Central Okanagan Community Wellness Analysis

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BC Poverty Reduction Coalition

Central Okanagan Foundation

City of Kelowna

City of West Kelowna

District of Lake Country

Interior Health

Okanagan Indian Band

United Way Southern Interior BC

Westbank First Nation

District of Peachland

Suxkenxitelx kl cecamala

Central Okanagan Wellness Analysis

EXECUTIVE SUMMARY

Central Okanagan communities and organizations are preparing to develop a regionally focused wellness strategy to better facilitate and coordinate planning throughout the region. As part of the necessary steps to developing a strategy baseline data was needed to better understand wellness in the Central Okanagan while recognizing there are unique differences in each community. This Wellness Analysis captures important data and community insights to support the next step of developing a robust strategy that emphasises wellness for all.

Wellness Focus – TogetherBC's Guiding Principles for Poverty Reduction in BC

AFFORDABILITY – OPPORTUNITY – RECONCILIATION – SOCIAL INCLUSION

Communities In Focus

Regional District of Central Okanagan · City of Kelowna · Lake Country (Life. The Okanagan Way.) · West Kelowna · Peachland (On the Lake) · Westbank First Nation · Okanagan Indian Band

Key Highlights Include:

20-YEAR POPULATION GROWTH (1996-2016)

42.7% Central Okanagan

Highest growth in Lake Country **43.5%**

Modest growth in Peachland **20%**

Population

2001-2006 Age Group Changes in the Central Okanagan

Notable Change: Active agers 65-years and older 18% to **21%** ↑

Notable Change: Lake Country **153%** ↑ in people over 85-years

Notable Change: Youth under 25-years 30% to **26%** ↓

Affordability

Total Households in Central Okanagan

81,385

56,995 Owners

21,700 Renters

Proportion of households in core housing need

Owners **2,640** (3.24%)

Renters **4,795** (5.89%)

Core Housing Need of Renters by Community

West Kelowna: **41.90%** of 2,005 renter households

Lake Country (Life. The Okanagan Way.): **39%** of 1,105 renter households

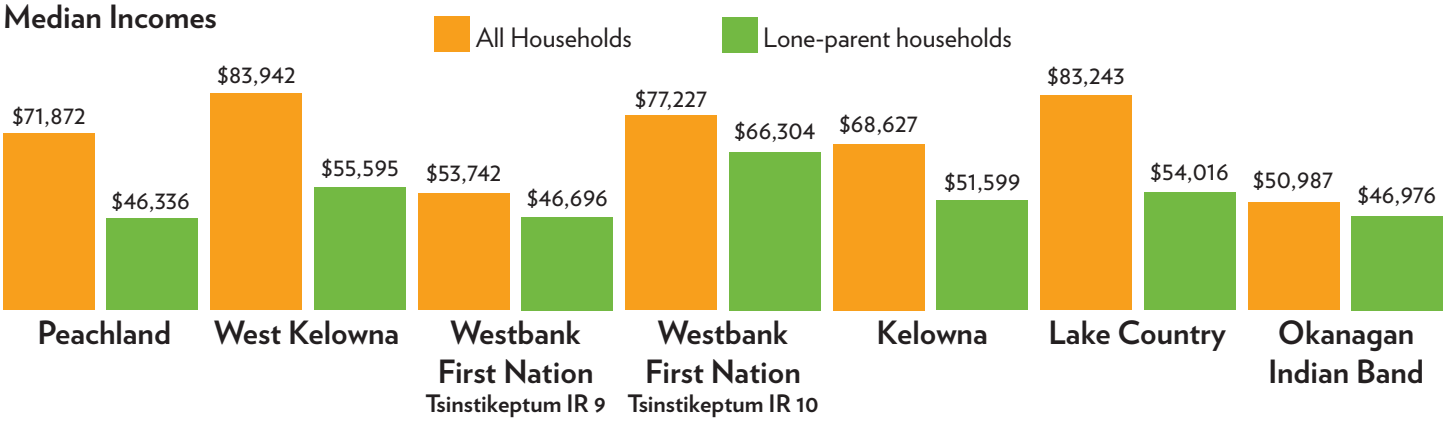
City of Kelowna: **47%** of 17,155 of renter households

Peachland (On the Lake): **48.5%** of 345 renter households

**Okanagan Indian Band and Westbank First Nation do not have available data

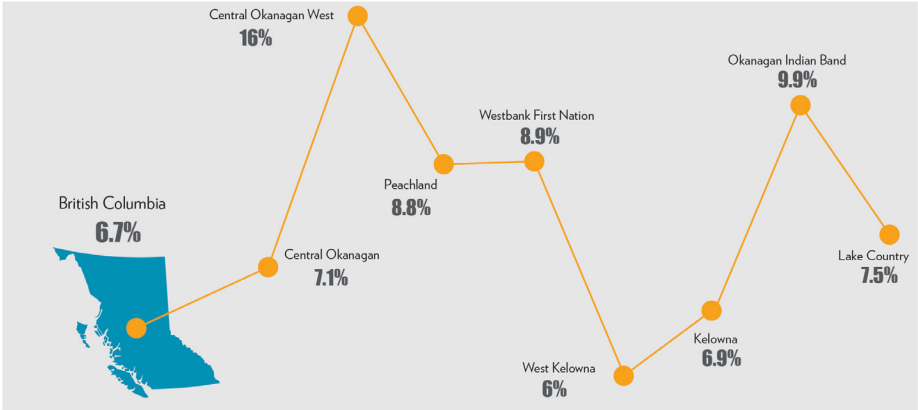
Availability and access to safe, secure, affordable housing most important indicators here. Housing is affordable when a household spends no more than 30% of their income toward housing.

Median Incomes



Opportunity

Unemployment Rates



Average of 2,100 jobs in the region available monthly.
Highest availability in the sales and service occupations.

Central Okanagan

Tech Start-Up Hub that generates

$1.7 Billion

annually in economic impact

The four industries in which the largest shares of the Central Okanagan's workforce are employed include:

13.1 % Health Care and Social Assistance

13.0% Retail Trade

10.9% Construction

9.4% Accomodation and Food Service

The four main occupational categories for the Central Okanagan workforce include:

26.2 % Sales and Service

16.2% Trades, transport, and equipment operators and related

14.5 % Business, finance, and adminstration

11.7% Management

Reconciliation

The adoption of the Declaration on the Rights of Indigenous Peoples Act in November 2019 by the BC provincial government is a step forward in making a commitment to implement the United Nations Declaration on the Rights of Indigenous Peoples as an accepted framework toward truth and reconciliation in Canada.

Westbank First Nation experienced 28% growth in population between 2011 and 2016.

Youth have been the fastest growing population.

Okanagan Indian Band experienced a significant population decline of 13.2% **between 2011 and 2016.**

5.5% of Kelowna's population identify as Indigenous.

Social Inclusion

Discrimination, isolation and lack of opportunity are considered biggest barriers to people feeling included and supported in the Central Okanagan.

"We don't want your sympathy, just your empathy"

"We are brothers, sisters, sons and daughters"

"People in poverty are just like everybody else"

- Individuals with lived experience in poverty

Next Step – Develop a Central Okanagan Wellness Strategy

Key opportunities

1. The Strategy can become a catalyst for action instead of a drain on resources and energy.
2. Wellness Strategy can support an integrated, systems lens to wellness that reflects Indigenous world views and meaningfully embeds reconciliation.
3. Ensure the Wellness Strategy process meaningfully engages youth in the process supporting their knowledge and understanding to the issues they face.
4. Align priorities and actions on housing affordability, accessibility and homelessness within the region and share learning and resources across the region to effectively leverage and build on the assets that already exist.
5. Establish partnerships with transportation planning groups to align priorities and share knowledge related to the possibilities of alleviating poverty through access to public transportation options throughout the region.
6. Investigate the causes of social isolation in the region through community engagement to better understand the actions that can be taken to reduce the causes and support reducing stigma and discrimination experienced by people.
7. Align child development and care actions with the work of the Central Okanagan Child Care Action Planning Committee and strength the partnership to leverage regional funding to support the growth of child care in the region.

Data Sources: Central Okanagan Economic Development Commission, 2016 Census Statistics Canada and Canadian Rental Housing Index

1. INTRODUCTION

Community well-being encompasses a broad range of health, social, and economic factors that contribute to all citizens living a high quality of life. These include but are not limited to:

- physical and mental health;
- culture and social connectivity;
- a healthy natural environment;
- food availability and security;
- affordable and accessible housing;
- transportation;
- education;
- meaningful employment; and
- early childhood development.

These indicators are often related to the analysis on the levels and rates of poverty rather than focused on wellness. This report explores the various factors that influence a person's wellness as it is a reflection on everyone in the community and places emphasis on a positive vision for both citizens and community.

As a launching point to explore wellness in the Central Okanagan, a Poverty Reduction Committee, facilitated by the United Way Southern Interior BC, made up of a diverse range of partners identified the need for a regionally-focused strategy to address community wellness (See Acknowledgments on page i for list of members). The Community Wellness Analysis is the first phase in the development of a Wellness Strategy as it provides an opportunity to highlight the common threads around wellness and poverty in the Central Okanagan while recognizing there are unique differences between the communities. In order to launch the analysis, a variety of partners contributed seed funding that helped to successfully leverage grant funding to support this report. The analysis is designed to provide a detailed, local snapshot of wellness (and poverty) across the Central Okanagan and within each community. Collaborating on a regional analysis helps to align individual efforts and investments and allows a combined voice to senior levels of government.

ABOUT THE COMMUNITY WELLNESS ANALYSIS

The Community Wellness Analysis builds an evidence base as a foundation to the development of a regional Wellness Strategy. The objectives for the analysis included:

- Provide an overall context to various interrelated systems, including housing, income, employment, food security, transportation, and access to education;
- Define affordability and other terms common within the community wellness and poverty reduction sphere;
- Provide as much comprehensive data as possible regarding the state of poverty in the Central Okanagan – including within Peachland, West Kelowna, Westbank First Nation, Kelowna, Lake Country, Okanagan Indian Band, and Regional District of the Central Okanagan. As much as possible, the analysis will include trends and characteristics of wellness unique to each community;
- Tease out factors contributing to poverty (root causes); and
- Prioritise areas for evidence-based action.

DATA ACCESSED AND LIMITATIONS

A wide range of data was accessed at the national, provincial, regional and local levels (where possible) to put together this analysis. The key data sets included the following:

- Statistics Canada Census Data from 1996 through to 2016 - https://www12.statcan.gc.ca/census-recensement/index-eng.cfm
- BC Stats - https://www2.gov.bc.ca/gov/content/data/about-data-management/bc-stats
- Central Okanagan Economic Development Commission - https://www.investkelowna.com/
- Canadian Rental Housing Index - http://rentalhousingindex.ca/en/#intro

It is important to note that the quantitative data only captures part of the wellness picture and can sometimes be incomplete for communities due to low participation rates in the census and/or number rounding to help anonymize populations. Provided these potential limitations this analysis was complimented with interviews and meetings to gather perspectives to help better understand the local context of wellness experiences.

ENGAGEMENT

In addition to the quantitative data available, there were various engagements to gather qualitative perspectives related to wellness experiences in the region. This type of an approach is important as the data only represents a snapshot in time and does not always illustrate the system level challenges experienced by people who are accessing or providing those services.

Scoping Analysis

As a launch point into understanding wellness in the region and what information would be important to understand, two workshops were held to gather insights and direction for the analysis.

1. Workshop with early childhood educators from Westbank First Nation to understand perspectives about poverty. Gathered insights critical to the scope of the analysis, and in particular reframing poverty to wellness to reflect an Indigenous worldview.
2. Stakeholder Workshop with members of:
    - United Way Southern Interior of BC
    - BC Poverty Reduction Strategy
    - Interior Health – Health Communities
    - Aboriginal Early Childhood Table
    - District of Lake Country – Health and Sustainability
    - City of Kelowna – Social Planning
    - City of West Kelowna – Long Range Planning

    Participants provided perspectives about the components of poverty and wellness that should be investigated during the analysis, as well as ideas and sources of data.

Service Provider Interviews

Service provider interviews were conducted with members of the following organizations to understand experiences of both clients and the systems of service offered for wellness in the region:

- Peachland Wellness Centre
- West Kelowna Shelter Society
- Kelowna Community Resources
- Lake Country Health Planning Society

Additionally, a list of over 100 service providers were emailed about the Wellness Analysis to request data to support the project. A number of organizations followed up with information to support the analysis.

Empathy Interviews

Six individuals with lived experience of poverty contributed their stories anonymously to help inform the data collected about wellness and poverty. Key themes from these interviews are highlighted through quotes and perspectives in the analysis. Much of the insight focuses on experiences of social exclusion as a result of poverty.

Stakeholder Workshop

A second workshop was held with the same attendees from the first scoping analysis workshop, to understand and reflect on the data and analysis collected. Participants were asked to consider what the data means in their local and regional contexts and set priorities for subsequent collaborative work. Section 4 identifies the key priorities resulting from this workshop and follow up conversations with community representatives.

1.1. POVERTY IN CONTEXT

In August 2018, the Government of Canada released *Opportunity for All: Canada's First Poverty Reduction Strategy*. The strategy includes an 'Official Poverty Line' and dashboard of indicators to track poverty reduction progress in Canadian households. Canada's official poverty rate has decreased from 12.1% in 2015 to 9.5% in 2017.[1] Actions to achieve poverty reduction targets of 20% by 2020 and 50% by 2030 (relative to 2015 levels) relate to the pillars of dignity; opportunity and inclusion; and resilience and security.[2]

POVERTY IN BRITISH COLUMBIA

Of the 557,000 people estimated to be living in poverty in British Columbia, about 99,000 are children. This is the highest rate of child poverty in the nation (for over a decade). In 2018, the Government of BC introduced ambitious targets in the Poverty Reduction Strategy Act: a 25% reduction in B.C.'s overall poverty rate and a 50% reduction in the child poverty rate by 2024. In order to set the framework for achieving these targets, in 2018, the province released TogetherBC Poverty Reduction Strategy.[3]

Acting on these ambitious goals is not only the right thing to do, but also the most cost effective. According to the BC Poverty Reduction Coalition, the cost to the Provincial Government for not addressing issues of poverty is estimated at

[1] *https://www.canada.ca/en/employment-social-development/campaigns/poverty-reduction.html*

[2] *https://www.canada.ca/en/employment-social-development/campaigns/poverty-reduction.html*

[3] *TogetherBC Poverty Reduction Strategy, https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/togetherbc.pdf*

Acting on these ambitious goals is not only the right thing to do, but also the most cost effective. According to the BC Poverty Reduction Coalition, the cost to the Provincial Government for not addressing issues of poverty is estimated at $8-9 billion annually. In contrast, the cost of a comprehensive Provincial poverty reduction plan is estimated at $3-4 billion annually.[4]

POVERTY INDICATORS

The Official Poverty Line for Canada encompasses 12 indicators used to track progress towards poverty reduction in Canadian households. While data is not available at the local level for all of these indicators, they provide an important snapshot of areas to consider. Appendix A provides more detail about each indicator. [5]

Table 1.1: Poverty Indicators

Dignity	Opportunity & Inclusion	Resilience & Security
1. Deep Income Poverty*	5. Relative low income*	9. Median hourly wage
2. Unmet housing needs and chronic homelessness*	6. Bottom 40% income share	10. Average poverty gap
3. Unmet health needs	7. Youth engagement	11. Asset resilience
4. Food insecurity	8. Literacy and numeracy	12. Poverty entrance and exit rates
** Local Central Okanagan data Is available for these 3 indicators*		

[4] https://www.westkelownacity.ca/en/building-business-and-development/resources/Documents/Emerging-Social-Issues-in-West-Kelowna-Final.pdf

[5] https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2019053-eng.htm

2. SNAPSHOT OF POVERTY & WELLNESS IN THE CENTRAL OKANAGAN

The following series of data and analysis provides a snapshot of wellness and poverty indicators available for the Central Okanagan region. In general, the snapshot pulls together data for the region as a whole, while the subsequent Community Profile section and Appendix B offers detailed data about each community in the region relative to the data available in those communities.

The wellness and poverty snapshot are organised according to Together BC's 4 guiding principles for poverty reduction in British Columbia. Taken together, the principles intend to lift people up and out of poverty and create an environment that allows people to learn, work, support their family and create the future they want for themselves and their kids. It is useful to organise the data in the Central Okanagan around these 4 principles as they offer a starting point to imagining a community rooted in wellness.[6]

4 Guiding Principles for Poverty Reduction in British Columbia

Affordability

Establishing financial security starts with addressing affordability. Key components of affordability include the cost of living, housing affordability, and access to income

Opportunity

Opportunity is critical to breaking the cycle of poverty. It means giving people access to education and skills training, focusing on regional economic development, and ensuring workers of all kinds have fair wages and working conditions.

Reconciliation

Government policies that worked to suppress Indigenous culture, language, economies, and systems of governance have had lasting effects on the health, well-being, and wealth of Indigenous peoples in B.C. Despite these inequities, Indigenous communities remain strong and resilient. Ongoing systemic racism continues to be a barrier to opportunity and economic security, and need to be tackled collectively.

Social Inclusion

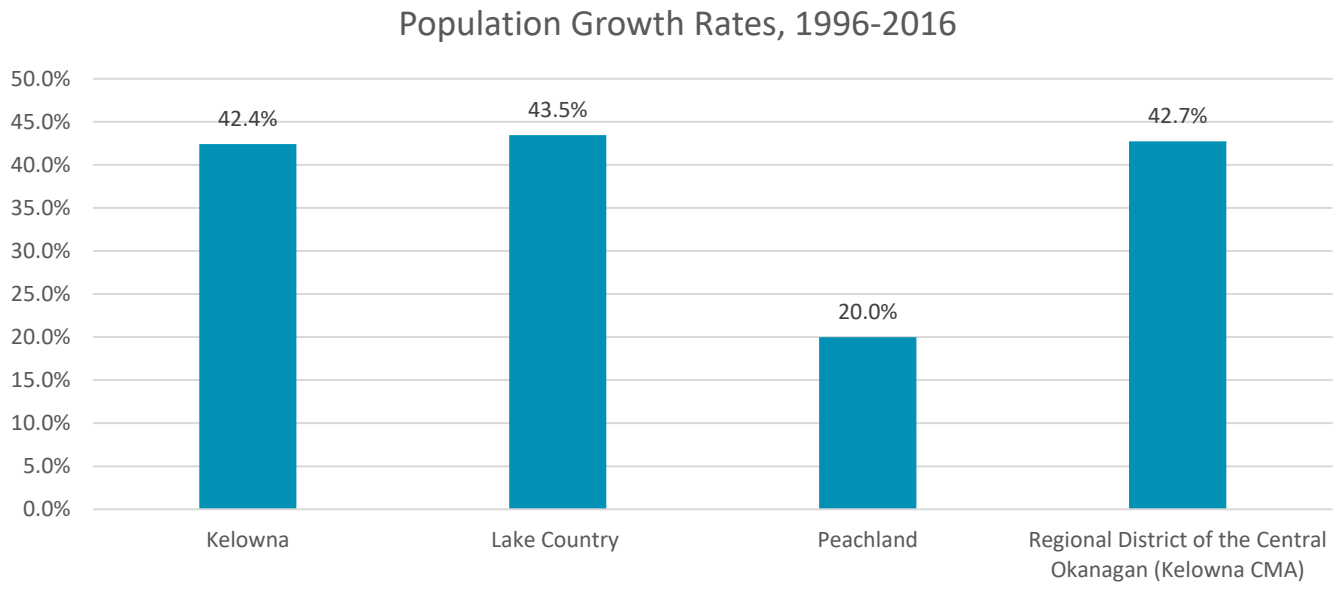
A large part of community wellness is about belonging. People living in poverty indicate they feel cut off from their communities, and stigma makes it harder for them to thrive. Inclusion is a fundamental principle – it starts with creating a culture where people who find themselves in need of supports feel welcome.

[6] *Together BC: British Columbia's Poverty Reduction Strategy.* https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/togetherbc.pdf

POPULATION AND AGE MIX

The Central Okanagan has experienced significant growth from 1996 to 2016, with the region seeing a 43% increase in population. The growth has been evenly distributed throughout the region except in Peachland, where growth occurred at 20% growth during the same time period.

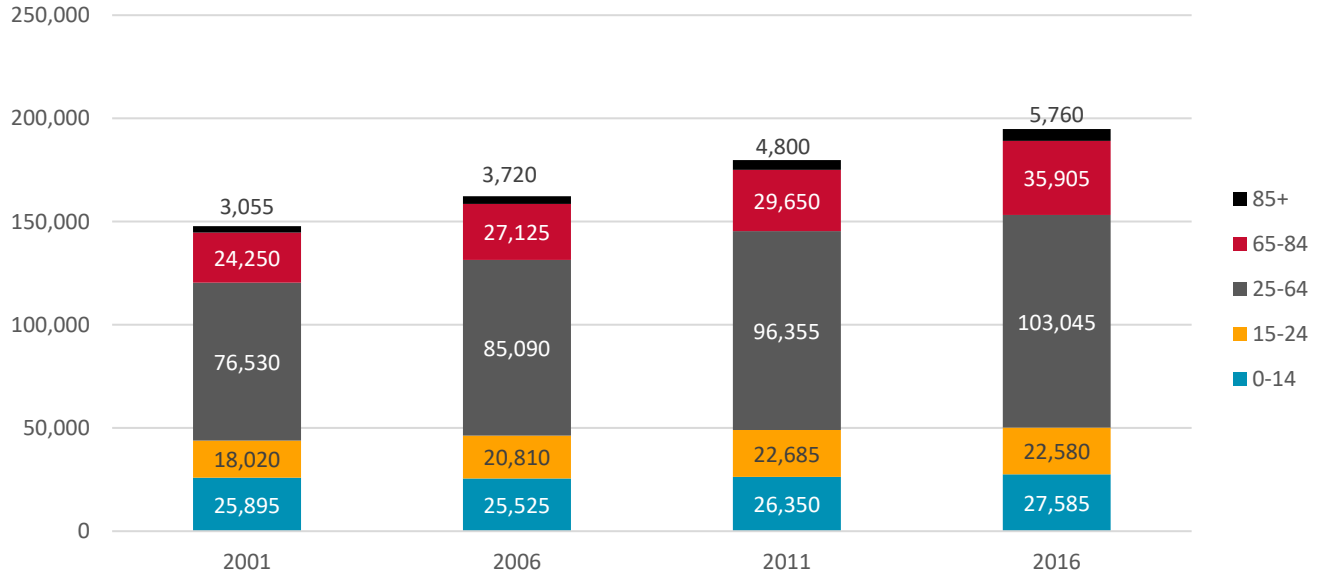
Table 2.1: Population Growth Rates from 1996 - 2016



Source: Statistics Canada, 2016 Census.

Between 2001 and 2016, the share of the population ages 65 and older has increased slightly from 18 to 21% of the total population. The proportion of youth under age 25 has decreased somewhat from 30 to 26% of the total population.

Table 2.2: Age Group Share of Central Okanagan Population (2001-2016)



Source: Statistics Canada, 2016 Census

2.1. AFFORDABILITY

Establishing financial security starts with addressing affordability. Key indicators of affordability in the region include the cost of living, housing affordability and measures of core housing need, and overall income.

Cost of Living

A household of four in the Central Okanagan must earn between about $35,000 and $39,000 annually to meet the minimum income thresholds to be able to afford a basic basket of goods that could be considered affordable.[7]

HOUSING

Housing is a significant affordability challenge in the Central Okanagan. The tables below indicate the cost to income required (to be at or below 30% of monthly income) for both ownership and rental categories. The table is colour coded to indicate critical areas of need (in red) according to the household income groups.

Table 2.3: Cost of Income Thresholds for Housing at or Below 30% Monthly Income (Ownership Category)

HOUSEHOLD INCOME GROUP	HOUSEHOLDS	30% OF MONTHLY INCOME (MIDPOINT)	OWNERSHIP			
			NO-MORTGAGE SHELTER COST		MORTGAGE SHELTER COST	
			Median	Average	Median	Average
		Monthly Cost:	$458	$514	$1,801	$1,915
		Income Required:	$18,320	$20,560	$72,040	$76,600
Under $10,000	1,980	$125	-$333	-$389	-$1,676	-$1,790
$10,000 to $19,999	4,785	$375	-$83	-$139	-$1,426	-$1,540
$20,000 to $29,999	6,635	$625	$167	$111	-$1,176	-$1,290
$30,000 to $39,999	7,095	$875	$417	$361	-$926	-$1,040
$40,000 to $49,999	7,035	$1,125	$667	$611	-$676	-$790
$50,000 to $59,999	6,425	$1,375	$917	$861	-$426	-$540
$60,000 to $79,999	11,640	$1,750	$1,292	$1,236	-$51	-$165
$80,000 to $99,999	9,540	$2,250	$1,792	$1,736	$449	$335
$100,000 and over	26,250	$3,750	$3,292	$3,236	$1,949	$1,835

Source: Statistics Canada, 2016 Census.

[7] *Based on Market Basket Measure (MBM), which are a measure of overall affordability, scaled by community size. For more information, see Appendix B. Note that MBM is a relatively minimum threshold, and it is currently being reworked by Statistics Canada.*

Table 2.4: Cost of Income Thresholds for Housing at or Below 30% Monthly Income (Rental Category) – Central Okanagan

HOUSEHOLD INCOME GROUPS	HOUSEHOLDS	30% OF MONTHLY INCOME (MIDPOINT)	RENTER								
			UNSUBSIDIZED RENTER SHELTER COST		SUBSIDIZED RENTER SHELTER COST		MEDIAN RENTS				
			Median	Average	Median	Average	Total	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
		Cost:	$1,150	$1,223	$758	$825	$1,075	$934	$950	$1,195	$1,345
		Income Required:	$46,000	$48,920	$30,320	$33,000	$43,000	$37,360	$38,000	$47,800	$53,800
Under $10,000	1,980	$125	-$1,025	-$1,098	-$633	-$700	-$950	-$809	-$825	-$1,070	-$1,220
$10,000 to $19,999	4,785	$375	-$775	-$848	-$383	-$450	-$700	-$559	-$575	-$820	-$970
$20,000 to $29,999	6,635	$625	-$525	-$598	-$133	-$200	-$450	-$309	-$325	-$570	-$720
$30,000 to $39,999	7,095	$875	-$275	-$348	$117	$50	-$200	-$59	-$75	-$320	-$470
$40,000 to $49,999	7,035	$1,125	-$25	-$98	$367	$300	$50	$191	$175	-$70	-$220
$50,000 to $59,999	6,425	$1,375	$225	$152	$617	$550	$300	$441	$425	$180	$30
$60,000 to $79,999	11,640	$1,750	$600	$527	$992	$925	$675	$816	$800	$555	$405
$80,000 to $99,999	9,540	$2,250	$1,100	$1,027	$1,492	$1,425	$1,175	$1,316	$1,300	$1,055	$905
$100,000 and over	26,250	$3,750	$2,600	$2,527	$2,992	$2,925	$2,675	$2,816	$2,800	$2,555	$2,405

Source: Statistics Canada, 2016 Census.

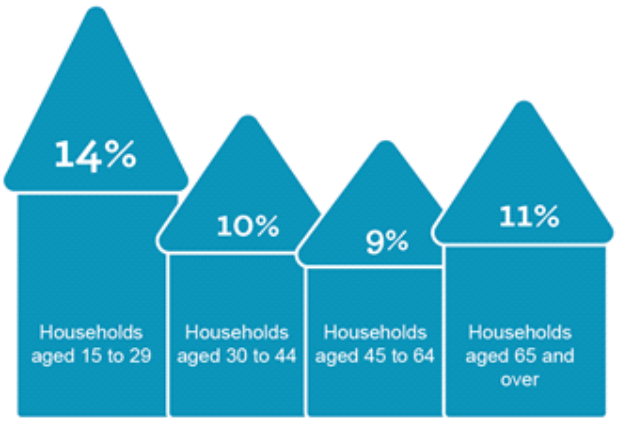
CORE HOUSING NEED

In the Central Okanagan, there are 81,385 households with 56,995 owner households and 21,700 renter households. Renter households are more likely to be in core housing need than owner households and as a result there are 4,795 renters and 2,640 owners in core housing need in the Central Okanagan.[8] This is slightly lower than the province as a whole, where 14.9% of households in British Columbia are in core housing need while 10.2% of households in the Central Okanagan experience core housing need.

The two segments of the population highest in core housing need are youth aged 15 to 29 and seniors 65 and older.

Core Housing Need by Age Segment

Figure 2.1: Core Housing Need



It is also worth noting that "elderly poverty is both a social and a fiscal problem that will be exacerbated as higher percentages of populations in developed countries move into the over 65 demographics. Poverty rates among the elderly tend to be highest among women, particularly widows over the age of 75. This is largely due to pension allowances that have traditionally been linked to employment history."[9]

Table 2.5: Core Housing Need, Rental and Ownership

	Renters	Proportion of Renters	Owners	Proportion of Owners
British Columbia	162,870	29.9%	97,350	8.1%
RDCO	4,795	24.5%	2,640	4.9%

Households Aged 15-29 in Core Housing Needs	Renters	Proportion of Renters	Owners	Proportion of Owners
British Columbia	22,605	22.5%	3,525	8.3%
RDCO	855	18.1%	90	4.1%

Households Aged 65+ in Core Housing Need	Renters	Proportion of Renters	Owners	Proportion of Owners
British Columbia	39,390	42.9%	31,890	8.4%
RDCO	1,345	41.9%	1,055	5.7%

Source: Canadian Rental Housing Index

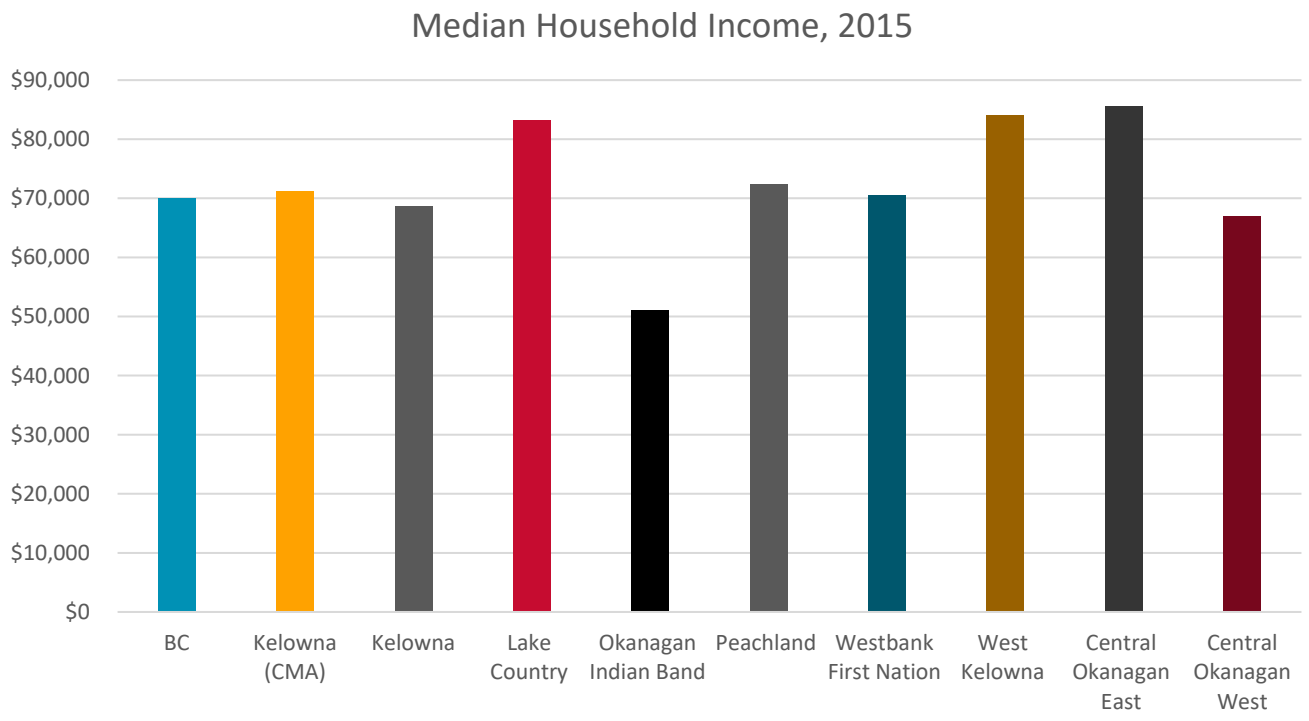
[8] *A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable. CMHC*

[9] *http://betterathome.ca/wp-content/uploads/Central%20Okanagan%20Better%20at%20Home%20Community%20Developer%20report%20Dec2013.pdf*

INCOME

Understanding income in relation to wellness is an important factor to consider as it relates to a person's ability to access basic needs outlined in the Market Basket Measure. Median income is the standard measure as it represents exactly the middle income for the cohort in question versus average that divides the total aggregate income of a group by the number of units in that group.

Table 2.6: Median Household Income, 2015



Source: Statistics Canada, 2016 Census.

INCOME SUPPORTS

A number of supports exist in British Columbia designed to provide individuals with income and benefits to help with certain costs. These include: income assistance, persons with a disability assistance, employment insurance, medical leave, maternity and parental leaves. One individual interviewed for this project indicated that accessing financial assistance was one of the toughest things about his experience with poverty. Because he had previously worked for 12 years (and subsequently struggled with addiction) it was difficult to access financial support. He was not eligible for income assistance because he needed to access Employment Insurance. When he tried to access Employment Insurance he was declined. After much frustration and bouncing to and from different agencies, he gave up trying to access those supports.

2.2. OPPORTUNITY

Opportunity is critical to breaking the cycle of poverty. Indicators of opportunity include workforce participation, access to education and skills training, economic development measures, and fair wages and working conditions.

WORKFORCE

The unemployment rate in the Central Okanagan is 7.1%, slightly higher than within BC as a whole at 6.7%. The unemployment rate ranges widely in different parts of the region: lowest in West Kelowna at just over 6% and highest in the Okanagan Indian Band and Central Okanagan West regions at 10% and 16% respectively.

The labour force participation rate[10] is 64% in the Central Okanagan, and ranges from 51% in Peachland to 68% in Lake Country.

Figure 2.2: Unemployment Rates in Central Okanagan

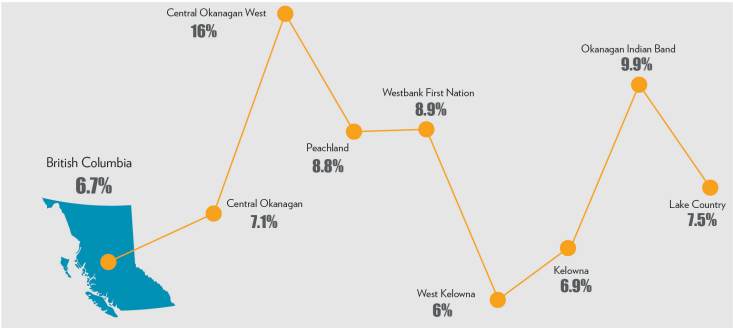
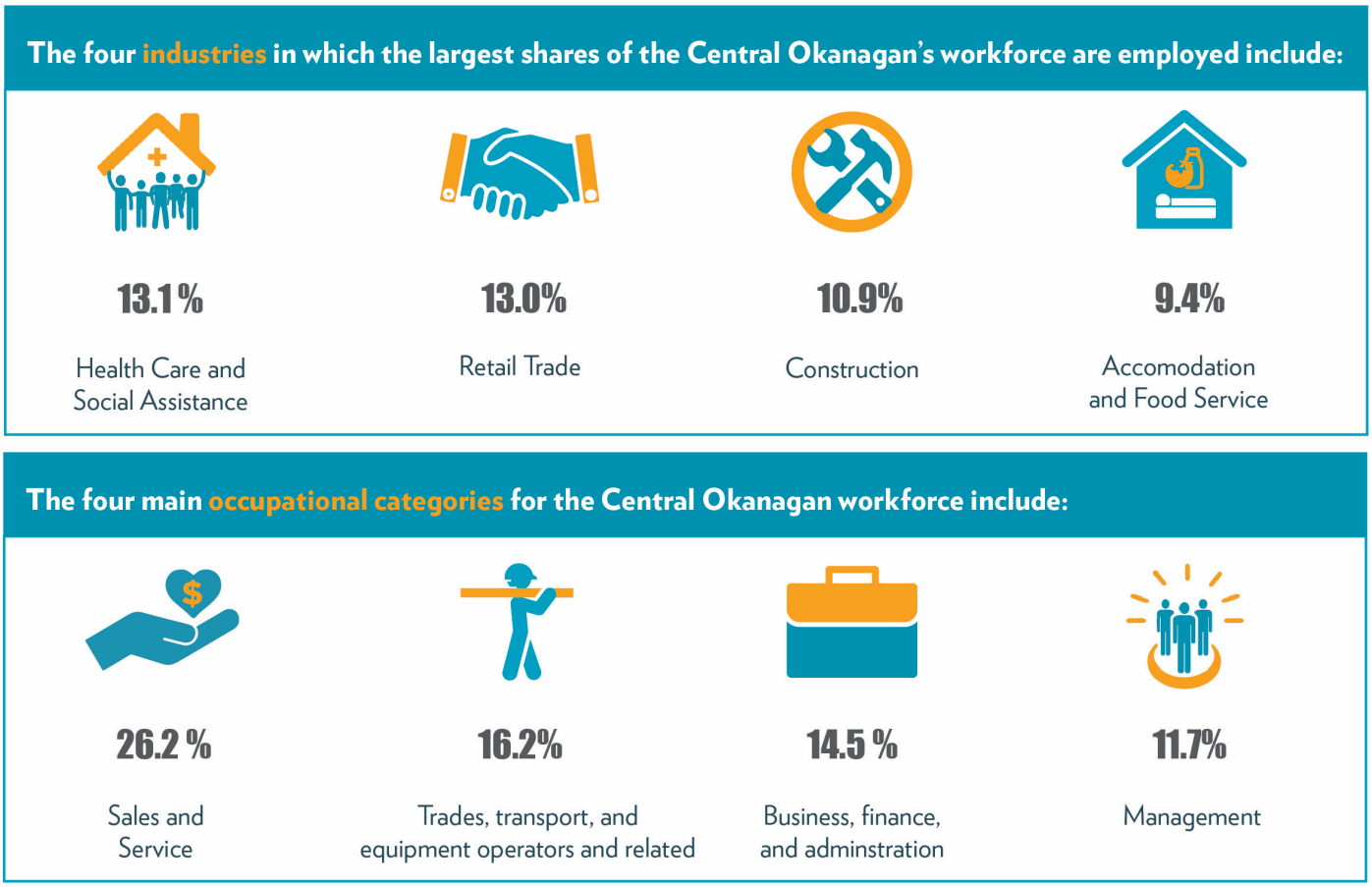


Figure 2.3: Central Okanagan Workforce Industries and Occupational Categories



[10] *Labour force participation is the proportion of working age individuals in a community that are employed or actively seeking work but unemployed. https://www.investkelowna.com/application/files/7715/3815/6564/2018_Central_Okanagan_Economic_Profile_-_RSPDF.pdf*

[11] *https://www.investkelowna.com/application/files/7715/3815/6564/2018_Central_Okanagan_Economic_Profile_-_RSPDF.pdf*

EDUCATION

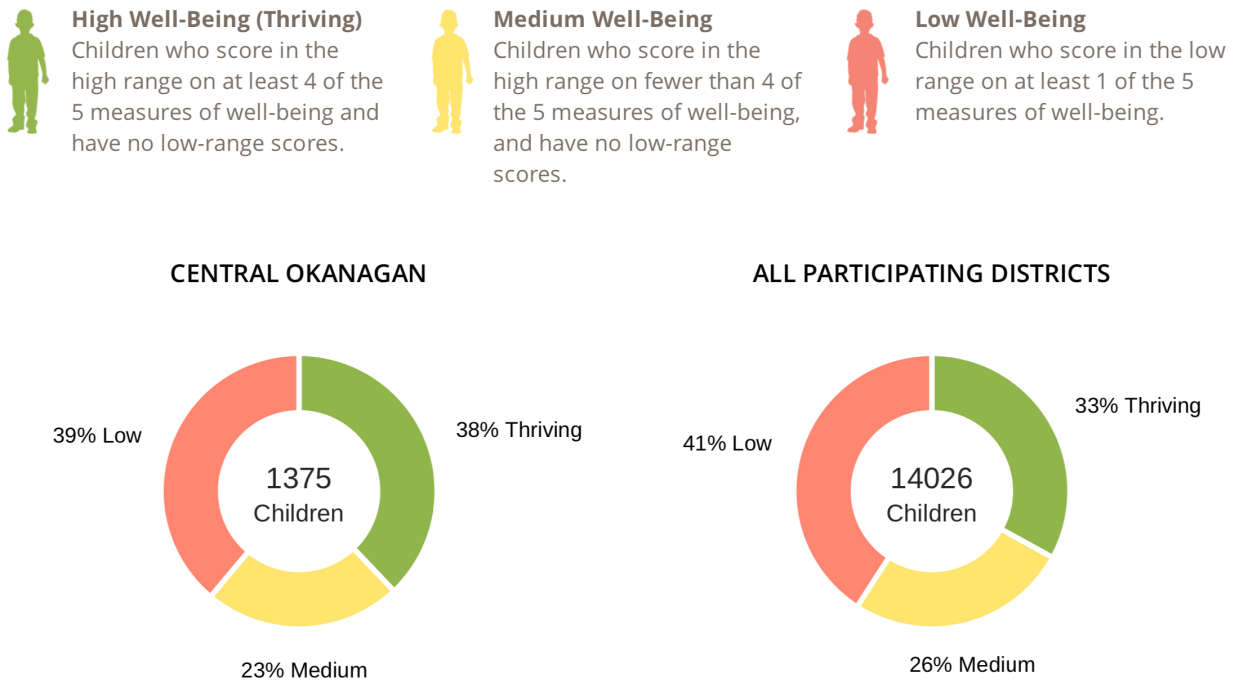
The Central Okanagan has an educated workforce – a higher proportion of residents hold a higher certificate, diploma or degree compared to the rest of British Columbia. The region has two post-secondary institutions – the University of British Columbia's Okanagan Campus and Okanagan College – which together accommodate more than 16,000 students.

Individuals living in poverty recognise the value of education. One interview participant summed it up by saying: "if only I had an education, I wouldn't be in this situation". However, for many experiencing poverty, education is out of reach because of time, money or anxiety. Another interview participant saw no other way out of poverty than accessing education, despite the stress of increased debt: "trying to get out of poverty and doing the right thing, feels like a punishment. If education is out of reach, you will have to fight in different ways, as wages will be lower." 12

The overall health and well-being of children in their middle years (6 to 12 years) affects their ability to concentrate and learn, develop and maintain friendships, and make thoughtful decisions. It is an important indicator of community wellness and opportunity today, and a predictor of future trends.

The Well-Being Index combines measures that relate to children's physical, health, social and emotional development. They are: optimism, happiness, self-esteem, absence of sadness, and general health. The Central Okanagan School District is faring better than all of the Districts assessed by the Middle Years Development Instrument, with 38% of the population thriving compared to 33% in other districts. 13

Figure 2.4: Well-Being Index for Central Okanagan School District[14]



[12] *Summary document from interviews conducted by CO-EYP for the poverty reduction initiative. Compiled by Menno Salverda. September 2018.*

[13] *MDI Grade 7, School District 23, Central Okanagan. School District Report 2018-2019. Human Early Learning Partnership UBC. http://earlylearning.ubc.ca/maps/mdi/nh/sd23/*

[14] *MDI Grade 7, School District 23, Central Okanagan. School District Report 2018-2019. Human Early Learning Partnership UBC. http://earlylearning.ubc.ca/maps/mdi/nh/sd23/*

ECONOMIC DEVELOPMENT

As the third largest census metropolitan area (CMA) in BC, Kelowna and region contribute to the province's overall growth significantly. As one of the top tech and start-up hubs in Canada, it is estimated that annually there is a $1.7B economic impact generated in the region. As noted in the Central Okanagan Business Walk 2019 report published by the Central Okanagan Economic Development Commission 78% of businesses in the region are growing, however, with that growth 40.2% of surveyed businesses were experiencing difficulties finding and recruiting staff. Opportunities ranged from entry level (highest need) to skilled or professional positions. Pair this with the number of job postings available in the first half of 2019 and there was an average of 2,100 jobs available in the region each month with the highest availability in sales and service occupations.

The Central Okanagan Economic Development Commission's Moving Forward to 2025 Strategic Plan recognized the existing vibrant economic sectors of manufacturing, agriculture (including viticulture), tourism (including agritourism), animation/film/digital media, health, retail trade and information and communication technology and positioning themselves and the region to support the retention, growth, and attraction of these industries to support economic growth. The Central Okanagan economy demonstrates strong growth, driven in part by an entrepreneurial culture: over 11,000 new businesses have started since 2010.15

YOUTH

Understanding the experiences and opportunities afforded to youth are critical to understanding the overall picture of wellness in a community. Our youth today grow up to be our future workers, parents, community stewards and caretakers. Very little local data is available about youth in the Central Okanagan, so this section draws from national trends, data and reports.

Youth 0-14 make up about 14.2% of the Central Okanagan population and have been steadily increasing over the past decade. However, about 13% of youth aged 24 to 34 are considered low income, with that figure rising to 24% for Aboriginal youth living off reserve, and 29% for youth with a disability.16 Key challenges faced by youth in Canada include:

- finding a full-time job;
- social exclusion;
- cyberbullying;
- mental health challenges and addiction; and
- higher risk of being obese.[17]

In addition, youth are also disproportionately represented in the homeless population in Canada. About 20% of the homeless population in Canada is comprised of youth between the ages of 13-24. In any given year there are at least 35,000 to 40,000 youth experiencing homelessness.[18] [19] While the 0-14 population is expected to continue to grow

[15] *2018 Central Okanagan Economic Profile. https://www.investkelowna.com/application/files/7715/3815/6564/2018_Central_Okanagan_Economic_Profile_-_RSPDF.pdfhttps://www.investkelowna.com/application/files/7715/3815/6564/2018_Central_Okanagan_Economic_Profile_-_RSPDF.pdf*

[16] *Statistics Canada, 2016 Census.*

[17] *A Portrait of Canadian Youth. https://www150.statcan.gc.ca/n1/pub/11-631-x/11-631-x2018001-eng.htm*

[18] *Note youth may be temporarily living in hostels, staying with friends, living in 'squats,' renting cheap rooms in boarding houses or hotels, or actually living on the streets. They may also be living with parents or relatives, while at imminent risk of losing their shelter.*

[19] *Homeless Hub: https://www.homelesshub.ca/about-homelessness/population-specific/youth*

over the next six years the 15-24-year-old population is expected to decline. This demonstrates a significant opportunity in the Central Okanagan to invest in programs/initiatives to work and collaborate with youth to appropriately address their needs.[20]

2.3. RECONCILIATION

Government policies have suppressed Indigenous culture, language, economies, and systems of governance have had lasting effects on the health, well-being, and wealth of Indigenous peoples in British Columbia and the Central Okanagan. Ongoing systemic racism continues to be a barrier to opportunity and economic security and need to be tackled collectively.

In the Central Okanagan, the Indigenous population (including First Nations, Metis, and Inuit peoples of Canada) is made up of Westbank First Nation (WFN), Okanagan Indian Band (OKIB) and the urban Indigenous population. Interview participants indicated that being Indigenous is a strike against opportunity. Housing becomes more difficult, they feel judged in the community, and experiences accessing some social services are humiliating because of institutional racism. Children continue to be over-represented in the Ministry of Children and Family Development system, and the Okanagan language remains threatened.

WESTBANK FIRST NATION

WFN has experienced significant growth between 2011 and 2016 (28%), which is more than triple the regional growth in the same time period. There has also been a significant growth in young children. As well, the median total income of all households is significantly lower in WFN (Tsinstikeptum IR9) than for the Central Okanagan as a whole: under $54,000 compared to just over $71,000. Urbanisation has negatively impacted community connections – community members are disconnected from friends and family.

OKANAGAN INDIAN BAND

OKIB is the only community in the region that saw a decline of 254 people, or -13.2% between 2011 and 2016. All household types (all households, lone parent households, and one person households) in OKIB fall well below the median total income compared to the region.

Table 2.7: OKIB Median Income

	Median Total Income of Households	Median Total Income of Lone-Parent Household	Median Total Income of One Person Household
Okanagan Indian Band	$50,987	$46,976	$32,480
Regional District of the Central Okanagan (Kelowna CMA)	$71,127	$51,824	$34,955

Source: Statistics Canada, 2016 Census.

URBAN INDIGENOUS POPULATION

[20] *Statistics Canada, 2016 Census.*

While not all the urban Indigenous population experiences poverty, there are several indicators that point to Indigenous people living off reserve as being significantly overrepresented in complex social challenges within the community. People who identify as Indigenous or having Indigenous ancestry account for 5.5 per cent of Kelowna's population, but 26 per cent of people living without homes (or 1 in 4) identified as Indigenous or as having Indigenous ancestry.[21] Although there is not specific data to identify overdose incidents and deaths in the urban Indigenous population who are non-status, Metis or Inuit peoples, anecdotal evidence from service providers suggests Indigenous people are overrepresented compared to non-Indigenous people in both overdose incidents and deaths in Kelowna.

INDIGENOUS RESILIENCE

Despite inequities arising from ongoing systemic racism, Indigenous communities remain strong and resilient the culture and people of the Okanagan Nations continue and is a testimony of their ongoing resilience.

The adoption of the Declaration on the Rights of Indigenous Peoples Act in November 2019 by the BC provincial government is a step forward in making a commitment to implement the United Nations Declaration on the Rights of Indigenous Peoples as an accepted framework toward truth and reconciliation in Canada. This commitment by the BC provincial government acknowledges the importance of creating a path forward that "emphasizes Indigenous peoples' rights to live in dignity, to maintain and strengthen Indigenous institutions, cultures, and traditions and to pursue self-determined development, in keeping with Indigenous needs and aspirations."[22][23]

2.4. SOCIAL INCLUSION

"We don't want your sympathy, just your empathy"

"We are brothers, sisters, sons and daughters"

"People in poverty are just like everybody else"

- Individuals with lived experience in poverty

DISCRIMINATION AND STIGMA

Discriminatory attitudes about people experiencing poverty are commonly expressed by those with lived experience in poverty. Stigma leaves them feeling unwelcome in their own community, and over time it erodes confidence, and impacts motivation and belief in their ability to meaningfully contribute to the community.

An individual with lived experience in poverty interviewed for this analysis suggested that it was not very acceptable to be accessing income assistance or disability supports in this community. This person coped by trying not to say anything about his financial or living circumstances unless absolutely necessary to avoid the typical discrimination and stigma. In addition, "receiving supports comes with guilt, shame, stigma and a sense of inferiority. The shame and stigma that

[21] *2018 Point In Time Count, https://www.centralokanaganfoundation.org/application/files/9915/2884/5444/COF_PiT_Report_2018_FINAL.pdf*

[22] *BC Declaration on the Rights of Indigenous Peoples Act, 2019. https://www2.gov.bc.ca/gov/content/governments/indigenous-people/new-relationship/united-nations-declaration-on-the-rights-of-indigenous-peoples*

[23] *UN Declaration on the Rights of Indigenous Peoples, 2007. https://www.un.org/esa/socdev/unpfii/documents/DRIPS_en.pdf*

come from being dependent on 'help' often results in people not asking for help at all and avoiding the programs and services aimed to offer support."

Another individual with lived experience in poverty and homelessness suggested he was not able to get a job in his community (West Kelowna) because he was labelled as a result of living at the shelter. Despite being proactive about finding work, the label attached to him is a significant barrier.

ISOLATION

People with lived experience in poverty experience significant isolation – not only from the community be also from their friends and family. This is consistently a theme that arises during engagement with people with lived experience, and one that has terrible ongoing impacts on the lives of these individuals. People with lived experience often feel like they are alone in their struggles – on individual stated that as a result of experiencing marginalized circumstances, "we tend to isolate and don't want to be a burden, this thinking tends to leave us alone and feeling alone". It contributes to people avoiding asking for help and support as a result of their label. Although professionals, providers and funders have the best intentions, they may not always be aware of the impacts of isolation on the individuals seeking supports.[24]

Another individual shared that once he became homeless, he lost contact with friends and family, which made the experiences of discrimination and stigma in the community much more challenging to deal with.

CONTRIBUTING TO COMMUNITY

Everyone wants to feel like they belong and contribute to their community. Often this is not the case for individuals experiencing poverty. An individual with lived experience of poverty and homelessness indicated their discomfort with accessing emergency and transitional housing and other services. This person indicated that it made them feel useless, as if they weren't contributing to the community. They said this feeling perpetuated ongoing low self-esteem.

One individual with lived experience of poverty shared he just wanted to be treated like anyone else. He asked that others hear his experiences with an open mind and try to understand.

2.5. OTHER KEY INDICATORS OF WELLNESS AND POVERTY

In addition to the four guiding principles from the TogetherBC strategy described in the previous section, there are a number of other indicators of poverty that offer clues to the state of wellness in the Central Okanagan. Data specific to these indicators for the region is limited and requires further discussion with community partners such as with the Central Okanagan Food Bank, BC Transit, local governments, Interior Health, Ministry of Children and Family Development, and Childhood Connections: Okanagan Family and Childcare Society.

FOOD SECURITY

Food Security is a complex term without a single definition. The BC Centre for Disease Control outlines the goals of food security as follows: increasing the physical, social and economic access to nutritious, safe, personally and culturally acceptable food with a focus on increasing availability of healthy food produced in a sustainable manner.[25] Food Security encompasses two different elements:

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[24] *Summary document from interviews conducted by CO-EYP for the poverty reduction initiative. Compiled by Menno Salverda. September 2018.*

[25] *BC Centre for Disease Control Food Access and Security - http://www.bccdc.ca/health-info/prevention-public-health/food-access-security*

Household Food Insecurity - The primary cause of household food insecurity is due to the inadequate or insecure access to food due to financial constraints.

Food System - A food system is understood as the production, harvesting, processing, distribution, consumption and waste management of food

The challenges identified related to wellness and poverty in this analysis primarily relate to household food insecurity:

Individuals with lived experience in poverty have indicated that accessing supports for food is one of the least challenging basic necessities to acquire. However, one participant shared that accessing food was difficult in the winter because it required a trip to the food bank, whereas in the summer there is food growing outside that can be accessed.

Those on social assistance, those living with a disability and the working poor represent the three main populations that regularly access the food banks in the region.

The Central Okanagan Food Bank shared that as more people access housing with supports, there is an associated increase in demand for their services. Before people have secure housing, there are often significant meal programs (sometimes 3 meals a day) that people with homes access. This changes once individuals or families access housing and creates knock on demand for affordable groceries.

TRANSPORTATION

Transportation is a critical service for the seniors population. In smaller centres like Lake Country and Peachland, access to services is challenging because of limited public transit and limited capacity of social serving organisations in offering rides and transport. Many people experiencing poverty do not have a car, and daily tasks become more challenging and can take longer as a result. For those who work odd and irregular hours, there are often long travel times due to limited transit schedules. One participant shared: "I have to ride the bus to drop my child off at daycare, then ride the bus back to my job, and this is repeated after work; I spend 13 hours on the bus a week for preschool for three hours of child care a day." For individuals with complex health needs requiring access to mental health, addiction or other services in Kelowna, transportation is a key barrier, particularly for those living outside of Kelowna.

HEALTH

When it comes to chronic disease prevalence, the three main illnesses in the Central Okanagan are mood and anxiety disorders (34%), depression (30%), and asthma (13%).

CHILD AND YOUTH DEVELOPMENT

"Economically, children in the Interior Health Area are more vulnerable than the provincial average; a higher proportion of young children are in low income families (20.3 % vs 18.5%) and a higher proportion of children access food banks (4.6% vs 3.8%). Economic stress is one of the most significant negative factors in healthy childhood development."[26] About 27% of kindergarten aged children in the Central Okanagan are vulnerable in one or more domain(s) according to the Early Development Instrument (EDI).[27]

[26] *https://www.interiorhealth.ca/AboutUs/Leadership/MHO/Documents/Child%20Health%20Report.pdf*

[27] *https://www.interiorhealth.ca/AboutUs/QuickFacts/PopulationLocalAreaProfiles/Documents/Central%20Okanagan%20LHA.pdf*

"Youth in IH [Interior Health] are more likely than the provincial average to report the presence of a caring adult in their lives and regular engagement in vigorous physical activity. IH youth are equally likely to report good/excellent mental health but are slightly less likely to report a healthy weight compared to their provincial counterparts."[28]

CHILD CARE

Access to, and the cost of child care negatively impact individuals experiencing poverty. Aligning work schedules with regular child care hours is difficult, especially for those working in retail or customer service roles. Single mothers are disproportionately impacted by these challenges. Many people cannot rely on professional child care as it lacks flexibility, and therefore must draw on their social network. Work is underway to develop an understanding of the needs for child care in the Central Okanagan and will be complete by Spring 2020.

[28] *https://www.interiorhealth.ca/AboutUs/Leadership/MHO/Documents/Child%20Health%20Report.pdf*

3. COMMUNITY PROFILES

This section offers a snapshot of the different communities in the Central Okanagan and explores changes in population growth, low-income rates, indicators of housing affordability and other insights gleaned from interviews with service providers and people with lived experience in poverty. Each community is unique and may require different approaches or focus areas to fostering wellness. The data is intended to support such decision making.

3.1. PEACHLAND

The District of Peachland is a community of about 4,698 people.[29] It is located on eleven kilometres of Okanagan lakefront between Kelowna and Penticton. While located at the centre of the Okanagan Valley, Peachland is near agri-tourism activities, hiking, cross-country skiing, and wineries.[30] Proximity to nature and having access to outdoor activities is characteristic of communities throughout the region.

KEY HIGHLIGHTS

- Peachland has experienced a lower population growth than other municipalities in the region (20%) between 1996 and 2016.
- It has experienced 130% increase in 85+ age group between 2001 and 2016, 52% increase in 65-84 age group over the same period, a 17% decrease in 0-14 age group, and only a 4% increase in 15-24 age group (2001-2016).
- Rapidly increasing median age (49.1-57.3 from 2001-2016).
- 5% of individuals in Peachland (for whom the relevant low-income concepts are applicable) are low income (LICO-AT). Low-income rates (LICO-AT) are lower in Peachland than in either the RDCO generally or BC for all age groups.
- The unemployment rate in Peachland is 8.8%, higher than the Central Okanagan (at 7.1%).
- Housing affordability for renters in the community is a challenge; about 49% of renters spend 30% or more of pre-tax income on rent plus utilities.
- 114 households receive support from BC Housing to live in Independent Social Housing and 45 households receive rental assistance but rent within the private market.
- Seniors living on fixed incomes (OPP, CPP) are most affected by housing costs; many are spending at least 50% of their fixed income on shelter which does not leave very much for food, transportation and other basic necessities.[31]
- Services most in need for seniors in Peachland are transportation and light housekeeping. For many seniors who struggle with basic necessities, they lack access to these important services.[32]

[29] https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=POPC&Code1=1563&Geo2=PR&Code2=59&SearchText=Peachland&SearchType=Begins&SearchPR=01&B1=All&GeoLevel=PR&GeoCode=1563&TABID=1&type=0

[30] https://www.peachland.ca/

[31] *Service provider interview.*

[32] *Service provider interview.*

Table 3.1: Peachland Median Income, Housing Affordability and Housing Continuum Data

	Median total income of Households	Median total income of lone-parent Household	Median total income of One Person Household
Peachland	$71,872	$46,336	$36,224

Source: Statistics Canada, 2016 Census.

Housing affordability for renter	Total tenant household in non-farm, non-reserve private dwellings - 25% of sample data	30% or More	Proportion of households spending over 50% of income on rent plus utilities (All income groups)
Peachland	345	48.50%	N/A

Source: Statistics Canada, 2016 Census.

	Emergency Shelter & Housing for the Homeless	Transitional Supportive & Assisted Living	Independent Social Housing	Rent Assistance in the Private Market	Homeownership
Peachland	N/A	N/A	114	45	1,850

Source: Housing Continuum, Central Okanagan Regional District & Communities by BC Housing (as of 31 March 2019)

3.2. WEST KELOWNA

As the fourth most populous municipality in the Okanagan Valley, West Kelowna is a community of about 32,655 people. It is located on the western hillsides of Okanagan Lake in the Southern Interior region. West Kelowna also serves as a gateway to the Okanagan from Vancouver Island, Fraser Valley, the US Pacific Northwest, and the Lower Mainland.

KEY HIGHLIGHTS

- Population growth unavailable between 1996 and 2016, but saw 5.7% growth between 2011 and 2016, lower than Kelowna's (8.6%) and the Regional District's (8.4%) in the same timeframe.
- Over the period for which data is available (2011-2016) median age increased from 43.5 to 45.2.
- 6% of individuals in West Kelowna (for whom the relevant low-income concepts are applicable) are low income (LICO-AT).
- Low-income rates (LICO-AT) are lower in West Kelowna than in either the RDCO generally or BC for all age groups.
- The unemployment rate is lower than the region at 6.4%.
- 42% of renters spend 30% or more of pre-tax income on rent plus utilities, while 18% of renters spend 50% or more of pre-tax income on rent plus utilities.
- BC Housing is supporting a total of 343 households with shelter costs across the housing continuum.
- Individuals experiencing poverty who have complex health needs struggle to access health services, many of which require transportation into Kelowna. This is identified as a barrier for accessing addictions treatments and supports (methadone or suboxone, for example).[33]

[33] *Interview with individual with lived experience in poverty.*

Table 3.2: West Kelowna Median Income, Housing Affordability and Housing Continuum Data

	Median total income of Households	Median total income of lone-parent Household	Median total income of One Person Household
West Kelowna	$83,942	$55,595	$37,094

Source: Statistics Canada, 2016 Census.

	Emergency Shelter & Housing for the Homeless	Transitional Supportive & Assisted Living	Independent Social Housing	Rent Assistance in the Private Market	Homeownership
West Kelowna		64	123	154	32

Source: Housing Continuum, Central Okanagan Regional District & Communities by BC Housing (as of 31 March 2019)

	Total tenant household in non-farm, non-reserve private dwellings - 25% of sample data	30% or More	Proportion of households spending over 50% of income on rent plus utilities (All income groups)
West Kelowna	2,005	41.90%	18%

Source: Statistics Canada, 2016 Census. Canadian Rental Housing Index Community Profiles.

3.3. WESTBANK FIRST NATION

Westbank First Nation is home to more than 9,000 people. It is a community of approximately 850 Members, most of whom reside on reserve along with more than 9,000 non-Member residents. Westbank First Nation is made up of five reserves that total an approximate 5,340 acres. Tsinstikeptum 9 and 10 are in close proximity to the City of Kelowna. It is worth noting that "all persons residing or conducting business on reserve are subject to Westbank First Nation Laws."[34]

KEY HIGHLIGHTS

- Significant growth between 2011 and 2016 at 27.9%, more than triple regional growth in the same time period
- Highest growth in older age groups (especially 85+ in Tsinstikeptum 9, and 65-84 in Tsinstikeptum 10) (2001-2016).
- Relatively low growth in younger age groups, compared to overall community growth. Rapidly increasing median ages (2001-2016).
- Information is unavailable for Tsinstikeptum IR9 and IR10 for low-income measures (LICO-AT).
- The unemployment rate is 8.9% which is higher than both the regional and provincial rates.
- Information is unavailable for the percentage of renters who spend 30% or 50% of pre-tax income on rent plus utilities.

[34] https://www.wfn.ca/our-community/about-westbank-first-nation.htm

Table 3.3: WFN Median Income and Housing Continuum Data

	Median total income of Households	Median total income of lone-parent Household	Median total income of One Person Household
Westbank First Nation (Tsinstikeptum IR9)	$53,742	$45,696	$33,301
Westbank First Nation (Tsinstikeptum IR10)	$77,227	$66,304	$33,536

	Emergency Shelter & Housing for the Homeless	Transitional Supportive & Assisted Living	Independent Social Housing	Rent Assistance in the Private Market	Homeownership
Westbank First Nation	N/A	N/A	N/A	28	5

Source: Housing Continuum, Central Okanagan Regional District & Communities by BC Housing (as of 31 March 2019)

3.4. KELOWNA

The City of Kelowna is in the south-central region of British Columbia along Okanagan Lake in the Okanagan Valley. It is a community of about 127,380.[35] As the largest community in the Valley, it is also the business, transportation, and service hub of the area.[36]

KEY HIGHLIGHTS

- Considerable growth between 1996 and 2016 (42.4%), with 8.6% growth between 2011 and 2016.
- Highest growth in 85+ age group, low growth in youngest age group, relatively balance otherwise (2001-2016). Median age increased from 40.6 to 43.8 from 2001 to 2016.
- Kelowna has slightly higher rates of low-income (LICO-AT) at 9% (for whom the relevant low-income concepts are applicable) than the RDCO, though lower than those of the Province.
- The unemployment rate is 6.9% which is just slightly lower than the region as a whole.
- 47% of renters spend 30% or more of pre-tax income on rent plus utilities, while 21% of renters spend 50% or more of pre-tax income on rent plus utilities.
- BC Housing is supporting a total of 3,614 households with shelter costs across the housing continuum.
- In 2018, the City of Kelowna released a comprehensive analysis of housing affordability in the community.[37]
    - Income is not keeping pace with housing costs, and this trend is set to continue. Between 2001 and 2016 there was an 83% increase in income and a 180% increase in housing house price.
    - There is a limited supply and high demand for purpose built rental housing (0.6% rental housing vacancy rate).
    - 506 people experience homelessness.

[35] https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=5935010&Geo2=PR&Code2=59&SearchText=Kelowna&SearchType=Begins&SearchPR=01&B1=All&GeoLevel=PR&GeoCode=5935010&TABID=1&type=0

[36] https://www.tourismkelowna.com/plan/about-kelowna/

[37] *City of Kelowna, Housing Needs Assessment (October 2017).* https://kelownapublishing.escribemeetings.com/filestream.ashx?DocumentId=9446

Table 3.4: Kelowna Median Income, Housing Affordability and Housing Continuum Data

	Median total income of Households	Median total income of lone-parent Household	Median total income of One Person Household
Kelowna	$68,627	$51,599	$34,836

Source: Statistics Canada, 2016 Census.

	Total tenant household in non-farm, non-reserve private dwellings - 25% of sample data	30% or More	Proportion of households spending over 50% of income on rent plus utilities (All income groups)
Kelowna	17,155	46.95%	21%

Source: Statistics Canada, 2016 Census.

	Emergency Shelter & Housing for the Homeless	Transitional Supportive & Assisted Living	Independent Social Housing	Rent Assistance in the Private Market	Homeownership
Kelowna	620	356	1,220	1,308	110

Source: Housing Continuum, Central Okanagan Regional District & Communities by BC Housing (as of 31 March 2019)

3.5. LAKE COUNTRY

Lake Country is a community of approximately 12,922 people.[38] It is located in the Okanagan Valley between Kelowna and Vernon. It was the fastest growing municipality in BC in 2014 and was awarded the Small Business Roundtable's Open for Business Award in 2016. As with other communities in the Valley, Lake Country is in close proximity to outdoor activities.[39]

KEY HIGHLIGHTS

- Growth rate comparable to regional growth between 1996 and 2016 (43.5%), and a higher growth rate between 2011 and 2016 (10.4%).
- Extremely high growth in oldest age group (85+) through the 2001-2016 period; this age group grew by 153%. Relatively high growth also in 65-84 age group (2001-2016). Despite this, relatively slight change in median age (40.5-44.7, 2001-2016).
- 5% of individuals in Lake Country (for whom the relevant low-income concepts are applicable) are low income (LICO-AT). Low-income rates (LICO-AT) are lower in Lake Country than in either the RDCO generally or BC for all age groups. Lake Country has the lowest low-income (LICO-AT) rates of any of the CSDs for which information is available in the RDCO.
- The unemployment rate 7.5%, slightly higher than the region as a whole.
- 39% of renters spend 30% or more of pre-tax income on rent plus utilities, while 14% of renters spend 50% or more of pre-tax income on rent plus utilities.
- BC Housing is supporting a total of 192 households with shelter costs across the housing continuum.

[38] https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=5935016&Geo2=PR&Code2=59&SearchText=Lake%20Country&SearchType=Begins&SearchPR=01&B1=All&GeoLevel=PR&GeoCode=5935016&TABID=1&type=0

[39] https://www.lakecountry.bc.ca/en/living-in-our-community/about-lake-country.aspx

Table 3.5: Lake Country Median Income, Housing Affordability and Housing Continuum Data

	Median total income of Households	Median total income of lone-parent Household	Median total income of One Person Household
Lake Country	$83,243	$54,016	$36,122

Source: Statistics Canada, 2016 Census.

	Total tenant household in non-farm, non-reserve private dwellings - 25% of sample data	30% or More	Proportion of households spending over 50% of income on rent plus utilities (All income groups)
Lake Country	1,105	38.90%	14%

Source: Statistics Canada, 2016 Census.

	Emergency Shelter & Housing for the Homeless	Transitional Supportive & Assisted Living	Independent Social Housing	Rent Assistance in the Private Market	Homeownership
Lake Country	N/A	30	92	55	15

Source: Housing Continuum, Central Okanagan Regional District & Communities by BC Housing (as of 31 March 2019)

3.6. OKANAGAN INDIAN BAND

The Okanagan Indian Band is a community located in the northern Okanagan Valley. It is a member of the Okanagan Nation Alliance. The Okanagan Nation Alliance has eight-member Band communities, which also include Westbank First Nation, Lower Similkameen Indian Band, Upper Similkameen Indian Band, Osoyoos Indian Band, Upper Nicola Band, Penticton Indian Band and the Colville Confederated Tribes.

KEY HIGHLIGHTS

- This is the only community that saw a decline of 253 people, or -13.2% between 2011 and 2016.
- The unemployment rate is 9.9%, which is quite a bit higher than the region as a whole.
- Information is unavailable for low-income measures (LICO-AT).
- Information is unavailable for the percentage of renters who spend 30% or 50% of pre-tax income on rent plus utilities.
- Information is unavailable for the number of households supported across the housing continuum by BC Housing.

Table 3.6: OKIB Median Income and Housing Continuum Data

	Median total income of Households	Median total income of lone-parent Household	Median total income of One Person Household
Okanagan Indian Band	$50,987	$46,976	$32,480

	Total tenant household in non-farm, non-reserve private dwellings - 25% of sample data	30% or More	Proportion of households spending over 50% of income on rent plus utilities (All income groups)
Okanagan Indian Band (Duck Lake 7)	0	0	

Source: Statistics Canada, 2016 Census.

4. PRIORITY AREAS FOR STRATEGY AND ACTION

One of the outcomes of the Community Wellness Analysis is to utilize a data and evidence-based approach to formulate priority areas that guide the focus of a Regional Strategy and associated action. It is important that data is not an end point; rather it should be the first step in a process that seeks to mobilize and activate broad community participation in creating meaningful action and outcomes for community wellness.

Central Okanagan local governments, Indigenous, and community partners began to make sense of the data, identify priorities, and generate buy in to complete a regional Wellness Strategy in 2020.

4.1. KEY PRIORITIES

The following are key priorities were identified to help inform the scope and process used to develop the Regional Wellness Analysis:

Upstream Focus	Focus on root causes and upstream measures in addition to acute issues/solutions.
Community Activation During Strategy Development	Undertake a Regional Wellness Strategy process that activates community from the start. Partners are less interested in starting a 20+ month strategy process, and instead in starting a strategy process that begins to build capacity and interest with community partners, lived experience and citizens at the outset. **Opportunity:** The Strategy can become a catalyst for action instead of a drain on resources and energy.
Reconciliation	Systemic and ongoing racism is present in all of the areas of analysis undertaken for this Wellness Analysis. For this reason, it is critical that the subsequent Regional Wellness Strategy prioritize understanding and activate meaningful reconciliation priorities to support Indigenous people and communities to thrive. **Opportunity:** Wellness Strategy can support an integrated, systems lens to wellness that reflects Indigenous world views and meaningfully embeds reconciliation.
Youth Poverty and Wellness	Gaining a clearer regional understanding of key issues impacting youth is seen as a priority as there is a critical data gap about youth in the region. At a systems level, there is a lack of understanding of how the various youth service systems interact to support or detract from wellness. Additionally, there has been a gap in engaging with youth on these issues **Opportunity:** Ensure the Wellness Strategy process meaningfully engages youth in the process supporting their knowledge and understanding to the issues they face.

Regional Housing and Homelessness

Building on the work of the RDCO Regional Housing Needs Assessment, City of Kelowna Healthy Housing Strategy, Journey Home and the work of other local government and Indigenous partners, there is an opportunity to align priorities and actions on housing affordability, accessibility and homelessness within the regional context. This is important when individual jurisdictions advocate to senior levels of government. It is also important to share learning and resources across the region to effectively leverage and build on the assets that exist already. Key priority areas from a regional context include Indigenous homelessness and housing, youth, and seniors.

Opportunity: Align priorities and actions on housing affordability, accessibility and homelessness within the region and share learning and resources across the region to effectively leverage and build on the assets that already exist

Transportation

Getting around the Central Okanagan is can be challenging for all populations, however, it plays an important role in supporting solutions for other poverty indicators, including youth, housing and isolation. There is significant transportation work occurring in the region through the Regional Transportation Master Plan, the Sustainable Transportation Partnership of the Central Okanagan, and others. Through these initiatives, however, there has been little focus on how transportation contributes to supporting or detracting from wellness, particularly for those experiencing vulnerable circumstances.

Opportunity: Establish partnerships with transportation planning groups to align priorities and share knowledge related to the possibilities of alleviating poverty through access to public transportation options throughout the region.

Isolation and Inclusion

Isolation is a significant barrier to wellness for all populations. It is consistently one of the top barriers for people with lived experience – whether they are trying to access help and supports, move into employment, or move forward in their healing journey. Affecting change in isolation and improving inclusion has much to do with stigma and discrimination – how individuals in marginalized and challenging circumstances are viewed and treated by their community.

Opportunity: Investigate the causes of social isolation in the region through community engagement to better understand the actions that can be taken to reduce the causes and support reducing stigma and discrimination experienced by people.

Child Development and Care

Many of the upstream tactics to impact the priority areas above might relate back to our system of care and development in children. For these reasons it is a critical priority area for the region. There is work ongoing to understand the needs of child care in the Central Okanagan; subsequent work in a Regional Wellness Strategy can build on the collaborative work underway.

Opportunity: Align child development and care actions with the work of the Central Okanagan Child Care Action Planning Committee and strength the partnership to leverage regional funding to support the growth of child care in the region.

4.2. NEXT STEPS

The next steps to move from the data and analysis phase to the development of a Strategy are as follows:

1. Begin to scope the process for the development of a Central Okanagan Community Wellness Strategy.
2. Finalise Wellness Analysis and arrange to present the findings to each of the partner local governments, Westbank First Nation, and Okanagan Indian Band leadership/Council.
3. Clearly outline the involvement terms for each partner organisation, the resources required from each, and the expectations for the process going forward.
4. Prepare final report for the Vancouver Foundation Grant, to set the stage for the next round of funding.
5. Apply for funding to complete the Regional Wellness Strategy:
    a. Vancouver Foundation
    b. BC Government Poverty Reduction Strategy Development Grant for local governments (grants due early February 2020).

APPENDIX A

Poverty Indicators

The Official Poverty Line for Canada encompasses 12 indicators used to track progress towards poverty reduction in Canadian households:[40]

Dignity

1. Deep Income Poverty (persons with income below 75% of Canada's Official Poverty Line)
2. Unmet housing needs and chronic homelessness
3. Unmet health needs (persons reporting 12 years and older reporting not receiving health care when they felt they needed it)
4. Food insecurity

Opportunity & Inclusion

5. Relative low income (households who had less than half the the median after tax income)
6. Bottom 40% income share (percentage of total after tax income that went to the bottom 40% of the income distribution)
7. Youth engagement (persons aged 15-24 who were not in employment education or training
8. Literacy and numeracy

Resilience & Security

9. Median hourly wage
10. Average poverty gap (for those living below the poverty line, the poverty gap ratio is the amount that the person's family disposable income is below the poverty line, expressed as a percentage of the poverty line)
11. Asset resilience (persons who had enough savings to maintain well-being for three months)
12. Poverty entrance and exit rates

SNAPSHOT OF POVERTY AT THE NATIONAL LEVEL

'Canada's Poverty Reduction Strategy' introduced the Official Poverty Line for Canada along with the Dashboard of 12 Indicators to track poverty reduction progress in Canadian households.[41]

Data shows that Canada's official poverty rate has decreased from 12.1% in 2015 to 9.5% in 2017.

In 2016, 12.7% of Canadian households experienced housing need.[42]

From 2011 to 2012, 8.35% of households were food insecure.

In 2017, 9% of Canadian youth (15-24) were not in employment, education or training.[43]

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[40] https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2019053-eng.htm
[41] https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2019053-eng.htm
[42] https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2019053-eng.htm
[43] https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2019053-eng.htm

In 2015-2016, approximately 840,000 or 3.9% of Canadians, entered poverty. Conversely, approximately 1.1 million, or 27.6% of low-income Canadians, left poverty.[44]

When the Human Development Index (HDI) was applied to Indigenous peoples only, Canada placed 63rd out of 185 countries, a significant drop from its eighth-place ranking, where it had placed (2016).[45]

Canadians visited food banks 1.1 million times in March 2018.[46]

Children represent 35.2% of those using food banks, even though they only represent 20% of the population.[47]

Single adult households represent 45.1% of those accessing food banks.[48]

59% of people accessing food banks are on social assistance or disability-related supports.[49]

SNAPSHOT OF POVERTY AT THE PROVINCIAL LEVEL

According to the BC Poverty Reduction Coalition, the cost to the Provincial Government for not addressing issues of poverty is estimated at $8-9 billion annually. In contrast, the cost of a comprehensive Provincial poverty reduction plan is estimated at $3-4 billion annually.[50]

14.8% of the Provincial population (678,000 British Columbians), live in poverty according to the Market Basket Measure.[51]

BC has maintained the highest rate of child poverty in the nation for over a decade and its current child poverty rate is 1 in 5.[52]

The poverty rate for children in single mother-led households in BC is 49%.[53]

Those on social assistance, those living with a disability and the working poor represent the three main populations that regularly access the food banks in the region.[54]

SNAPSHOT OF POVERTY AT THE REGIONAL LEVEL

Based on the data available for the Central Okanagan, an attempt was made to compare the Central Okanagan to the Canadian data used to calculate the Official Poverty Line. Data was available for three indicators that allow a reasonable direct comparison:

Deep Income Poverty (persons with income below 75% of Canada's Official Poverty Line)
Unmet housing needs and homelessness

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[44] https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2019052-eng.htm

[45] https://www.bcaafc.com/images/PDF/BCAAFC_Poverty_Reduction_Consultation_2018.pdf

[46] https://hungercount.foodbankscanada.ca/wp-content/uploads/2019/02/HungerCount2018_p.pdf

[47] https://hungercount.foodbankscanada.ca/wp-content/uploads/2019/02/HungerCount2018_p.pdf

[48] https://hungercount.foodbankscanada.ca/wp-content/uploads/2019/02/HungerCount2018_p.pdf

[49] https://hungercount.foodbankscanada.ca/wp-content/uploads/2019/02/HungerCount2018_p.pdf

[50] https://www.westkelownacity.ca/en/building-business-and-development/resources/Documents/Emerging-Social-Issues-in-West-Kelowna-Final.pdf

[51] https://www.westkelownacity.ca/en/building-business-and-development/resources/Documents/Emerging-Social-Issues-in-West-Kelowna-Final.pdf

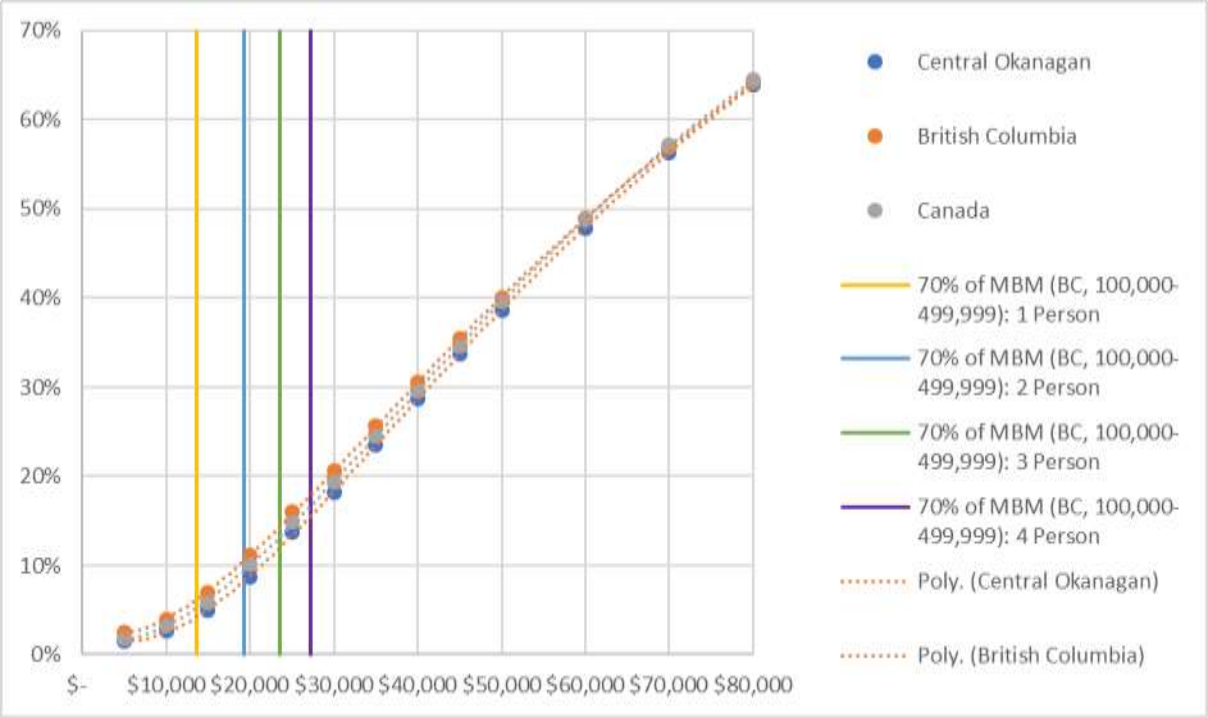
[52] https://www.westkelownacity.ca/en/building-business-and-development/resources/Documents/Emerging-Social-Issues-in-West-Kelowna-Final.pdf

[53] https://www.bcaafc.com/images/PDF/BCAAFC_Poverty_Reduction_Consultation_2018.pdf

[54] *Central Okanagan Food Bank. https://cofoodbank.com/client-services/client-services-westside/. Retrieved January 3rd, 2018*

Relative low income (households who had less than half the the median after tax income)

Figure A.1: Deep Income Poverty



Source: Statistics Canada, 2016 Census.

- The Central Okanagan generally has a lower proportion of households below any of the given poverty thresholds (for various family sizes), as compared to BC and Canada. However, the income thresholds in relatively urban areas (like the Central Okanagan) may be higher than other income thresholds which would apply to various communities in BC and Canada. Finally, this analysis also does not include a comparison on the types or sizes of households/families and how they correspond to incomes in the various regions. It is difficult to say overall how the Central Okanagan would compare against the BC and Canada numbers, however it is likely that the proportion of families with incomes below 70% of the poverty line is similar in the Central Okanagan to BC and Canada.[55][56]

10.2% of households in the Central Okanagan were in Core Housing Need in 2016.[57]

At least 18.3% of households in the Central Okanagan have an after-tax income less than half the median after tax household income.[58]

[55] *Due to limitations in the available data, households and economic families are treated as broadly interchangeable in this analysis. Strictly speaking, the MBM thresholds pertain to economic families, as defined in the Census Dictionary.*

[56] *This figure is derived from data on household income distributions after tax, and MBM threshold data.*

[57] *https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm*

[58] *Census Community Profile 2016*

Appendix B

Data and Analysis of Poverty in the Central Okanagan

GEOGRAPHY AND DATA WITHIN CENTRAL OKANAGAN

There are several different types of geographies that are considered in this analysis. The Regional District of the Central Okanagan (RDCO) encompasses the region, and its boundaries are synonymous of the Kelowna CMA. Where either RDCO or Kelowna Census Metropolitan Area (CMA) is referenced in the data it is inclusive of all communities in the region.

DEMOGRAPHIC PROFILE

Population and demographic indicators in the Central Okanagan region, include population growth, gender, and the age and ethnic characteristics of the community. These indicators are foundational to developing an understanding of people's quality of life in the region, housing need, and access to resources, as different age groups and ethnic or cultural backgrounds may have different needs. This section outlines information available about Kelowna, Lake Country, Okanagan Indian Band (Duck Lake 7), Peachland, Regional District of the Central Okanagan (Kelowna CMA), Westbank First Nation (inclusive of WFN's two reserves, Tsinstikeptum IR9 and IR10), and West Kelowna.

Population

For the most part, the region has experienced steady population growth since 2011. Kelowna, Lake Country, Peachland, Westbank First Nation, and West Kelowna have experienced population growth.

Table B.1: Population Growth

Population						
	1996	2001	2006	2011	2016	% change
Kelowna CMA	136,541	147,739	162,276	179,839	194,882	42.7%
Kelowna	89,442	96,288	107,312	117,312	127,380	42.4%
Lake Country	9,007	9,267	9,606	11,708	12,922	43.5%
Peachland	4,524	4,654	4,883	5,200	5,428	20.0%
West Kelowna	N/A	N/A	N/A	30,902	32,655	N/A
Okanagan Indian Band (Duck Lake 7)	N/A	N/A	N/A	1,917	1,664	N/A
Westbank First Nation (inclusive of WFN's two reserves, Tsinstikeptum IR9 and IR10)	N/A	N/A	N/A	7,058	9,028	N/A

Source: Statistics Canada, 2016 Census.

Age Group

Throughout the region, the largest age groups are 65+ years, 55 to 64, 45 to 54, and 0 to 14 years of age. At the same time, the age groups between 15 and 24, 25 and 34, 35 and 44 were smaller throughout the region.

Table B.2: Age Groups

Age Groups 2016							
	0-14	15-24	25-34	35-44	45-54	55-64	65+
Kelowna CMA	27,590	22,580	23,870	22,220	27,045	29,910	41,670
Kelowna	17,735	16,015	17,020	14,735	17,345	18,090	26,435
Lake Country	2,020	1,385	1,505	1,600	2,020	2,240	2,145
Peachland	465	300	345	375	590	1,090	1,535
West Kelowna	5,405	3,500	3,435	3,885	4,735	5,040	6,660
Okanagan Indian Band (Duck Lake 7)	160	115	125	120	215	345	585
Westbank First Nation (inclusive of WFN's two reserves, Tsinstikeptum IR9 and IR10)	1,005	685	855	785	1,210	1,685	2,870

Source: Statistics Canada, 2016 Census.

Table B.3 below shows age groups as a proportion of the total population of each community. The three age groups are youth (under 25), working adults (25-64), and seniors (65+). An increasing proportion of the population are seniors and decreasing proportion of the population are children/youth (uniform direction of change).

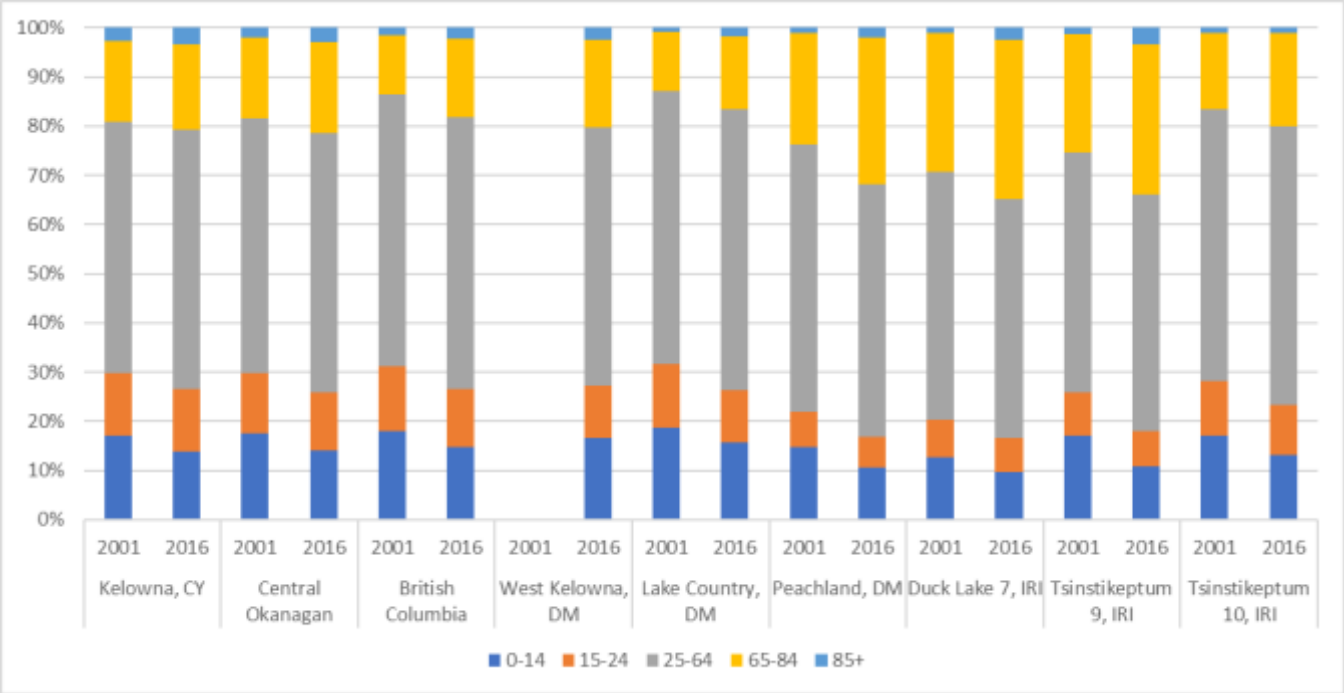
As shown in Figure B.2 (page B-3), almost uniformly in all communities, 85+ is growing the most rapidly and 0-14 growing slowly or in some cases decreasing. Figure B.3 illustrates the general trend of increasing median ages.

Table B.3: Proportional Age Groups

Age Groups, 2016	0-24		25-64		65+	
	#	%	#	%	#	%
Kelowna CMA	50,170	25.7%	103,045	52.9%	41,670	21.4%
Kelowna	33,750	26.5%	67,190	52.7%	26,435	20.8%
Lake Country	3,405	26.4%	7,365	57.0%	2,145	16.6%
Peachland	765	14.1%	2,400	44.2%	1,535	28.3%
West Kelowna	8,905	27.3%	17,095	52.4%	6,660	20.4%
Okanagan Indian Band (Duck Lake 7)	275	16.5%	805	48.4%	585	35.2%
Westbank First Nation (inclusive of WFN's two reserves, Tsinstikeptum IR9 and IR10)	1,690	18.7%	4,535	50.2%	2,870	31.8%

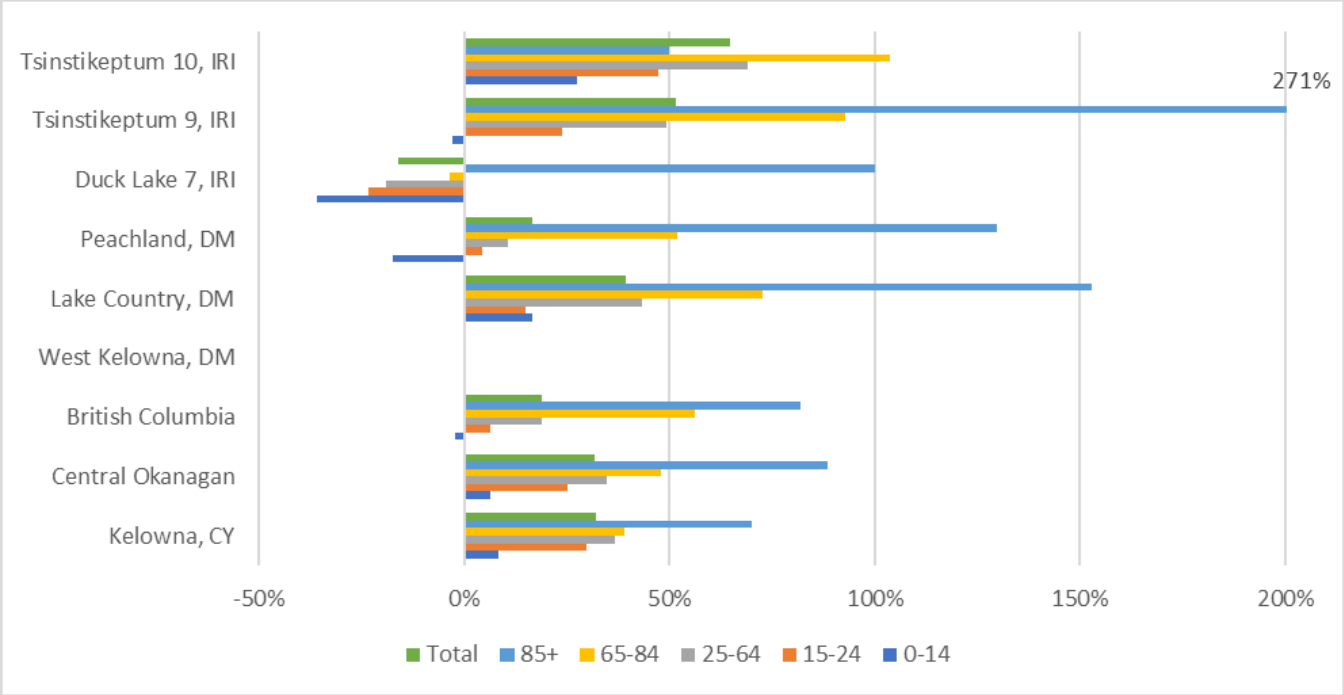
Source: Statistics Canada, 2016 Census.

Figure B.2: Share of Population by Age Group, 2001 and 2016



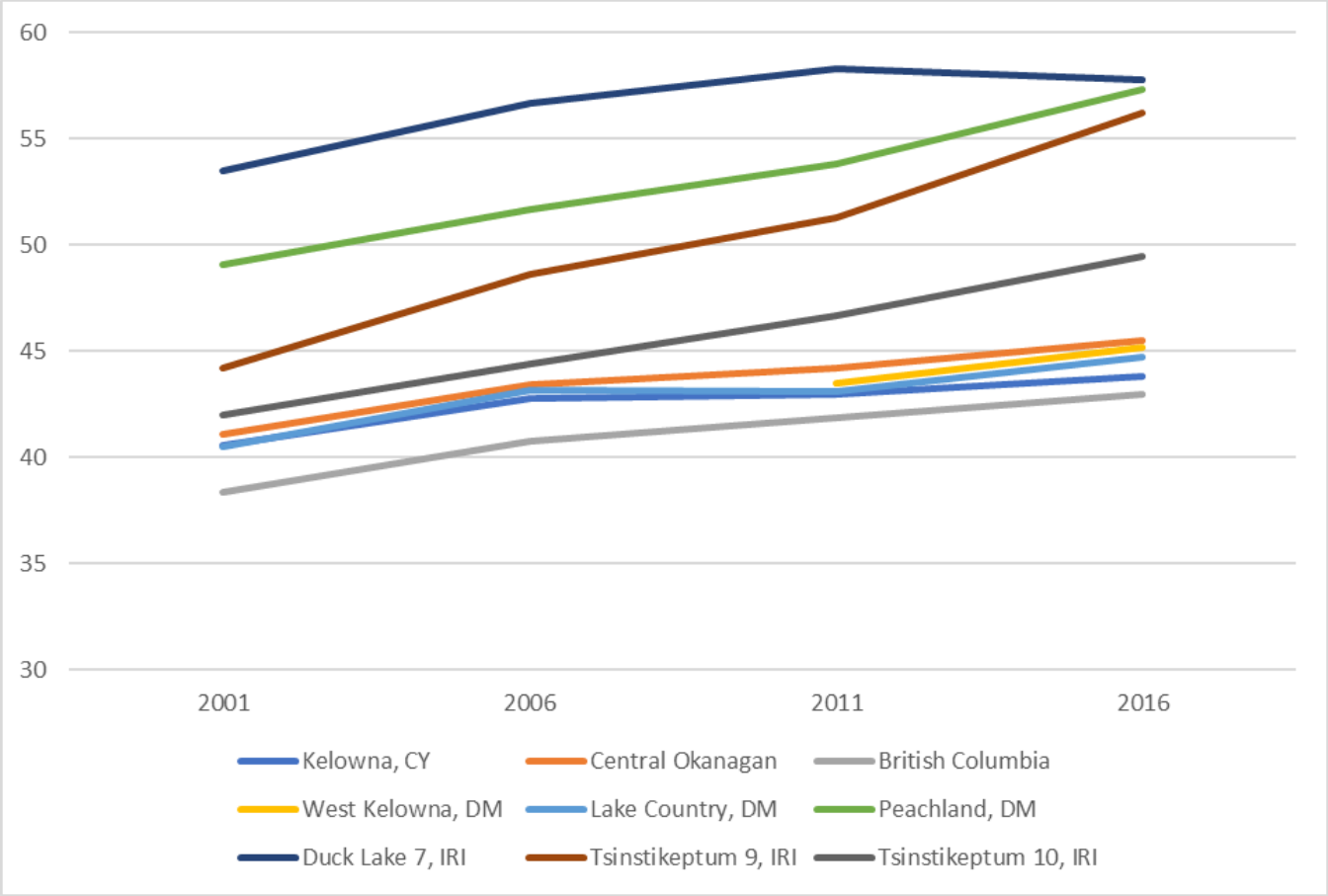
Source: Statistics Canada, 2016 Census.

Figure B.3: Percentage Population Change by Age Group, 2001-2016



Source: Statistics Canada, 2016 Census.

Figure B.4: Median Age, 2001-2016



Source: Statistics Canada, 2016 Census.

Ethnic Profile

The RDCO is home to people with different ethnic origins. Indigenous peoples total 13,190 people with most having First Nations and Métis origins. At the same time, the majority of the population has European origins through British Isles, English, Scottish, Western European, and Eastern European origins.

Table B.4: Ethnic Origins Population

Total - Ethnic origin for the population in private households - 25% sample data	**190,565**
North American Aboriginal origins	13,190
» First Nations	7,755
» Inuit	190
» Métis	5,665
Other North American origins	49,545
» Canadian	46,775
European origins	156,370
» British Isles origins	99,430
» English	60,780
» Scottish	43,340
French origins	21,850
Western European origins (except French origins)	55,720
Northern European origins (except British Isles origins)	18,800
Eastern European origins	37,380
Southern European origins	14,680
Other European origins	1,365
Caribbean origins	1,025
Latin, Central and South American origins	1,980
African origins	1,470
Asian origins	13,870
Oceania origins	1,275

Source: Statistics Canada, 2016 Census.

COST OF LIVING PROFILE

The cost of living (and access to income) in a community contributes to understanding if people can afford their basic needs that impacts their quality of life. The cost of living also links to people's ability to contribute to their community, access services, and participate in civic engagement. If the cost of living increases at a faster pace than people's income, poverty pressures will emerge for more people in a community and further exacerbate challenges experiences by those already experiencing poverty.

Market Basket Measure Analysis at Regional Level

The Market Basket Measure provides an understanding of what households in differing community population sizes need to spend in order to cover their basic needs in British Columbia. The following explores the needs of communities with populations between 100,000 to 499,999. The overarching trend is that food and shelter represent the largest expense for households.

The Market Based Measure estimates, for a population of between 100,000 to 499,999 can be used to understand the cost of living in the Central Okanagan. The Kelowna Census Metropolitan Area (CMA) has a population of more than 100,000, which includes the communities studied in this analysis. According to 2016 Census data, a household of four needs to have access to $39,063 in order to cover food, clothing, transportation, shelter, and other expenses in a community with a population of more than 100,000 people. Households in communities of this size tend to spend 31% of their income on food and another 31% on shelter.

Table B.5: Market Based Measure Estimates

British Columbia, population 100,000 to 499,999

Current dollars

2008 base

Component	2015	2016
Total threshold	38,941	39,063
Food	12,095	12,072
Clothing	1,762	1,757
Transportation	2,502	2,559
Shelter[59]	12,138	12,252
Other expenses	10,444	10,422

Source: Statistics Canada ,Market Basket Measure - https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110006601 and https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1810000501

INCOME

A person and/or a family's quality of life is deeply impacted by income. This is one of the social determinants of health as identified by the Canadian government. Understanding income allows us to understand the financial resources different household types have access to and how this impacts their quality of life.

According to Statistics Canada, the BC median individual income in 2015 was $33,012 and $34,509 in the Central Okanagan. In the Central Okanagan, income increased by 16.8% from 2010 to 2015 while the province saw a 14.8% increase in income between those dates. At the household level, the median household income in 2015 in BC was $69,995 and $71,127 in the Central Okanagan. Household income increased by 19.6% in Central Okanagan between 2010 and 2015.

[59] *The shelter component includes the costs of homeowners without mortgages, which recognizes that, in a given year, homeowners without mortgages may pay less for shelter than they would if they were renting.*

Table B.6: Household Income

Central Okanagan and BC Household Income						
	Median Individual Income 2015	Median Individual Income 2010	% Change	Median Household Income 2015	Median Household Income 2010	% Change
Central Okanagan	$34,509	$29,542	16.80%	$71,127	$59,456	19.60%
British Columbia	$33,012	$28,765	14.80%	69,995	$60,333	16.00%

Source: Statistics Canada, National Households Survey 2011, Census 2016

Throughout the Central Okanagan, the median household income in 2015 ranged from $50,987 in the Okanagan Indian Band and $83,942 in West Kelowna and $85,504 in Central Okanagan East.

Table B.7: Median Household Income

Central Okanagan Communities Median Household Income, 2015	
	Median Household Income, 2015
BC	$69,995
Kelowna (CMA)	$71,127
Kelowna	$68,627
Lake Country	$83,243
Okanagan Indian Band	$50,987
Peachland	$72,294
Westbank First Nation	$70,561
West Kelowna	$83,942
Central Okanagan East	$85,504
Central Okanagan West	$66,912

Source: Central Okanagan Economic Profile 2018

Understanding household income by household type provides a better understanding of what these households can afford in terms of the cost of shelter, food, and other basic goods within the Market Basket Measure. Lone-parent and one-person households, as single earners have less income available to support their basic needs.

According to census data, the median household income in the Central Okanagan region ranges between $50,987 in the Okanagan Indian Band and $83,942 in West Kelowna. The household median income in the Regional District of the Central Okanagan is $71,872.

The median household income of a lone-parents household in the RDCO is of $51,824 and ranges from $45,696 in Westbank First Nation's Tsinstikeptum IR9 and $66,304 in Westbank First Nation's Tsinstikeptum IR10. "Census data has consistently shown that there are significantly higher poverty rates for children of recent immigrants, Indigenous children, children in female lone-parent families, children in racialized (visible minority) families and children with a disability." [60]

[60] https://campaign2000.ca/wp-content/uploads/2016/11/2016-BC-Child-Poverty-Report-Card.pdf

Across the region, the median total income of a one-person household ranges between $32,480 and $37,094. In this case, Okanagan Indian Band has the lowest income, West Kelowna has the highest one, and the median income of a one-person household in the Regional District of Central Okanagan is of $34,955.

Table B.8: Income Data

Income Data 2015			
	Median total income of Households	Median total income of lone-parent Household	Median total income of One Person Household
Kelowna	$68,627	$51,599	$34,836
Lake Country	$83,243	$54,016	$36,122
Okanagan Indian Band	$50,987	$46,976	$32,480
Peachland	$71,872	$46,336	$36,224
Regional District of the Central Okanagan (Kelowna CMA)	$71,127	$51,824	$34,955
Westbank First Nation (Tsinstikeptum IR9)	$53,742	$45,696	$33,301
Westbank First Nation (Tsinstikeptum IR10)	$77,227	$66,304	$33,536
West Kelowna	$83,942	$55,595	$37,094

Source: Statistics Canada Census

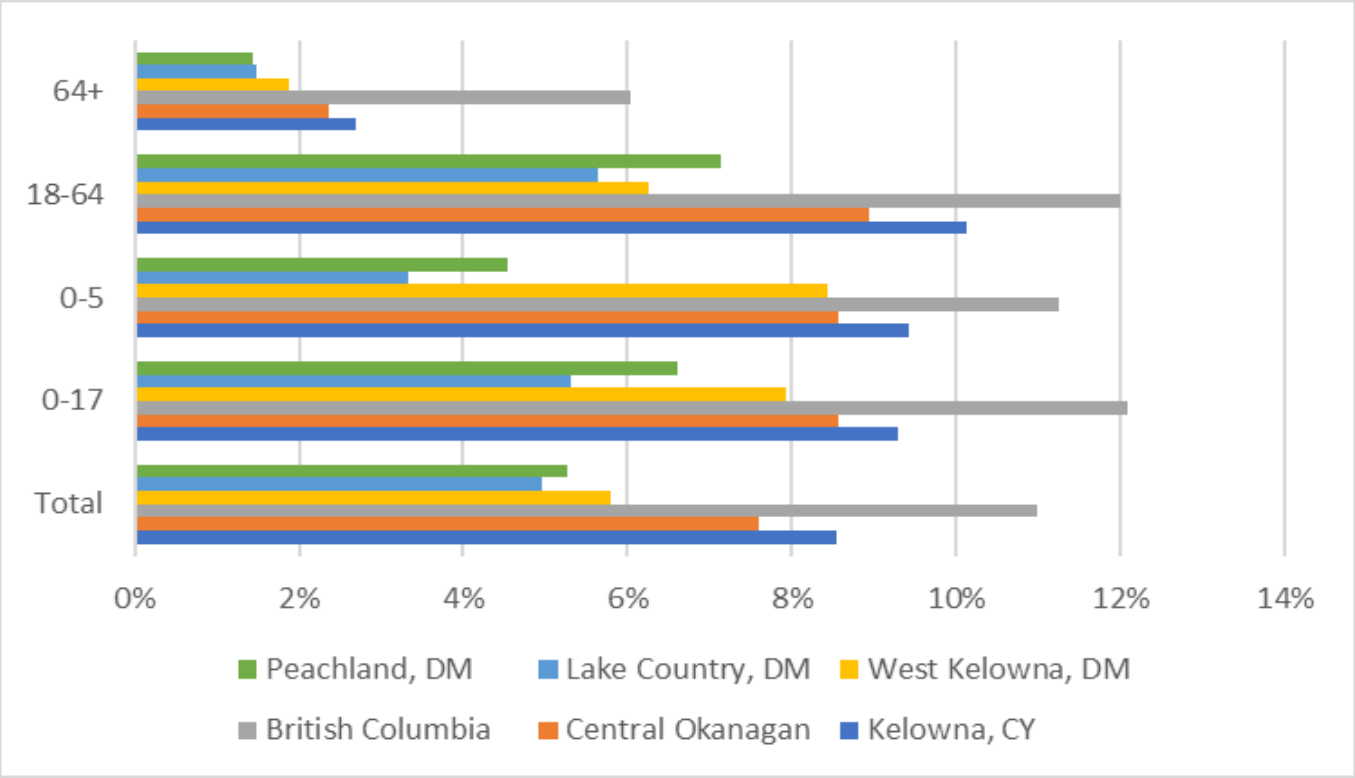
Based on 2016 census data, there are 180,125 low-income applicable individuals in the Central Okanagan and 63% of these individuals are between the ages of 18 and 64. Roughly similar proportions of low income applicable (ranging from about 55 to 64%) are between the ages of 18 and 64 in the other communities. There is no census data on this indicator for Okanagan Indian Band and Westbank First Nation.

Table B.9: Low Income Applicable and Low-Income Status Individuals (LICO-AT), 2016

	Kelowna, CY	Central Okanagan	British Columbia	West Kelowna, DM	Lake Country, DM	Peachland, DM
Applicable						
Total	124,135	180,125	4,477,875	32,065	12,725	5,420
0-17	21,710	32,245	822,390	6,555	2,450	680
0-5	6,635	9,870	260,110	2,015	750	220
18-64	78,565	112,890	2,876,495	19,385	8,245	3,015
65+	23,865	34,990	778,990	6,125	2,025	1,725
LICO-AT						
Total	10,620	13,680	491,645	1,855	630	285
0-17	2,020	2,760	99,330	520	130	45
0-5	625	845	29,250	170	25	10
18-64	7,955	10,090	345,345	1,215	465	215
65+	645	830	46,965	115	30	25

Source: Statistics Canada, 2016 Census.

Figure B.5: Proportion of Low-Income Applicable Population in Low Income (LICO-AT), 2016



Source: Statistics Canada, 2016 Census.

WORKFORCE

Another dimension of understanding income includes labour force participation, employment, and unemployment rates. The labour force participation rate[61] ranges from 50.5% in Peachland to 67.6% in Lake Country. The employment rate ranges from 46.1% in Peachland to 62.5% in Lake Country. The unemployment rate ranges from 9.9% in the Okanagan Indian Band and 15.5% in Central Okanagan West to 6.4% in West Kelowna.

Table B.10: Key Labour Force Statistics, 2016

Central Okanagan & Communities Key Labour Force Statistics, 2016						
Community	In Labour Force	Employed	Unemployed	Participation Rate	Employment Rate	Unemployment Rate
Central Okanagan	103,840	96,490	7,345	63.70%	59.2%	7.1%
British Columbia	2,471,665	2,304,690	165,975	63.90%	59.6%	6.7%
Kelowna	64,380	37,255	4,765	65.00%	60.5%	6.9%
Lake Country	7,235	6,690	545	67.60%	62.5%	7.5%
Okanagan Indian Band (Duck Lake 7)	860	775	80	57.50%	51.8%	9.9%
Peachland	2,450	2,240	215	50.50%	46.1%	8.8%
Central Okanagan East	2,140	1,970	175	63.70%	58.6%	8.2%
Central Okanagan West	1,000	845	155	57.60%	48.7%	15.5%
Westbank First Nation (inclusive of WFN's two reserves, Tsinstikeptum IR9 and IR10)	4,045	3,715	330	56.00%	51.0%	8.9%
West Kelowna	16,960	15,880	1,080	63.60%	59.5%	6.4%

Source: Central Okanagan Economic Profile 2018

HOUSING AFFORDABILITY

Housing is deemed affordable when a household spends no more than 30% of their income toward housing.[62] Housing affordability census data was not available for Okanagan Indian Band and Westbank First Nation.

Housing affordability can also be examined more closely through both renter and owner populations. In the RDCO, 45.9% of renters spend 30% or more of their income on rent and utilities. This means that nearly half of the people in the region spend more than what is considered affordable. At the community level, 38.9% of renters in Lake Country spend 30% or more on rent while 48.5% of renters in Peachland spend 30% or more on rent. Owners in the RDCO represent 56,640 households and 18.8% of them spend 30% or more on their mortgage.

[61] *Labour force participation is the proportion of working age individuals in a community that are employed or actively seeking work but unemployed.*

[62] https://www.bchousing.org/glossary

The situation is further exacerbated in the region where 21% of renters (4,295 households) spend more than 50% of their income on housing. The lowest proportion is in Lake Country where 14% of the renter population is paying more than 50% of their income to housing.[63]

Table B.11: Housing Affordability for Renters

Housing Affordability for Renters			
	Total tenant household in non-farm, non-reserve private dwellings - 25% of sample data	30% or More	Proportion of households spending over 50% of income on rent plus utilities (All income groups)
Kelowna	17,155	46.95%	21%
Lake Country	1,105	38.90%	14%
Okanagan Indian Band (Duck Lake 7)	0	0	N/A
Peachland	345	48.50%	N/A
Regional District of the Central Okanagan	20,840	45.90%	21%
Westbank First Nation (inclusive of WFN's two reserves, Tsinstikeptum IR9 and IR10)	0	0	N/A
West Kelowna	2,005	41.90%	18%

Source: Statistics Canada Census and Canadian Rental Index

Table B.12: Housing Affordability for Owners

Housing Affordability for Owners 2016		
	Owner households in non-farm, non-reserve private dwellings - 25% of sample data	30% or More
Kelowna	36,340	19.00%
Lake Country	3,815	20.20%
Okanagan Indian Band	0	0
Peachland	2,095	17.20%
Westbank First Nation (inclusive of WFN's two reserves, Tsinstikeptum IR9 and IR10)	0	0
West Kelowna	10,365	17.30%
Regional District of the Central Okanagan	54,710	18.80%

Source: Statistics Canada Census, 2016

Core Housing Need

This section provides a comparison of core housing need in the Central Okanagan and core housing need across BC. The analysis below divides this data by household type and takes a step further by looking closely at different age groups. Key findings include[64]:

[63] *Canadian Rental Housing Index, 2019.*

[64] *Data sources for key findings include: Statistics Canada, Canadian Rental Housing Index, Better @ Home, and SPARC BC*

14.9% of households in British Columbia are in core housing need while 10.2% of households in the Central Okanagan experience core housing need.

Renter households are more likely to be in core housing need than owner households, with 24.5% of renters in the Central Okanagan in core housing need, compared to 4.9% of owners. This means nearly 4,800 renter households and more than 2,600 owner households are in core housing need in the Central Okanagan.

Throughout British Columbia, 14.8% of non-senior households experience core housing need while 9.7% of these households experience core housing need in the Central Okanagan.

In British Columbia, 18.3% of households aged 15 to 29 are in core housing need, while in the Central Okanagan 13.6% of households in this age group are in core housing.

For households aged 30 to 44, 14.9% are in core housing need in British Columbia while 9.7% experience core housing need in the Central Okanagan.

14.2% of households aged 45 to 64 in BC are in core housing need, compared to 8.9% of households in this age group in the Central Okanagan.

Finally, private households 15.1% of households 65 and over in British Columbia and 11.2% in the Central Okanagan are in core housing need. This age group has the second highest percentage of households in core housing need after households 15 to 29 in both regions.

It is also worth noting that "elderly poverty is both a social and a fiscal problem that will be exacerbated as higher percentages of populations in developed countries move into the over 65 demographics. Poverty rates among the elderly tend to be highest among women, particularly widows over the age of 75. This is largely due to pension allowances that have traditionally been linked to employment history."[65]

Table B.13: Core Housing Needs Comparison

	All private households	Households in core housing need	% of households in core housing need
British Columbia	1,740,915	260,225	14.90%
Central Okanagan	72,890	7,430	10.20%

Source: Income and core need data shared by Social Planning and Research Council of British Columbia (SPARC BC)

	All owner households	Owner households in core housing need	% of owner households in core housing need
British Columbia	1,196,785	97,350	8.1%
Central Okanagan	53,345	2,640	4.9%

Source: Income and core need data shared by Social Planning and Research Council of British Columbia (SPARC BC)

[65] http://betterathome.ca/wp-content/uploads/Central%20Okanagan%20Better%20at%20Home%20Community%20Developer%20report%20Dec2013.pdf

	All owner households	Owner households in core housing need	% of owner households in core housing need
British Columbia	544,130	162,870	29.9%
Central Okanagan	19,540	4,795	24.5%

Source: Income and core need data shared by Social Planning and Research Council of British Columbia (SPARC BC)

	Non-senior households	Non-senior households in core housing need	% of households in core housing need
British Columbia	1,268,255	188,940	14.80%
Central Okanagan	51,325	5,025	9.70%

Source: Income and core need data shared by SPARC BC

	Median household income for non-senior households	Median household income for non-senior households in core housing need	% of income earned by non-seniors in core housing need
British Columbia	$83,611	$26,868	32.10%
Central Okanagan	$85,354	$24,161	28.30%

Source: Income and core need data shared by SPARC BC

	Private households 15 to 29	Private households 15 to 29 in core housing need	% of households 15 to 29 in core housing need
British Columbia	142,745	26,130	18.30%
Central Okanagan	6,905	945	13.60%

Source: Income and core need data shared by SPARC BC

	Owner households 15 to 29	Owner households 15 to 29 in core housing need	% of owner households 15 to 29 in core housing need
British Columbia	42,235	3,525	8.3%
Central Okanagan	2,175	90	4.1%

Source: Income and core need data shared by SPARC BC

	Renter households 15 to 29	Renter households 15 to 29 in core housing need	% of renter households 15 to 29 in core housing need
British Columbia	100,510	22,605	22.5%
Central Okanagan	4,725	855	18.1%

Source: Income and core need data shared by SPARC BC

	Median household income for private households 15 to 29	Median household income for private households 15 to 29 in core housing need	% of income earned by private households 15 to 29 in core housing need
British Columbia	$57,153	$26,668	46.60%
Central Okanagan	$58,098	$25,001	43%

Source: Income and core need data shared by SPARC BC

	Private households 30 to 44	Private households 30 to 44 in core housing need	% of households 30 to 44 in core housing need
British Columbia	418120	62420	14.90%
Central Okanagan	15895	1545	9.70%

Source: Income and core need data shared by SPARC BC

	Median household income for private households 30 to 44	Median household income for private households 30 to 44 in core housing need	% of income earned by private households 30 to 44 in core housing need
British Columbia	$87,848	$30,221	34.40%
Central Okanagan	$92,405	$26,603	28.80%

Source: Income and core need data shared by SPARC BC

	Private households 45 to 64	Private households 45 to 64 in core housing need	% of households 45 to 64 in core housing need
British Columbia	707390	100385	14.20%
Central Okanagan	28530	2535	8.90%

Source: Income and core need data shared by SPARC BC

	Median household income for private households 45 to 64	Median household income for private households 45 to 64 in core housing need	% of income earned by private households 45 to 64 in core housing need
British Columbia	$87,825	$24,195	27.50%
Central Okanagan	$89,706	$22,185	24.70%

Source: Income and core need data shared by SPARC BC

	Private households 65 and over	Private households 65 and over in core housing need	% of households 65 and over in core housing need
British Columbia	472660	71285	15.10%
Central Okanagan	21565	2410	11.20%

Source: Income and core need data shared by SPARC BC

	Owner households 65 and over	Owner households 65 and over in core housing need	% of owner households 65 and over in core housing need
British Columbia	380,940	31,890	8.4%
Central Okanagan	18,360	1,055	5.7%

Source: Income and core need data shared by SPARC BC

	Renter households 65 and over	Renter households 65 and over in core housing need	% of renter households 65 and over in core housing need
British Columbia	91,720	39,390	42.9%
Central Okanagan	3,210	1,345	41.9%

Source: Income and core need data shared by SPARC BC

	Median household income for private households 65 and over	Median household income for private households 65 and over in core housing need	% of income earned by households 65 and over in core housing need
British Columbia	$53,569	$21,476	40.10%
Central Okanagan	$54,666	$21,268	40%

Source: Income and core need data shared by SPARC BC

HOUSING CONTINUUM

BC Housing's Housing Continuum describes the kinds of supports offered depending on the level of assistance required. This continuum goes from high levels of assistance through emergency shelter and housing for the homeless to a low level of assistance in homeownership. The table below describes the resources directly supported by BC Housing in the region. Most support offered is a lower level of assistance through rent assistance in the private market and a medium level of assistance through independent social housing. Both levels of assistance are concentrated in Kelowna while emergency shelter and housing are also concentrated in Kelowna, which has the largest population of all communities.

Table B.14: Support Resources in the Okanagan Region

	Emergency Shelter & Housing for the Homeless	Transitional Supportive & Assisted Living	Independent Social Housing	Rent Assistance in the Private Market	Homeownership
Kelowna	620	356	1,220	1,308	110
Lake Country		30	92	55	15
Peachland			114	45	
Westbank First Nation				28	5
West Kelowna		64	123	154	32
Central Okanagan Regional District	620	450	1,549	1,592	165

Source: Housing Continuum, Central Okanagan Regional District & Communities by BC Housing (as of 31 March 2019)

In 2018, the City of Kelowna released a comprehensive analysis of housing affordability in the community.[66] Key highlights include:

Income is not keeping pace with housing costs, and this trend is set to continue. Between 2001 and 2016 there was an 83% increase in income and a 180% increase in housing house price.

There is a limited supply and high demand for purpose built rental housing (0.6% rental housing vacancy rate).

506 people experience homelessness.

In October 2017, the City of Kelowna released a Housing Needs Assessment Report asserting that "approximately 23,000 to 25,000 new housing units needed to be built within the next 20 years to meet the housing demand for both market and non-market housing. Currently, the City of Kelowna has 7,500 new housing units planned for the next five years [with] 500 of those units [being] allocated to non-market housing."[67]

[66] *City of Kelowna, Housing Needs Assessment (October 2017).* https://kelownapublishing.escribemeetings.com/filestream.ashx?DocumentId=9446

[67] https://www.westkelownacity.ca/en/building-business-and-development/resources/Documents/Emerging-Social-Issues-in-West-Kelowna-Final.pdf

COMMUNITY HEALTH

Health is a vital part of a person's life and it is impacted by social and economic factors. The following highlights some of the key indicators shared through the Central Okanagan's Local Health Area Profile:[68]

The Central Okanagan's Local Heath Area (LHA) population is of 201,532

The average life expectancy in the LHA is of 83 years with female life expectancy is of 84 and male life expectancy is of 81

Through the Early Development Instrument (EDI), it was identified that 27% of kindergarten aged children in the Central Okanagan are vulnerable in one or more domain(s)

When it comes to chronic disease prevalence, the three main illnesses in the Central Okanagan are mood and anxiety disorders, depression, and asthma. Mood and anxiety disorders represent 34%, depression represents 30%, and asthma represents 13%

The Central Okanagan LHA is located within the Okanagan Health Service Delivery Area (HSDA). The following Health and Wellness Indicators are reported out on the LHA:

- 87% of people in the Okanagan HSDA have a regular healthcare provider
- 68% of people report very good or excellent mental health in the Okanagan
- 56% report very good or excellent health

In terms of unhealthy behaviours in the Okanagan HSDA:

- 15% of people report smoking daily or occasionally
- 20% report heavy drinking
- 34% report less than 150 mins/wk (ages 18+) of physical activity
- 71% report consuming fruits and vegetables less than 5 times a day

FINDINGS FROM PREVIOUS ENGAGEMENT WORK IN THE REGION

Understanding poverty and wellness has long been a quest for local governments, service providers, and communities. The Central Okanagan Wellness Analysis builds on previous learnings and engagement. It is important to recognise that working to understand these issues is not new and that there has been a great deal of learning along the way. The following outlines some of the key findings from previous community engagement and research on understanding poverty and wellness in the region.

What We Heard About Poverty in B.C. 2018 Report:[69]

The provincial government shared some key findings in this Report, which include: Poverty and discrimination are linked. Throughout the province, "Indigenous peoples and persons with disabilities are twice as likely to live in poverty as other people. Refugees and immigrants also experience high rates of poverty, as do people of colour, single parents,

[68] https://www.interiorhealth.ca/AboutUs/QuickFacts/PopulationLocalAreaProfiles/Documents/Central%20Okanagan%20LHA.pdf
[69] https://engage.gov.bc.ca/app/uploads/sites/242/2018/07/WWH_Report-PovertyReductionStrategy_FINAL.pdf

women, queer, non-binary, and transgender people. People in these groups are also more likely to experience difficulties finding employment, housing and accessing the services they need."

Throughout the province, "people of all backgrounds consistently identified the same challenges and the same solutions for breaking the cycle of poverty. These included the need for more affordable rental housing, increased supports for children and families, and greater income supports."[70]

Throughout the province, "people talked about the need for better access to treatment for mental illness and addictions, more affordable access to healthy food, and improved supplemental health supports. They spoke about wanting the opportunity to access affordable education and training and better jobs, and the need for transportation to help them get there. Above all, they talked about wanting to be treated with dignity and respect."[71]

Child Care Health Report 2018:[72]

Interior Health explored some key findings in this Report, which include:

The need to ensure that services are provided in a manner that is "available, accessible and acceptable to all children"[73]
The need to increase collaboration with partner organizations, as well as increase focus on program evaluation as a way of strengthening healthy childhood development programs

The need to implement a surveillance system to measure and periodically report key childhood indicators across the age continuum

Ensuring equal access to care and reduces barriers for the most vulnerable groups

"It is recognized that interventions in childhood are particularly influential as this is the time of tremendous physical, neurological and emotional growth. Evidence shows that interventions made in the earliest stages of life, prenatal and in early childhood, provide the greatest returns. By recognizing the power of investing in children, we can make a positive difference in future health and success of individuals."[74]

"Economically, children in IH are more vulnerable than the provincial average; a higher proportion of young children are in low income families (20.3 % vs 18.5%) and a higher proportion of children access food banks (4.6% vs 3.8%). Economic stress is one of the most significant negative factors in healthy childhood development."[75]

"Youth in IH are more likely than the provincial average to report the presence of a caring adult in their lives and regular engagement in vigorous physical activity. IH youth are equally likely to report good/excellent mental health but are slightly less likely to report a healthy weight compared to their provincial counterparts."[76]

Indigenous Poverty Reduction Consultation – A Summary Report, 2018:[77]

The BC Association of Aboriginal Friendship Centres feedback received during this consultation process, includes:

[70] https://engage.gov.bc.ca/app/uploads/sites/242/2018/07/WWH_Report-PovertyReductionStrategy_FINAL.pdf
[71] https://engage.gov.bc.ca/app/uploads/sites/242/2018/07/WWH_Report-PovertyReductionStrategy_FINAL.pdf
[72] https://www.interiorhealth.ca/AboutUs/Leadership/MHO/Documents/Child%20Health%20Report.pdf
[73] https://www.interiorhealth.ca/AboutUs/Leadership/MHO/Documents/Child%20Health%20Report.pdf
[74] https://www.interiorhealth.ca/AboutUs/Leadership/MHO/Documents/Child%20Health%20Report.pdf
[75] https://www.interiorhealth.ca/AboutUs/Leadership/MHO/Documents/Child%20Health%20Report.pdf
[76] https://www.interiorhealth.ca/AboutUs/Leadership/MHO/Documents/Child%20Health%20Report.pdf
[77] https://bcaafc.com/wp-content/uploads/2019/05/BCAAFC_Poverty_Reduction_Consultation_2018.pdf

"The number one barrier overall was affordable, safe housing. There is simply not enough affordable housing to meet the need. In addition, where affordable housing exists, it tends to be located in unsafe neighbourhoods, and the units themselves are inadequate or in a state of disrepair, and in some cases, health hazards."[78]

There is a sense of frustration with differentiated social assistance rates and accessibility of service on and off reserve

There is a lack of shelter beds available

There is a rising cost of living

There is a need to better understand how to navigate services available

Transcript: Community Meeting on Poverty Reduction:

On January 2018, the Ministry of Social Development and Poverty Reduction hosted a Community Meeting on Poverty Reduction in Kelowna. The questions and themes arising from the answers are shared below.

1. What are the issues facing you and people living in poverty right now? [79]

Gaining life skills in areas including food, education, budget planning, etc.

Ensuring accessibility for people with disabilities

Social isolation being closely related to addiction, poverty, accessibility and transportation

Facing food insecurity

Housing costs being high and difficult to access for students, seniors, and people with disabilities

Not having a centralized location to access supports

Multi-generational trauma impacting families

Transportation being costly

Opioid overdose crisis

Need for meaningful reconciliation efforts

Stigma around poverty, addictions, and social supports

Accessing mental health services for youth

Accessing affordable child care

Need for affordable housing

Need increased accessible to health care in smaller cities and rural areas

2. What would address these issues and help you and others out of poverty? [80]

Subsidizing complementary healthcare (e.g. dentist, chiropractor, etc.)

Building more social housing

Increasing access to affordable child care

Finding alternative system for student loan payment

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[78] https://bcaafc.com/wp-content/uploads/2019/05/BCAAFC_Poverty_Reduction_Consultation_2018.pdf

[79] https://engage.gov.bc.ca/app/uploads/sites/242/2018/03/Kelowna-Final-Jan-19-2018.pdf

[80] https://engage.gov.bc.ca/app/uploads/sites/242/2018/03/Kelowna-Final-Jan-19-2018.pdf

Increasing awareness around inter-generational trauma Indigenous people face

Tailoring Housing First approach to local needs and providing wrap-around supports

Address stigma towards people experiencing poverty

Strengthening welcoming communities where people support each other