



Together Nelson

Community Action Plan to Reduce Poverty

TAKE STOCK PHASE

Understanding Poverty In Nelson

November, 2020

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INTRODUCTION

The Take Stock phase of the *Together Nelson: Community Action Plan to Reduce Poverty* project forms the initial data gathering / sense-making stage of this project. The purpose of this phase is to gather quantitative data that informs *Nelson at its Best*, the project's Leadership Round Table and Community Engagement Round Tables about what poverty currently looks like in Nelson, BC. Gathering recent data (2018 or 2019) has been challenging as the 2016 Census – based on 2015 data - is the most comprehensive data source available for much of the information sought. The 2016 Census is a foundation piece for the Ministry of Health's, 2017/18 Local Health Area Community Profile for Nelson and Columbia Basin's Rural Development Institute's 2018 Community Profile Report for Nelson. Data identified in this document represent the best possible information identified at the time of writing, gathered from a variety of sources, 2016 census to 2019 local data.

Nelson at its Best encourages and welcomes any new data that comes to light through the Leadership and the Community Engagement Round Tables to help paint a current snapshot of local poverty. Current poverty indicators across consistent time and data characteristics is not always available. That being said, data reported on in this document is helpful to better understand Nelson's poverty profile. It is also helpful in identifying gaps where advocating for local, data identification can be encouraged to enhance the ability to understand, monitor and reduce poverty in Nelson.

The first section in this paper highlights demographics for Nelson. These were selected to help understand our community profile before we dive deeper into taking a look at poverty indicators and reporting on those indicators.

The second section identifies poverty indicators in our community. *Nelson at its Best* recognizes the face of poverty touches many different demographics and profiles across our community and that there may be additional indicators for inclusion which may arise through input from the Leadership Round Table and during the project's life span.

The third section, proposes 13 poverty reduction indicators for inclusion in a Poverty Reduction Report Card that align with *Together BC's* key focus areas. Local, measurable indicators were focused on to support tracking and monitoring on an ongoing basis. Some indicators are identified to highlight an awareness of their importance with measures still to be determined. The Report Card provides options for consideration with further development and refinement expected to continue, including opportunities to input from the Leadership Round Table.

SETTING A CONTEXT

To set a context for understanding the Take Stock data, *Nelson at its Best* would like to offer a working definition of poverty along with provide a brief overview of the national and provincial milieu within which local poverty reduction efforts sit. *Nelson at its Best* recognizes there are many definitions of poverty and encourages continued discussion and identification of how poverty manifests in our community. For now, *Nelson at its Best* offers the below to inform and frame our work going forward.

Poverty is a consistent lack of resources, choices, opportunities and power needed to participate fully and with dignity in community.

NaiB EPI, Steering Committee, 2015

Poverty reduction as a shared responsibility. National, provincial, regional, municipal governments and communities overall all have a role to play. National and provincial levels have clear roles and responsibilities. This initiative is an exciting opportunity for regional and municipal governments to better understand and partner with community to invest in local strategies to reduce poverty in Nelson.

The first ever national and provincial poverty reduction strategies were released in 2018. A summary of both the national strategy, *Opportunity for All*, and the provincial strategy, *Together BC*, are below. A one page national poverty dashboard identifying 12 poverty indicators being tracked over time is also available for review in Appendix A. The summaries are brief blogs which, unfortunately, are not downloadable. Please take the time to hop online and read them, as they will help set an important national and provincial context for the work of this project.

Opportunity for All (short overview)

<https://www.tamarackcommunity.ca/latest/canadas-first-poverty-reduction-strategy-opportunity-for-all>

Together BC, 2018 (short overview)

<https://www.tamarackcommunity.ca/latest/bcs-first-poverty-reduction-strategy>

12 priority areas are identified in *Together BC's* strategy that align with the Social Determinants of Health and inform our work at the community level.

1. Housing & homelessness
2. Supports for children and families
3. Financial security & income supports
4. Mental health & addiction services
5. Food security
6. Access to health care
7. Education & training
8. Employment & jobs
9. Access to services
10. Safe, affordable transportation
11. Access to justice
12. Discrimination & stigma

COMMUNITY DEMOGRAPHICS – Nelson, BC

Type & Original

Data Source

Data Obtained From

POPULATION		10,574	11,335	11,359	
		2016 <i>Census</i>	2018 <i>BC Stats Estimate</i>	2019 <i>BC Stats Estimate</i>	
AGE	Median 2016	44.9			MOH IHA LHAP
	Groups 2016	1,595 15% Children (0-14)	1,175 11% Youth (15-24)	5,820 55% Adults (25-64)	1,970 19% Seniors (65+)
	Groups 2019 <i>Est.</i>	2,272 20% Children/Youth (0-19)		6,929 61% Adults (20-64)	2,158 19% Seniors (65+)
FAMILY FEATURES	Households 2018	8,950			Stats Canada F-01
	Family Households 2018	4,850 Families	4,100 (85%) Couples	750 (15%) Lone Parent <i>75% female, 25% male</i> 2016	Stats Canada F-01
	Non-Family Households (single person) 2018	4,100			
	Marital Status 2016	57% married common law	11% separated divorced	32% never married widowed	MOH IHA LHAP
	Children 2016	57% no children 43% have children		19% 1 19% 2 5% 3+	
	Household Family Type 2016	Family w/o children		24%	RDCK HNR GN&KL
	Family with children		31%		
	Singles		44%		
	Multiple family		1%		
	Household Levels 2015		<\$5,000	80	RDCK HNR GN&KL
			\$5,000 - \$9,999	85	
			\$10,000 - \$14,999	255	
			\$15,000 - \$19,999	265	
			\$20,000 - \$24,999	255	
			\$25,000 - \$29,999	265	
			\$30,000 - \$34,999	235	

		\$45,000 - \$49,999	210		
		\$50,000 - \$59,999	410		
		\$60,000 - \$69,999	415		
		\$70,000 - \$79,000	320		
		\$80,000 +	1,535		
		\$200,000+	130		
INCOME	Household (before tax) 2016	\$53,926 Median <i>\$69,969 across BC</i>		MOH IHA LHAP	
	Household (before tax) 2015	\$57,378 Median		RDCK HNR GN&KL	
	Proportion of Households per Income Range (select) 2016	Income Level	Renter	Owner	RDCK HNR GN&KL
	< 20,000		26%	7%	
	\$20,000 - \$39,999		28%	17%	
\$40,000 - \$59,999		<u>19%</u>	<u>18%</u>		
		73%	42%		
Household Income by Family Type (before tax) 2015	\$56,670 Median - All family types			RDCK HNR GN&KL	
	\$76,186	\$102,758	\$39,904	\$27,172	
	Couple w/o Children	Couple w Children	Lone Parent	Singles / Roommates	
Sources (select) 2015	36% CPP QPP	27% Old Age Security	21% CTB	14% EI 7% Soc. Assist.	CB RDI CPR
EMPLOYMENT	Class of Worker & Occupation 2016 (10 categories)	Sales & Service	23%	CB RDI CPR	
		Education, law, social, community, gov	13%		
Trades, transport, equipment operators & related	13%				
Business, finance & admin	12%				
Management	11%				
Health	10%				
Natural & applied sciences	8%				
Art, culture, recreation & sport	5%				
Natural resources, agriculture & related production	3%				
Manufacturing & utilities	2%				
	9,740 workers (7,715 employees & 2,025 self employed)				
Largest Industries 2016 Greater Nelson (20 categories)	Healthcare and social assistance		15%	RDCK HNR GN&KL	
	Retail Trade		13%		
	Construction		9%		

	Top 10 Largest Employers 2018 <i>part-time or FTE #s not identified</i>	<ol style="list-style-type: none"> 1. Fortis – 2,200 province wide 2. Whitewater – 225 3. Marbour Holdings – Hume/Best Western – 213 4. City of Nelson – 201 5. Kootenay Coop – 170 6. Prestige – 154 (E/W Kootenays) 7. Save On Foods – 150 8. Walmart – 125 9. Safeway – 115 10. Maglio Building Centre – 75 (Nelson & Trail) 	Kootenay Business	
HOUSEHOLDS	Size 2016	4,825 1 person 1,765 37% 2 person 1,625 34% 3 person 710 15% 4 person 535 11% 5+ persons 190 4%	RDCK HNR GN&KL	
HOUSING	Value 2018	\$391,000 <i>median</i>	CB RDI CPR	
	Property Value 2018	13% <\$300,000 54% <\$400,000 83% <\$500,000		
	Occupancy	61% owned <i>73%</i> <i>Revelstoke comparison</i>	39% rented <i>27%</i>	MOH IHA LHAP RDCK HNR GN&KL
	Subsidized Renter Households 2016	17% 325 people <i>21% - Revelstoke comparison</i> <i>(Rental supplements, rent geared to income, housing allowances)</i>		
	Cooperative Housing	31 Units – The Links		
	Non Market Housing Facilities 2020	BC Housing Emergency shelter 117 Transitional supportive housing 108 Independent social housing 123 Private market rental assistance 113 Subsidized rental units 33 NCARES Affordable housing 155 Subsidized units 105 Kiwanis, seniors 62 Cicada Place, youth 10 Anderson Gardens, people with disabilities & seniors 33		
	Post Secondary 2019	107 beds available	250 beds needed Selkirk College	

INDIGENOUS	Identity (Identify as) & Housing 2016	5% 560 people 255 Owners	305 Renters	
	Overall 2016	13%		
IMMIGRANTS	Recent 2016	.9%		
	High School Completion 2015/2016	71%	84% 2018/2019	
EDUCATION	Higher Education 2016	22% university certificate, diploma, or degree – bachelor level or higher <i>25% in BC</i>		
	Lacking Education	13% no certificates, diplomas, degrees <i>16% in BC</i>		
OTHER COMMUNITY INFORMATION				
LIBRARY USAGE	2019	11,440 members 139,505 visits		City of Nelson AR
LOCAL GOVERNMENT SPENDING	Municipal 2019	\$200,286 Public Health & Welfare <i>Cemetery</i>		
		\$225,710 Economic development <i>Internally restricted surplus account set aside by Council</i>		
	RDCK* 2019	\$225,000 Community Sustainability		RDCK FP
		\$190,000 Economic Development Grants		

* RDCK expenditures include a local legion hall, museums, an historical society, youth centre, recreation & leisure, and transit. Confirmation of what Community Sustainability and Economic Development Grant expenditures include is being sought.

Sources

City of Nelson, Annual Report, 2019 (*City of Nelson AR*)

Columbia Basin, Rural Development Institute, 2018 Community Profile Report, Nelson (*CB RDI CPR*)

Kootenay Business, Top 120 Kootenay Employers <https://kootenaybiz.com/top-employers/2019> (*Kootenay Business*)

MOH, IHA Local Health Area Profile: Nelson, 2017/2018 (*MOH IHA LHAP*)

RDCK 2020 – 2024 Financial Plan – Adopted (*RDCK FP*)

RDCK Housing Needs Report, Greater Nelson & West Arm Kootenay Lake, 2020

Statistics Canada F-01 Table F-1 Family data - Summary census family income table, 2018, Tax Filer (T1FF) - Income of Families, Income Statistics Division [Data set] (*Statistics Canada F-01*)

Statistics Canada F-5A Family data - Couple families by total income and number of children, 2018, Tax Filer (T1FF) – Income of Families, Income Statistics Division [Data set] (*Statistics Canada F-5A*)

COMMUNITY POVERTY INDICATORS – Nelson, BC

This section highlights indicators that interact with or impact poverty in our community.

Income

<p>Poverty Line \$42,608</p> <p>(BC Rural populations, < 30,000 people) MBM, 2 adults/2 children <i>Stats Canada, 2018</i></p>	<p>Income – Couple families, 2 children</p> <p>< \$40,000 40 of 770 families (5%)</p> <p>< \$50,000 60 of 770 families (8%)</p> <p>< \$60,000 110 of 770 families (14%)</p> <p>< \$70,000 150 of 770 families (19%)</p> <p>< \$75,000 180 of 770 families (23%)</p> <p>Median Income – All Families \$88,760 4,100 families <i>Statistics Canada, F-5A, 2018</i></p>
<p>Minimum Wage (\$14.60/hr) \$53,144</p> <p>2 people</p>	
<p>Living Wage* (\$18.46/hr) \$67,194</p> <p>MBM, 2 people <i>Living Wage for Families Campaign, 2019</i></p>	
<p>Cost of Living** \$72,760</p> <p>MBM, 2 adults/2 children <i>Living Wage for Families Campaign, 2019</i></p>	
<p>Median Income – Single Parent Families</p> <p>All \$42,030</p> <p>2 children \$44,100 <i>Statistics Canada, F-5B, 2018</i></p>	
<p>Single Parent Families - Below The Poverty Line – > \$40,000 annual income</p> <p>All families, 1/2/3 children 350 of 750 families (47%)</p> <p>Single Parent, 1 child 250 of 520 families (48%)</p> <p>Single Parent, 2 children 80 of 180 families (44%)</p> <p>Single Parent, 3 children 20 of 50 families (40%) <i>Statistics Canada, F-5B, 2018</i></p>	
<p>People Living In Poverty</p> <p><i>Columbia Basin, RDI, 2018 Community Profile, Nelson (LIM)</i> 15%</p> <p><i>NCOH's 12th Annual Report Card on Homelessness, 2020</i> 17%</p> <p><i>RDCK HNR, LIM, 2015</i> 19%</p> <p>0 – 17 25%</p> <p>18-64 19%</p> <p>65+ 19%</p>	
<p>Nelson: Working Poor 11.3%</p> <p><i>Statistics Canada, T1 Family File</i> 720 of 7,610 people</p> <p><i>NaiB calculation</i> 860 of 7,610 people</p>	

Housing

Vacancy Rate 0% Studio/1BR/2BR <i>(healthy vacancy is 3-5%)</i>	Affordability – Average Rental Cost	
	Room	\$ 633
	Studio	\$ 979
	1 BR Unit	\$1,176
	2 BR Unit	\$1,472
	3 BR Unit	\$1,842
	Affordable Rates – 1 BR Unit	
	Single earning min. wage	\$664
	Single income/disability	\$375
	<i>12th Annual Report Card On Homelessness For Nelson, 2020</i>	
>30% Income To Shelter		
	Owner households	21%
	Tennant households	47%
<i>RDCK HNR GN&KL</i>	Greater Nelson households, 2016	1,970
Affordability - Lone parents and low income households		1 BR unit
Cannot afford to purchase housing as these household types do not earn enough to comfortably purchase a single- detached, semi-detached, row house, or duplex; only manufactured/movable dwellings are within the 30% budget threshold. <i>RDCK HNR GN&KL</i>		
Core Housing Need*		
	Renters	31%
	Owners	8%
	Households	1,110
	Couples	5%
	Lone parents	31%
<i>MOH IHA LHAP & RDCK HNR GN&KL, 2016</i>	Non-family (singles)	22%
Homelessness		
	Unsheltered	72%
	Called Nelson home for at least 10 years	44%
	Identify as Indigenous	35%
	Under the age of 25	18%
<i>RDCK HNR GN&KL</i>		
Energy Poverty		
	Respondents that find their energy bills unaffordable	30%
	Rental respondents that find their energy bills unaffordable	44%
	Respondents with issues paying monthly energy bills:	
	Kept house to cold to be comfortable to offset costs	54%
	Held off on paying other bills	71%
	Didn't have enough money for food as a result of energy costs	13%
<i>RDCK Housing Needs Assessment: Greater Nelson and Kootenay Lake, 2020</i>		

* Affordability is not only whether expenses surpass the 30% threshold, but also whether an affordable, alternative dwelling exists in the market (given a household's needs). Core housing need filters out those who voluntarily spend more money on housing because their means (generally) allow them to.

Live In Low Income Households <i>2016, MOH IHA LHAP</i>	28% <i>18% across BC</i>	EDI vulnerable to 1 + indicators <i>(Emotional, Language, Communication, Social, Physical)</i> 16% physical indicators 2013-2016	24%
Childcare			
Licensed Spots Nelson, Oct, 2020 <i>IH, Childcare Licensing Officer</i>	386	Spaces Needed For 55% coverage rate Nelson/Areas E & F <i>CitySpaces Consulting, May, 2020</i>	863
		Cost 0-5 yo, per mo. <i>Kootenay Kids, West Kootenay CCRR 2018</i>	\$882 - \$1,365

Food Security

Food Bank Visits <i>Average, 2019</i>	50 visits / day
Community Meals <i>Average, 2019</i> <i>NaiB calculation based on 12th Annual Report Card on Homelessness for Nelson, Sep 2020</i>	73 meals/day/pa

Transportation - Affordability

West Kootenay Transit		
Affordability	Student Semester Pass	\$125/ 4mo
	Students/Seniors	\$45/month
	Adults	\$60/month
	Child 4 and under	free
	BC Bus Pass Program	\$45/yr
<i>(Available to low income seniors 60+, disability or living on a First Nations reserve and getting band office assistance)</i>		

GLOSSARY (including helpful terms associated with informing poverty reduction work overall)

census family is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex.

core housing need is when 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 meets all three housing standards.

adequate housing means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling.

affordable housing means that household shelter costs equate to less than 30% of total before-tax household income.

suitable housing means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

economic family refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family.

household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.

household type refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family.

immigrant refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities.

Indigenous identity refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band.

living wage means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account.

low-income measure, after tax refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.

precarious housing means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy.

shelter cost refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

subsidized housing refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government- assisted housing, non-profit housing, rent supplements and housing allowances.

DRAFT

Canada's Official Poverty Dashboard of Indicators: Trends, September 2020

Canada's official poverty rate



"Canada's Poverty Reduction Strategy" introduces the Official Poverty Line for Canada along with the Dashboard of 12 Indicators to track progress on poverty reduction for Canadians and their households.

Indicator	Most recent value	Previous value	Trend	Percentage change	Reference periods
Deep income poverty (Persons with income below 75% of Canada's Official Poverty Line)	5.4%	5.9%	▼	-8.5%	2017 to 2018
Unmet Housing Needs and Chronic Homelessness					
- Unmet housing needs	12.7%	12.5%	▲	1.6%	2011 to 2018
Unmet health needs (Persons 12 years and older who reported not receiving health care when they felt they needed it)	11.2%	12.5%	▼	-10.4%	2000/2001 to 2014
Food insecurity (Households that reported food insecurity)	8.7%	8.3%	▲	4.8%	2011/2012 to 2017/2018
Relative low income (Persons who had less than half the median after-tax income)	12.3%	12.6%	▼	-2.4%	2017 to 2018
Bottom 40 percent income share (Percentage of total after-tax income that went to the bottom 40% of the income distribution)	20.8%	20.4%	▲	2.0%	2017 to 2018
Youth engagement (Persons aged 15 to 24 who were not in employment, education or training)	11.7%	9.5%	▲	23.2%	2019 to 2020
Literacy and numeracy					
- Low literacy (15-year-olds)	13.8%	10.7%	▲	29.0%	2015 to 2018
- Low numeracy (15-year-olds)	16.3%	14.4%	▲	13.2%	2015 to 2018
Median hourly wage					
- All	\$24.04	\$23.53	▲	2.2%	2018 to 2019
- Women	\$22.00	\$21.92	▲	0.4%	2018 to 2019
- Men	\$26.00	\$25.49	▲	2.0%	2018 to 2019
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)	33.4%	32.9%	▲	1.5%	2017 to 2018
Asset resilience (Persons who had enough savings to maintain well-being for three months)	51.2%	46.2%	▲	10.8%	2005 to 2012
Low income entry and exit rates					
- Entry rates (All Canadians)	4.1%	3.9%	▲	5.1%	2015/2016 to 2016/2017
- Exit rates (Low-income Canadians)	27.9%	27.6%	▲	1.1%	2015/2016 to 2016/2017

Dignity



Opportunity and Inclusion



Resilience and Security



Canada's Official Poverty Dashboard will be updated as new data become available. The indicators based on the Market Basket Measure (MBM) were updated using the 2018 base.
Note: The concepts and dimensions of poverty are defined in detail in Opportunity for All - Canada's First Poverty Reduction Strategy, available for download at canada.ca/publications-ESDC.

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