful for individuals to acquire employment, however it was noted that the capacity of ICM teams was too limited to handle the current demand. However, not all individuals accessing ICM supports are experiencing homelessness and not all people experiencing homelessness qualify for ICM, nor do they principally provide support with finding employment. This may indicate uneven understanding around the specific services offered by these teams.

What is currently working?

Participants noted that the following initiatives are working.

- Employment opportunities through shelters such as Ruth and Naomi's and the Ann Davis Society.
- Sto:lō Nation Services for Indigenous individuals.

What can be improved?

Participants indicated a need to integrate employment services and opportunities into existing services such as shelter and transitional housing.

2.1.10 LIVABLE INCOMES

Current Challenges

Across all demographics, we heard that inadequate incomes are a significant risk factor for experiencing poverty. The cost of living, including inflation, housing costs, transportation, and food costs, among the cost of various services, are putting significant pressure on people's incomes, which have remained stagnant or are fixed.

What can be improved?

Participants indicated the need for support with medical expenses.

3.0 SUMMARY

Feedback from each engagement event indicated that there are existing services for the majority of persisting services. It is clear that the City and service providers operating in the City are doing a considerable amount to reduce poverty but are in need of additional funding and staffing to address the current challenges. The feedback also highlights a need for further collaboration between service providers to provide services in conjunction with one another, such as integrating employment and housing supports.

APPENDIX C:

POVERTY-RELATED DATA

POPULATION

The population of the City of Chilliwack was 100,884 in 2023, up from 95,033 in 2020, indicating a growing population.⁸

- The average age of the population is 40.2 years
- The median age of the population is 39.8 years
- Among older adults, 2.3% are aged 85 years and over

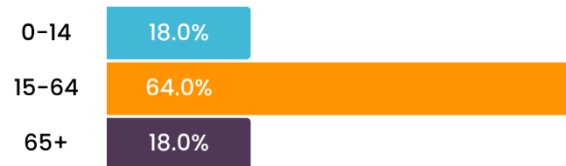


Figure 3: Population by age group

INCOME & POVERTY

In 2020, in the City of Chilliwack, among the population aged 15 years and over in private households⁹:

- 31.2% had no employment income, totaling 23,200 individuals.
- 69.8% had employment income, totaling 51,095 individuals.
- Of those with employment income:
 - 38.9 % were considered low income (< \$30,000)
 - 36.3% were considered middle income (\$30,000 - \$79,999)
 - 24.7% were considered high income (\$80,000 and over)

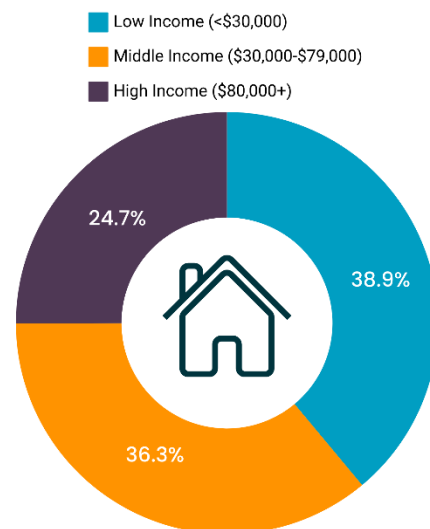


Figure 4: Income range by household

⁸ Population Estimates and Projections for British Columbia, BC Stats. <https://bcstats.shinyapps.io/popApp/>

⁹ Statistics Canada. (2021). Census Profile, 2021 Census of Population, Chilliwack. Retrieved from [Statistics Canada](https://www150.statcan.gc.ca/n1/pub/92-62-001-x/2021001/article/00001-eng.htm).

Comparatively, the province of BC, among the population aged 15 years and over in private households¹⁰:

- 31.3% had no employment income, totaling 1,314,135 individuals.
- 69.7% had employment income, totaling 2,886,365 individuals.
- Of those with employment income:
 - 38.4 % were considered low income (< \$30,000)
 - 33.5% were considered middle income (\$30,000 - \$79,999)
 - 28.1% were considered high income (\$80,000 and over) -

LIM-AT

In the City of Chilliwack, the Total in low-income based on the Low-income measure, after-tax (LIM-AT) 2020 for the population in private households was 9,060 individuals¹¹.

The prevalence of individuals in low income compared to the total population is as follows:

- 10.2% - 0 to 17 years,
-
- 9.5% - 0 to 5 years,
- 8.2% - 18 to 64 years,
- 14.9% - 65 years and over.

Comparatively in the province of BC, the Total in low-income based on the Low-income measure, after - (LIM-AT) 2020 for the population in private households was 528,870 individuals¹².

The prevalence of individuals in low-income compared to the total population is as follows:

- 11.4% - 0 to 17 years,
- 11.2% - 0 to 5 years,
- 9.7% - 18 to 64 years,
- 13.7% - 65 years and over.

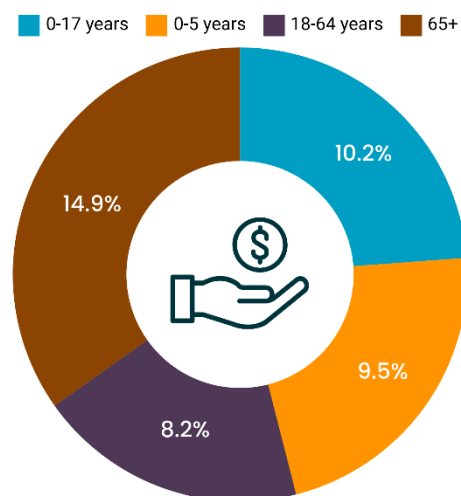


Figure 5: Age of low-income status (LIM) in private households

¹⁰ Statistics Canada. (2021). Census Profile, 2021 Census of Population, British Columbia. Retrieved from [Statistics Canada](#).

¹¹ Statistics Canada. (2021). Census Profile, 2021 Census of Population, Chilliwack. Retrieved from [Statistics Canada](#).

¹² Statistics Canada. (2021). Census Profile, 2021 Census of Population, British Columbia. Retrieved from [Statistics Canada](#).

MEDIAN HOUSEHOLD INCOME

City of Chilliwack¹³

- One-person households had a median total income of \$39,200.
- Two-or-more-person households had a median total income of \$105,000.
- The median household income in Chilliwack in 2020 was \$85,000 per year.



Figure 6: Median household income

Province of BC¹⁴

- The median household income across BC in 2021 was is \$96,270 per year.
- One-person households had a median total income of \$57,300.
- Two-or-more-person households had a median total income of \$102,830

EDUCATION LEVEL

- 12,220 individuals aged 15 years and over in private households had no certificate, diploma, or degree, representing 16.5%.
- 26,860 individuals had a high (secondary) school diploma or equivalency certificate, representing 36.2%.
- 35,210 individuals had a postsecondary certificate, diploma, or degree, representing 47.3%

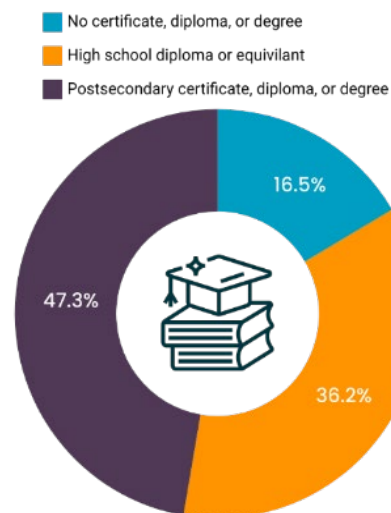


Figure 7: Level of education

¹³ **Statistics Canada.** (2021). Table 11-10-0009-01: Family characteristics, by family type and sources of income. Retrieved from [Statistics Canada](#).

¹⁴ **Statistics Canada.** (2021). Table 11-10-0009-01: Family characteristics, by family type and sources of income. Retrieved from [Statistics Canada](#).

APPENDIX D:

CURRENT CONTEXT – PROVINCIAL AND LOCAL POVERTY REDUCTION

Provincial & Federal Government Actions

In 2019, the Province of BC released TogetherBC: Poverty Reduction Strategy¹⁵ which identifies 6 priority action areas, along with several milestones and investments made in each, as noted below.

1. **Making Housing More Affordable:** Measures aimed at increasing housing supply and housing affordability; shelter allowance to support people experiencing homelessness; roll out and funding of complex care housing; rent supplement program for youth in transition from government care.
2. **Families, Children and Youth:** Funding of high-quality, affordable childcare spaces, the childcare fee reduction initiative, mental health and substance use services for youth, and an at home program to support funding increases to families caring for a child with significant disability; funding to reduce food insecurity.
3. **Expanding Access to Education and Training:** Introduction of the Student and Family Affordability Fund, supporting pathways to adult basic education and English language learning pathways to high-priority career programs, early childhood education supports.
4. **More Opportunities, More Jobs:** Grants for rural development; paid sick leave; minimum wage increase; increased wages for ECEs; removal of earnings exemptions for youth leaving government care.
5. **Improving Affordability:** Introduction of the BC Affordability Credit, Climate Action Tax Credit, BC Family Benefit, ICBC rebate.
6. **Investing in Social Inclusion:** Expansion of the Community Integration Specialists role; improved access to internet; Non-Profit Recovery and Resiliency Fund.¹⁶

The investments and actions of the Province in the above 6 priority areas are related to some of the issues raised during the development of this plan and set the context and series of investments in areas that are outside of the purview of local actors. The Province is anticipated to release an updated Plan later in 2024.

¹⁵ [chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/togetherbc.pdf](https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/togetherbc.pdf)

¹⁶ [chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/togetherbc-2022-annual-report.pdf](https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/togetherbc-2022-annual-report.pdf)

The Federal Government's Poverty Reduction Strategy (released in 2018) brings together investments in existing programs such as the Canada Child Benefit, Canada Worker Benefit, increases to the Guaranteed Income Supplement, and the release of Canada's first National Housing Strategy. Recent focus areas have included the creation of the National Advisory Council on Poverty which reports each year on poverty reduction in Canada, 12 indicators to track progress on many aspects of poverty, review of data and statistics related to poverty reduction, including for the Market Basket Measure. While the Federal strategy has focused on generating concrete and meaningful targets and establishing common measures of poverty, the strategy does set out a long-term commitment to poverty reduction. The Federal government has implemented many of these items under other headings related to supporting the middle class, housing and more.¹⁷

Local Government Actions

The City's Public Safety and Social Development Department is responsible for the development and implementation of a variety collaborative plans and initiatives to address social issues and improve the health, safety, and wellbeing of the community, including:

- Chilliwack Healthier Community
- Chilliwack Homelessness Action Plan
- Chilliwack Community Safety Plan
- Reaching Home (Federal homelessness funding program to prevent and reduce homelessness)

Through its role as the Community Entity that manages federal Reaching Home funds, the City is funding a variety of 'poverty related' initiatives related to homelessness prevention and diversion, including projects that improve food security and help people access and retain housing. Through its support for Chilliwack Healthier Community, City staff are directly involved in collaboration with community organizations through action-oriented committees, including:

The City's Planning Department works collaboratively with Social Development to focus on addressing housing affordability through Official Community Plan housing policies and the Chilliwack Housing Needs Report.

The City's Affordable Housing and Development Advisory Committee (AHDC), a Select Committee established by Council, serves as an advisory/liaison body between Council and the development,

¹⁷ <https://www.canada.ca/en/employment-social-development/programs/results/poverty-reduction.html>

building, and real estate community, providing advice to Council on the implementation of the City of Chilliwack's affordable housing policies and other strategies to address housing needs in the community.

The City's Recreation and Culture Department provides leisure access programs which include:

- *Leisure Access Pass* provides eligible Chilliwack residents with the opportunity to participate in recreation activities at very low or no costs.
- *Grade Five Get Active Facility Pass* provides free admission to public swims, skates and selected drop-in sports from September 1st of the current year and expires August 31st of the following year. This is delivered in partnership with the YMCA of British Columbia, and Chilliwack School District #33.

The City's Engineering Department supports the delivery of the City's transit system, which is a partnership between the City and BC Transit. Chilliwack Transit provides approximately 600,000 rides per year. The province covers about 42% of the cost, the City 38% and rider fares cover approximately 20%.

Daily and monthly fares offered at a discount (or free) are provided as follows:

- Children aged 12 and under: free, unaccompanied and without requiring a fare product or identification. Children aged 5 and under must be accompanied by someone 12 years or older to ride the bus, and must board and depart at the same stop as their guardian.
- Student: Reduced fare, for high school students in full-time attendance to Grade 12 with valid Student I.D.
- Older adult: Reduced fare for persons 65 years of age or over, with valid I.D.
- Support for qualifying non-profit organizations to purchase transit passes at 50% of cost.

Additionally, the BC Bus Pass program¹⁸ is available at a reduced cost for low income older adults and people receiving disability assistance as follows:

- Adults 60 years or older and:
 - The spouse of a person on disability assistance
 - Receiving income assistance
 - Living on a First Nations reserve and getting assistance from the band office
 - Receiving Old Age Security (OAS) and the Guaranteed Income Supplement (GIS)

¹⁸ <https://www2.gov.bc.ca/gov/content/transportation/passenger-travel/buses-taxis-limos/bus-pass>

- 65 years or older and would qualify for GIS but does not meet the Canadian 10-year residency rule
- Receiving the federal spousal Allowance
- Receiving the federal Allowance for the Survivor

If you're on disability assistance, you can get a \$52 a month Transportation Supplement. You can use it for:

- An annual BC Bus Pass
- Other transportation needs

The City continues to advocate to the Province for transit expansion, including both conventional bus service and handyDART. In addition, the Active Transportation Plan and associated implementation is supporting improvements to walking and cycling to increase accessibility throughout the community.

The City's Transportation Advisory Committee (TAC), a Select Committee established by Council, serves as an advisory/liaison body between Council and the public, concentrating its efforts on policy and procedural issues relating to transportation, traffic management and transit. In addition, the committee receives, at the Chair's discretion, presentations from groups or individuals who wish to provide comment regarding transportation in Chilliwack. The committee is advisory to Council with respect to its bylaws and policies and their application to the transportation sector to ensure that they are in the general best interests of the entire municipality.

Other Community Actors

Community social service agencies support a broad range of programs and services in the community, as do Chilliwack citizens through volunteering, giving, and other contributions to neighbourhoods and culture.

Chilliwack Healthier Community (CHC), a multi-sectoral partnership amongst 45+ stakeholders from government, on-profit, private, and volunteer sectors brings diverse individuals and agencies together to collectively address Chilliwack's most complex social issues through collaborative partnerships, primarily through implementation of the Chilliwack Healthier Community Strategic Plan and the various task teams which support this work.

Collaborative and Community Organization-Specific Work

Food Security

- Salvation Army's "Plant a Row Program"
- Hope Through Struggle - The Story of the Pantry- *Documentary on the Salvation Army's Pantry created by students at GW Graham Secondary*
- Community Roots Garden – Partnership between Bowls of Hope and UFV
- Chilliwack Community Food Hub
- Upper Fraser Valley Regional Food Hub
- Chilliwack Food Council – Actions from 2023-2028 Strategic Plan
- Chilliwack Community Food Security Assessment
- Community Food Asset Map – Partnership between Fraser Health and Chilliwack Food Council
- Free Food Program Table
- Downtown Chilliwack Community Market

Poverty Reduction

- Feeling the Pulse on Poverty – Storybook
- Elements of Mental Wellness Resource Booklet

Transportation

- Chilliwack Community Services STARS Program (Seniors Transportation and Ride Service)

Income and Employment

- Fraser Health Peer Employment Program for Chilliwack General Hospital
- Employment Assistance Programs through WorkBC, Buxton Consulting, Pacific Community Resources Society, Chilliwack Society for Community Living, Sto:lo Aboriginal Skills & Employment Training, Community Future South Fraser plus, the Ministry of Social Development and Poverty Reduction supports the EA programs (ex. [Single Parent Employment Initiative](#))
- Downtown Cleanup Peer Employment program from Ruth and Naomi's Mission (i.e., The Street Team)

Substance Use and Homelessness

- Kinghaven Peardonville – Women's Second Stage Housing for Addiction Recovery project
- Chilliwack Community Action Team (CCAT) Annual Event – CAT In Motion
- International Overdose Awareness Day (IOAD) Event – Supported by CCAT
- Substance Use Continuum of Care Working Group
- Fraser East Overdose Response Project – UBC and Fraser Health
- Breaking Barriers Project – Fraser Health, Chilliwack Healthier Community and City of Chilliwack
- Family and Friends Caring Card
- Harm Reduction Health Tips Card

Families and Children

- Child and Youth Committee and Subcommittees
- Every Door is the Right Door Workshops and Education Sessions
- Annual Conversation on Chilliwack's Children
- Child and Youth Committee's 2024-2026 Strategic Plan
- Advocacy for the Foundry – Chilliwack will be getting a Foundry (anticipated 2026/2027)
- Chilliwack Youth Health Centre
- Fraser Health's Positive and Adverse Childhood Experiences (PACE's) Strategy
- Afterschool Programming for Youth - Chilliwack Building Youth Futures through Chilliwack Community Services and Afternoon Adventures
- Channeling Youth Voices – Documentary, nature of care toolkit, and nature of care exercise
- [Chilliwack Pathways Engagement Project](#) – Project exploring substance use and homelessness among marginalized youth

Indigenous

- Indigenous Health & Wellness Services Card
- Ts'elxwéyeqw Ancestral Home Territorial Map
- Indigenous Peer Navigator Application through Substance Use and Addictions Program Canada funding

Older Adults

- Seniors Resources Card
- Support for Seniors in Chilliwack Newsletter
- Aging Well Expo

APPENDIX E:

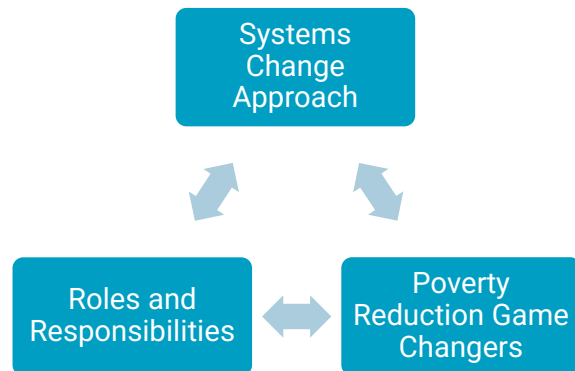
FOUNDATIONAL CONCEPTS FOR POVERTY REDUCTION



Foundational Concepts

To support alignment and amplification of efforts, it is important that all actors involved in the implementation of the Chilliwack Poverty Reduction Plan are viewing challenges and opportunities through the same lens. A 'systems change approach' is foundational, as well as an understanding of the Tamarack Institute's widely promoted 'Poverty Reduction Game Changers.'

In addition, it is critical that all actors understand the roles and responsibilities of the City, other levels of government, and community organizations, and how they can effectively work together, and build trusting, collaborative relationships.



Systems Change Approach

A systems-based approach means having a deep and dynamic understanding of the various social challenges that exist within the community and how organizations, plans, strategies, and service delivery models intersect with one another. A primary goal is to ensure that Chilliwack's social safety net ecosystem is integrated and brings key decision makers together with community members and organizations to ensure that response efforts are aligned, effective, and work towards achieving shared objectives. Elements of a systems-based approach include developing shared objectives and actions, integrating strategic planning and information sharing, and striving for continuous improvement.

Poverty reduction and efforts to support community wellbeing require systems-level responses and strategic coordination. Often there may be areas of overlap in roles and responsibilities between stakeholders and organizations, but each organization can and does make unique and positive contributions that benefit the whole system. A systems-based approach for the Chilliwack Poverty Reduction Plan means seeking to understand how actions taken by one organization to address a specific need in the community may affect the entire system of social health and wellbeing supports and programs, seeking to align efforts across organizations, and striving to address upstream causes of social need. Coordination, communication, and collaboration are key.

Poverty Reduction 'Game Changers'

Looking to the work of others has helped shape this project within a local context. The Tamarack Institute, a leading advocacy and educational organization dedicated to collaborative community change, was referenced for its 'Game Changers' framework, which has guided many municipalities in developing poverty reduction plans. Their *Cities Reducing Poverty* network, in partnership with Vibrant Communities Canada, have identified eight key poverty reduction 'game changers'—strategies that trigger significant, positive, and cascading outcomes in reducing poverty. These game changers were consistently referenced during the engagement process and have informed the background approach outlined in this Plan.



Income and Employment – Income security through employment and non-employment sources, and readiness for, access to, and retention of secure, livable wage jobs where employer policies support employee's needs.



Housing – Affordable, accessible, and appropriate housing that meets people's unique needs, affordable utility costs, housing retention supports, and protection from eviction.



Education – Literacy, graduation from high school or equivalency, affordable and accessible post-secondary education, and opportunities for alternative learning supports.



Transportation – Affordable and accessible public transportation and innovative rural solutions that cater to individuals with unique needs.



Health – Affordable and accessible health care services that are not covered under provincial/territorial medical plans, and comprehensive and inclusive supports for physical and mental health.



Early Childhood Development – Healthy early childhood development, school readiness, strong parenting skills, and access to affordable and regulated childcare spaces.



Financial Empowerment – Accessible mainstream banking services, protection from fraud and predatory lending, and ability to build savings/assets, improve credit ratings, and reduce debt.



Food Security – Affordable, accessible, sufficient, safe and nutritious food that meets dietary needs for an active and healthy life.

The game changers are useful in that they demonstrate a social determinants of health lens to poverty reduction, which refer to specific factors within these broader determinants of health. They relate to an individual's place in society, including income, education, and employment. Discrimination, racism, and historical trauma are important social determinants of health for groups including Indigenous Peoples,

2SLGBTQIA+ communities, and visible minorities. Economic stability, access to quality education and healthcare services, food security, neighbourhood and built environments, and social and historical contexts all affect the health and wellbeing of communities. These ideas help to reveal that many challenges faced by individuals and communities are also the result of the living conditions that they experience, rather than personal choices that they make, creating conditions for empathy, understanding and collective action and impact.

These game changers were referenced throughout the engagement to develop this plan and are referred throughout this plan. The plan focuses on key game changers which can be influenced at a local level.