

NEW DENVER POVERTY REDUCTION

2021 State of Poverty and Recommended Next Steps



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EXECUTIVE SUMMARY

Poverty compromises the health and well-being of not only those experiencing it, but of everyone surrounding it. It is essential to plan for ways to support citizens experiencing poverty through policy changes, program implementation, and social services. Change and support are created first through understanding and discussing. Poverty can affect the lives of residents in the Village of New Denver in numerous ways, creating barriers to them accessing their full potential and engaging socially in their home community.

Understanding the state of poverty in New Denver is an important first step in taking action to reduce poverty. This poverty reduction research project is the necessary first step to understand poverty on a local level and to discuss the topic of poverty with local leaders. The project provides New Denver with an optimal foundation of data for use in creating the best approach, most appropriate to poverty, unique to the community, and based on their needs, existing resources, partnerships, and priorities.

Funding through the Union of British Columbia Municipalities (UBCM) on behalf of the British Columbia (BC) Ministry of Social Development and Poverty Reduction made this poverty reduction project possible.¹ The Village of New Denver received this funding, and a research project was established in partnership with the Columbia Basin Rural Development Institute (RDI) at Selkirk College. Additional funds through the MITACS Accelerate program were received to fund a student research intern to lead this research.

As the Village of New Denver has limited capacity to implement poverty reduction actions due to its size, this plan does not recommend specific detailed initiatives. Rather it provides an overview of the state of poverty in New Denver, including highlighting assets available and service gaps, and provides some next steps in the form of decision-making tools and recommended actions for the full community, not just the local government.

This research focuses on indicators in the following areas: employment and income, children and families, housing, food security, transportation, education and training, and access to services. The key decision-making tool to drive future poverty reduction in the community is an active and engaged Poverty Reduction Steering Committee. This project lays the foundation for further poverty reduction actions by preparing the community to take advantage of poverty reduction opportunities as they arise, building off existing community strengths and the priorities specific to local needs and concerns.

SECTION 1: PROJECT SETTING AND BACKGROUND

Project Overview and Context

New Denver is a small, rural community within the Kootenay region of BC. Along with many places in the region, New Denver is a desirable location to live, surrounded by natural beauty and opportunities for recreation. Just like other communities across the province, New Denver is facing poverty related challenges.

Despite the positive efforts in poverty reduction across communities, provinces, and nation, the work of reducing poverty is far from finished. The effects of COVID-19 are further illuminating areas of concern regarding people living in poverty. Therefore, dedication to efforts surrounding poverty reduction is



essential to help prevent previous poverty reduction work from being undone and prevent more families falling into poverty.^{2,3}

The purpose of this project is to develop a comprehensive quantitative and qualitative understanding of the state of poverty in the community. Furthermore, this project aims to provide recommendations to guide poverty reduction initiatives in New Denver. This work is informed by research on best practices, municipal case studies, participation in relevant networks, a local steering committee, and data from various datasets and community members, which includes interviews, surveys, and a focus group.



The goals of this project are: (1) to assess the state of poverty in the Village of New Denver, and (2) to develop a strategy to guide poverty reduction initiatives in the community.⁴ Analysis of poverty-related statistics is a common first step in assessing community-level poverty and planning for poverty reduction.⁵ The poverty indicators highlighted are: employment and income, child and family support, housing, food security, transportation, education and training, and access to services.

Since New Denver is a small community with only a few municipal employees, there is limited capacity and resources available. Therefore, this research assists the Village in poverty reduction work by acting as a roadmap to poverty reduction, providing the data for evidence-based decision-making, and recommending next steps that help the Village act on poverty reduction opportunities as they arise.

Defining Poverty

As the experience of poverty is a mosaic of compounding and intersecting factors, there are many accepted definitions. Employment and Social Development Canada describes poverty as a condition where a person is deprived of resources, choices and opportunities that enable them to secure and maintain a basic standard of living and engage in societal cohesiveness.⁶ Poverty has also been explained as a lack of wealth, where wealth is considered to include resources that create access to opportunity and can further one's development, education, inclusion, and significance.⁷ In the current 2018 BC poverty reduction strategy *TogetherBC*, the Minister of Social Development and Poverty Reduction states that "[Poverty is] not just about a lack of financial resources. It is about not having the same opportunities as other people. It is about feeling invisible, diminished, and devalued by society. It is about being forced to make impossible choices, like whether to pay rent or buy food. It's about the constant struggle that keeps people trapped, striving for a life that, too often, they can't quite reach."⁸

Within Canada, there are various methods for defining poverty using poverty indicators and comparing income to different measured poverty thresholds. These include Low-Income Cut Off (LICO), Low-Income Measure (LIM) and Market Basket Measure (MBM).⁹ More information on these indicators is included within *Section 3: New Denver Community Profile*. These measurement tools help researchers, policymakers, and governments to more accurately gauge the level and depth of deprivation felt by individuals experiencing poverty.¹⁰

With so many descriptions of poverty and what life in poverty might look or feel like, one of the questions in this research is to determine how New Denver residents describe poverty in their community. See *Section 4: Results* for more information on how New Denver residents define poverty.

Methodology

The methods and activities that guide this research include a literature review of poverty reduction strategies and best practices, collaborating with a network of poverty reduction professionals at the Tamarack Institute, creating a New Denver poverty reduction steering committee, and performing local data collection and analysis.¹¹ A breakdown of these methodologies is provided below.

Literature Review

As a first step, a literature review on poverty reduction strategies and best practices was conducted to broaden the knowledge and understanding of poverty contexts within a rural town in British Columbia. A variety of academic and grey literature was sourced, including Tamarack Institute community tools and resources, peer reviewed journal articles, and various related project reports. This provided insight into the importance of collective community engagement and collaborative leadership, giving key inclusions for the success and sustainability of a poverty reduction strategy specific to the needs and priorities of New Denver citizens.

Themes in the literature on poverty indicators also suggest that diverse understandings and perspectives are required to tackle poverty reduction.¹² Poverty is multifaceted and requires engagement from a multiplicity of resources and agencies to develop collective impact.¹³ These themes included the importance of having a diverse steering committee that includes members from various backgrounds within the community such as private businesses, government employees, school district/ education members, village council, and people with lived experience of poverty.¹⁴ Other key findings in the literature were approaching a poverty reduction plan using a strengths-based approach and fostering community participation.¹⁵

Poverty Reduction Network

Much learning for this research came from participating in the Tamarack Institute's *Communities Ending Poverty* network. For over 20 years, the Tamarack Institute has developed a multitude of poverty reduction and community change resources, including educational webinars, resource documents, and an online community alliance ending poverty network. This network is inclusive for all participants working towards poverty reduction in communities across Canada.¹⁶ The Village of New Denver and members of the New Denver Poverty Reduction Steering Committee have joined this network for the duration of this project and beyond. The value of the *Communities Ending Poverty* network involvement is observing and discussing successful strategies and common barriers that other municipalities have faced in their poverty reduction initiatives. The approaches used by Tamarack's *Communities Ending Poverty* network are inclusive of the unique needs and priorities for each community and offer a framework that is professionally researched and respected.¹⁷

During this research, in May 2021, some of the members of the New Denver Poverty Reduction Steering Committee, including researchers and village staff, attended the 2-day national virtual event hosted by Tamarack Institute - *End of Poverty Summit*. This learning opportunity provided ideas and information that contributed to the recommendations in this report.

New Denver Poverty Reduction Steering Committee

A New Denver Poverty Reduction Steering Committee was formed in January of 2021, consisting of a group of stakeholders from diverse backgrounds, including educators, community volunteers, residents with lived experience of poverty, organizational leaders, and village council members. Each of these individuals have a different perspective to contribute and personal stake in seeing local community life improve for all. This local steering committee helped guide this research and support community data collection. Their participation helps ensure this poverty reduction research and first steps reflect the local context and needs of New Denver. By contributing to this research, the steering committee has increased buy-in for poverty reduction activities that arise as a result of this project.

Data Collection

The primary focus of this research was collecting local qualitative and quantitative data to assess the state of poverty in New Denver. Data was collected from multiple sources. These include published datasets, a community-wide survey, interviews with people with lived or living experience of poverty, and a focus group discussion. All data collected from human subjects was first approved by the Research Ethics Board at Selkirk College.

Survey

The survey ‘Understanding Community Well-being in New Denver’ was built in collaboration with all members of the steering committee and with input from staff at the Tamarack Institute. Access to the survey was available online for three weeks through *SurveyMonkey* and paper copies available at set physical locations in New Denver. The promotion of survey awareness and participation was accomplished through a press release in the local newspaper, posters throughout town, social media posts on community communication forums, and on the Village of New Denver website.

The survey included 43 questions asking about population demographics, housing, childcare, employment, transportation, food, social inclusion, and poverty perspectives. See *Appendix A* for survey questions. In total, 68 responses were collected.

Interviews

Interviews were conducted with residents of the New Denver area who self-identified as having lived or living experience of poverty. Participants were made aware of the interview opportunity through existing word of mouth community connections, primarily with the help of steering committee members, and an invitation to contact the researchers about participating in these interviews was published in the Valley Voice newspaper under New Denver’s Public Notices.

To comply with current COVID-19 safety protocols, all interview conversations took place either via Zoom video call or by telephone. A total of 13 interviews were conducted. Interviewees were asked a total of 11 questions over a 20–40-minute conversation. The emphasis of these interview conversation was to obtain narratives and individual perspectives from those who have experienced life in poverty. See *Appendix B* for interview questions.

Focus Group

A focus group was held to engage diverse community residents to dive deeper in understanding the status of poverty in New Denver, list community assets and barriers, and brainstorm potential poverty reduction actions in the short and long term. This focus group was hosted in early May 2021. There were 11 diverse participants, including those with lived or living experience of poverty. The focus group was

two-hours long and took place via zoom in order to adhere to current COVID-19 restrictions. There were nine different questions to guide the discussion. Each question focused on developing an understanding of poverty in New Denver and the community's strengths, gaps, opportunities, and priorities relating to poverty reduction work. Findings and themes from this discussion are outlined in the results section and carried through into recommendations. See *Appendix C* for the focus group questions.

Community Assets

Throughout the interviews, surveys, and focus group, an important part of data collection was determining community assets that contribute to poverty reduction. This is a strengths-based approach that includes looking at a collection of resources within the Village of New Denver and surrounding area. See *Appendix D* for the list of community assets.

SECTION 2: POVERTY REDUCTION PLANS, CASE STUDIES & BEST PRACTICES

Poverty is a complex issue. While other poverty reduction plans, case studies and best practices can be helpful, poverty reduction requires place-based context and diverse local stakeholder involvement to allow localized solutions to emerge. Below are some examples of poverty reduction plans, case studies and best practices to help guide, but not direct, the place-based and emergent poverty reduction actions for New Denver.

National & Provincial Poverty Reduction Plans

The *National Housing Strategy* has been underway since 2019, and its mandate is that every Canadian should have a place to call home. With investments of \$40 billion dollars in housing over 10 years, the strategy helps provide Canadians with accessible, affordable housing that meets their needs. The aim is to eliminate or reduce a housing need from more than 530,00 families over 10 years. The strategy aims to meet the needs of diverse Canadians and those grappling with homelessness.¹⁸

The ambitious Canada-wide poverty reduction plan, *Opportunity for All*, focuses on addressing the three main pillars of poverty. These pillars include providing better dignity to Canadians by meeting all basic needs, building opportunity and inclusion by promoting equality in all societal participation, and supporting resilience and security by protecting Canadians from descent into poverty circumstances.¹⁹

The Government of BC developed a poverty reduction strategic plan, *TogetherBC*, which focuses on affordability, opportunity, reconciliation and social inclusion as its cornerstone principles. The goals of this 2019 provincial poverty reduction strategy are to reduce BC poverty numbers by 25% and to reduce child poverty by 50% by the year 2024. The key priorities align with each of the poverty indicators listed below.²⁰

- Housing and Homelessness
- Supports for Children and Families
- Financial Security and Income Supports
- Mental Health and Addiction Services
- Food Security

-
- Access to Health Care
 - Education and Training
 - Employment and Jobs
 - Access to Services
 - Safe, Affordable Transportation

Poverty Reduction Case Studies

Many communities across BC have recently developed poverty reduction strategies. Their experiences provide locally relevant guidance as a plan for New Denver is developed. Some noteworthy poverty reduction case studies in the region include Revelstoke, Lower Columbia Basin, Kootenay Boundary Regional District, and Stewart. Below is a summary of the key strategies and approaches that these rural areas utilized to navigate poverty reduction successfully.

Revelstoke

Beginning in 2012, the City of Revelstoke took inventory of the community's poverty indicators to understand poverty related gaps in services for its residents. Their focus was on creating and strengthening community partnerships. Volunteers and poverty reduction steering committee members evaluated a Revelstoke specific Market Basket Measure. Five different reference families were used. Revelstoke examined long-term trends and recent changes to local income, affordability, employment, and income assistance usage rates. All poverty indicators were included in the data collection of their poverty reduction planning, which painted a picture of poverty. A community asset inventory was created. The cost of poverty on the community was highlighted in their findings, such as the decrease of local economy contributions and the strain placed upon families, parents, children, grandparents, friends, and service workers when poverty rates rise.^{21,22,23}

Lower Columbia

In 2017, the Greater Trail Community Skills Centre developed *Thriving for All: Lower Columbia Poverty Reduction Plan*. This local plan focused on five themes of poverty reduction: housing, food security, social health and community services, learning and development, and a vibrant inclusive economy. The committee working on the development of this project hosted a summit event for collaborative learning that included hearing the voices of those living in poverty. Through the discussion points of this summit event, recommendations under each theme were reported for future actions.²⁴

Regional District of Kootenay Boundary

This poverty reduction plan is currently underway. The first phase is to perform a literature review and collect regional data. The second phase includes developing a community engagement strategy based on the findings from phase one. The third phase will build upon the actions and learnings outlined in the first two phases and include a 4-year timeline that incorporates methods to measure success and impact along the way. The third phase is scheduled for completion by June 2021.²⁵

Stewart

The Township of Stewart focused on creating an action plan that encompassed all areas of poverty reduction that their community connections working group deemed as "game changers." These "game changers" were priority areas that Tamarack Institute and local research stated as having the most impact on living standards.²⁶ The priority areas highlighted in Stewart's poverty reduction action plan

include income and employment, housing, transportation, education, early childhood development, health, food security, financial empowerment, and recreation, connection, inclusion and support.²⁷ For each “game changer” domain, a related community asset and action plan was paired to contribute to the development of poverty reduction for the upcoming year. This method helps to measure future progress.

Best Practices for Poverty Reduction Work

Tamarack Institute is a hub for community change projects and played a role in a number of the regional strategies described above. Therefore, the Tamarack poverty reduction frameworks were heavily utilized in the research on best practices for this project. The significant principles of poverty reduction that have been applied to all phases of this project are listed below, whereas specific methods sourced from Tamarack Institute and other community building networks are woven into the recommendations section.

- Use a lens of equity and inclusivity.
- Adapt a “*Nothing about them, without them*” approach.
- Create collective impact through collaboration.
- Utilize community strengths (Asset Based Community Development).
- Choose engagement strategies that are empowering, sensitive, and effective.
- Understand that the engagement and data collection process have significant impact on the well-being of participants, future community engagements, and project support.

International Association for Public Participation (IAP2 Model)

The International Association for Public Participation model highlights a stage-based method for advancing decision-making involvement and project contribution by those affected by such projects. The core principles for the practice of public participation states:

- Those affected by decisions and change processes have a right to be involved.
- The public’s participatory voices will influence the decisions made.
- Communicating the needs and interests of public participants results in sustainable decisions.
- Public participation should be sought out to involve those interested or affected by decisional changes.
- The public provides input for designing how they participate.
- Participants are provided useful information on how to best contribute.
- Participants understand how their input is valued and utilized.²⁸

SECTION 3: NEW DENVER COMMUNITY PROFILE

The first step in understanding the state of poverty in New Denver is to examine available and relevant community-level data available from a variety of published datasets. Data shared below also helps provide a baseline to track future poverty reduction actions. These community characteristics overlap with many of the social determinants of health and align with the BC provincial poverty reduction priorities, providing a robust and holistic perspective on community well-being with a poverty reduction lens.^{29,30} While the data below helps understanding, the additional data collected for this research project and presented in the results section provides the depth needed for a



more complete understanding of poverty in New Denver. For a full list of indicators of well-being in New Denver see [2020 Community Profile Report: New Denver](#).

Demographics

According to the 2016 Census, the New Denver population is 473, which was down 7.6% from 512 in 2006. The decrease in population size is divergent compared to the RDCK and the province of BC, which both saw population growth of 6.5% and 13%, respectively. The 2020 population estimate is 499 residents. Population projections for the local health area that surrounds New Denver anticipate a population decrease of 4% between 2020 and 2040.³¹

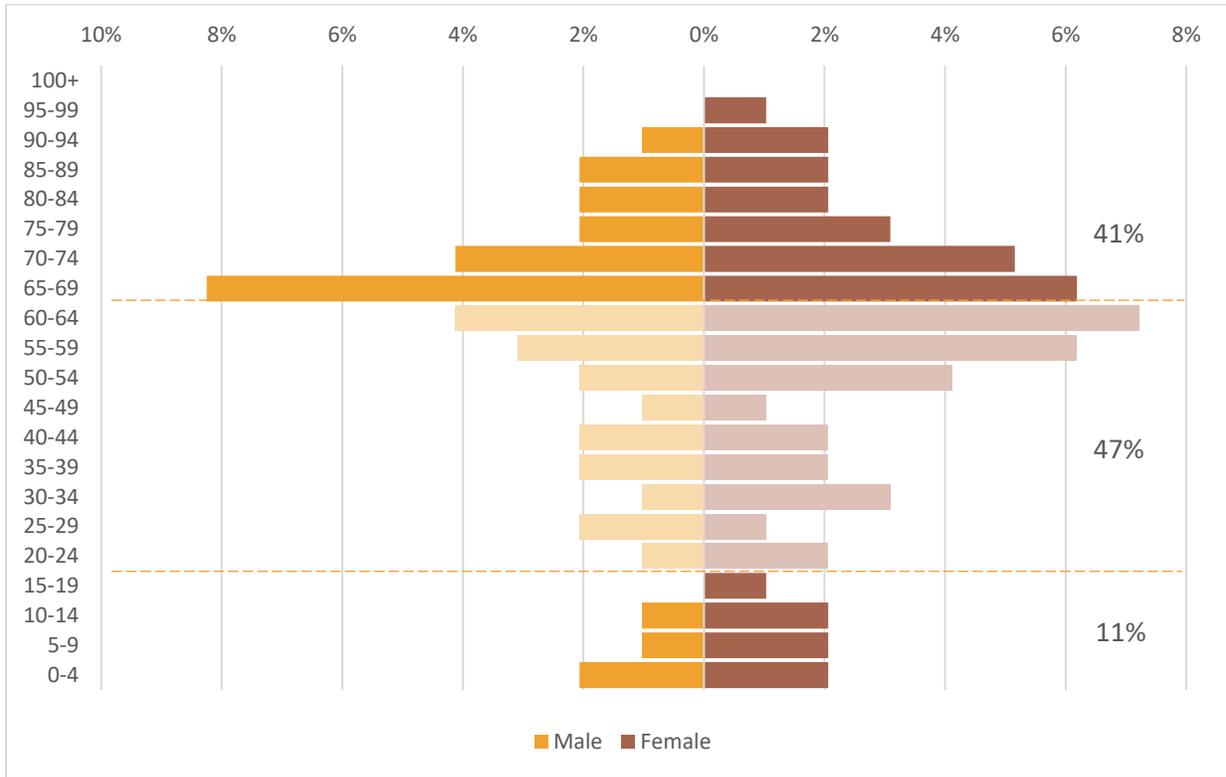


Figure 1: New Denver population (2016)³²

The average age of New Denver residents in 2016 was 54.4 years, with 41% of the population aged 65 years or older, and 11% of the population 19 years younger (**Figure 1** Error! Reference source not found.). The 2016 Census identifies 50 families with children, half of which are lone-parent families. The average household size is 1.8 people.³³

The Labour Force Replacement Rate is a measure of the number of people who will be entering vs. leaving the workforce in the next 15 years. A rate of 1.0 means there is balance between the emerging workforce and retiring workforce. For New Denver, this rate is 0.38, which means the community is unlikely to maintain its current workforce with local replacement workers.³⁴

Income & Employment

Tax filer data from 2018 shows the average individual after-tax income for New Denver residents is \$53,071. The median individual after-tax income is \$26,710.³⁵ A total of 34.8% of New Denver’s population has an annual after-tax income under \$20,000, with 5.6% earning under \$5000 annually after tax. See **Table 1** for a breakdown of sources of income.³⁶

Table 1: Sources of Income for New Denver residents, regional district and BC in 2018³⁷

Source of Income (2018)	New Denver (% tax filers)	Central Kootenay (% tax filers)	British Columbia (% tax filers)
Employment income	61.1%	69.0%	73.6%
Self-employment income	20.8%	15.1%	12.7%
Investment income	37.5%	33.3%	34.2%
Employment insurance	8.3%	9.2%	6.5%
Old Age Security / Net Federal Supplement	41.7%	29.2%	22.1%
Canada Pension Plan/Quebec Pension Plan	48.6%	36.9%	26.7%
Canada Child Tax Benefit	9.7%	11.7%	11.8%
GST/HST credit	43.1%	36.6%	34.3%
Workers' compensation	2.8%	3.2%	2.6%
Social assistance	4.2%	4.9%	5.1%
Provincial Refundable Tax Credits/Family Benefits	45.8%	39.6%	37.2%
Other Government Transfers	9.7%	7.5%	6.3%
Private pensions	30.6%	23.1%	16.9%
RRSP	2.8%	2.4%	1.7%
Other income	20.8%	22.0%	22.3%

The Low Income Measure (LIM) is a common, internationally comparable measure of low income. The LIM threshold is 50% of median national adjusted after-tax income where household size is accounted for. A person is considered low-income when their after-tax income is below the [LIM threshold](#) for their household size. The 2018 tax filer data indicates that 24.7% of New Denver residents are low income. This is the fourth highest percentage of low-income residents among municipalities in the Columbia Basin-Boundary Region. Slocan and Silverton, two neighbouring communities, also have some of the highest percentages of persons considered low-income by the LIM threshold at 40% and 29%, respectively. To compare, the average percentage of persons in low-income in BC is 18.1%.^{38,39}

Living wage is the hourly rate that two working parents with two children must earn to meet basic expenses. Living wages vary across British Columbia based on differences in the cost of living. Although no living wage calculation has been done specifically for New Denver, calculations from the City of Nelson provides a proxy at \$18.46/hr in 2019.⁴⁰

Market Basket Measure (MBM) is another poverty indicator related to income. The MBM is the cost of a specific basket of goods and services representing a modest and basic standard of living. It includes food, clothing, shelter, transportation and other items for a reference family. The calculated MBM for a reference family in rural British Columbia in 2018 is \$42,628. The costs are compared to disposable income to determine if they fall under the poverty line.⁴¹ Although Canada's official poverty line is the

MBM,⁴² the challenge with this indicator is no disposable income dataset is available to compare to this MBM threshold.⁴³

The Low-Income Cut-off (LICO) is an income threshold below which a family will have to allocate a much larger percentage of their income to necessities such as shelter, food, and clothing, than the average family.⁴⁴ This threshold is an estimate of the point where families spend 20 percent more than the average family on necessities. For rural communities in 2019, this threshold was \$14,325 for one person, \$17,436 for a family of two, \$21,711 for a family of three, and \$27,085 for a family of 4.⁴⁵

Housing

The 2021 median assessed single-family residential property value for New Denver is \$227,500 - up 8% from 2020. This compares to the 2021 median assessed value of \$352,100 for the Columbia Basin-Boundary region. The total annual residential property taxes and charges on a representative home in New Denver in 2020 was \$2,142.⁴⁶

The most common type of dwelling in the Village of New Denver is a single detached home (**Figure 2**). The majority of the dwellings (54%) were built over 60 years ago. As of 2016, 10.4% of homes need major repair. Seasonal homes are common, as 24% of the houses are not occupied by residents permanently residing within the community. This compares to 12% of houses not occupied by usual residents across the Regional District of Central Kootenay. Of all households in New Denver, 33% rent their homes.⁴⁷

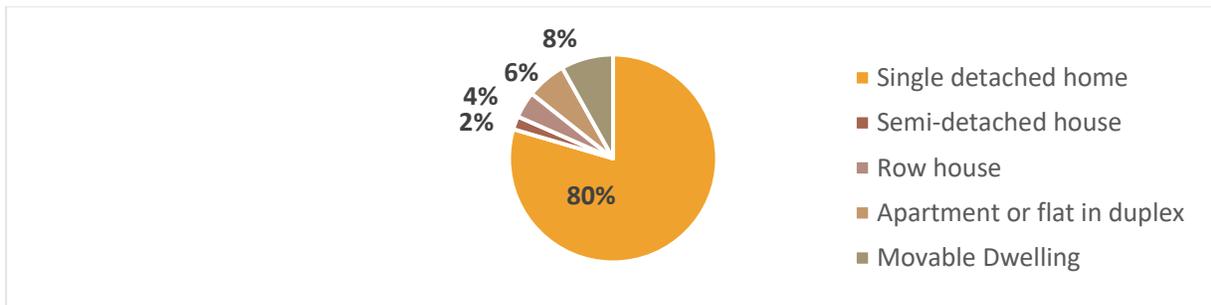


Figure 2: New Denver dwelling characteristics (2016)⁴⁸

Housing affordability differs between owners and renters. Housing is considered unaffordable when more than 30% of the household's income is spent on the costs of home, including utilities, taxes, and rent or mortgage payments. According to 2016 Census data, 16% of owners are in unaffordable housing, while 50% of tenants are in unaffordable housing (**Figure 3**).⁴⁹

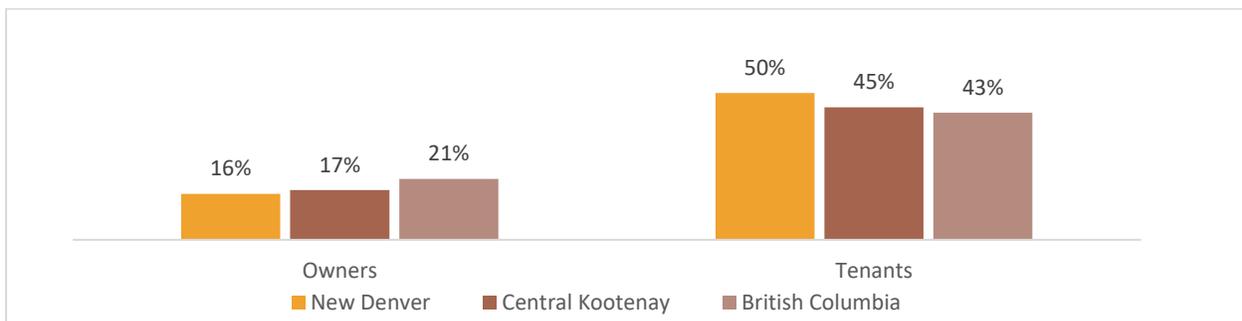


Figure 3: Percentage of New Denver residents in unaffordable housing (2016)⁵⁰

Core housing need is related to housing affordability. Core housing need maintains the 30% threshold of housing expenses to income, but also considers whether other affordable options exist. In 2016, 36% of all households were in core housing need in New Denver (24% owners and 59% tenants). Extreme core housing need references households that spend at least 50% of their income on housing costs. In New Denver, 10% of all households were in this extreme core housing need category (9% owners, 12% tenants).⁵¹

Energy Poverty

Energy poverty exists when households struggle to cover energy costs for their home, including heating and cooling. Household energy poverty is when a household spends 6% or more of their after-tax income on energy utilities for their home. Energy poverty can also address the amount of income spent on fuel used for transportation (4% of after-tax income). When combining both home energy utilities and transportation, energy poverty is when these energy expenses exceed 10% of after-tax income. According to *2020 Regional District of Central Kootenay Housing Needs Report: Slocan Valley*, New Denver residents spend 11.3% of their after-tax income on total energy needs - housing (4.7%) and transportation (6.6%).⁵²

SECTION 4: RESULTS

The results section of this report highlights the local data collected specifically for this research, with a poverty reduction lens in mind. Results from the survey and interviews will be discussed as each poverty indicator is reviewed. The terms poverty and financial hardship are used interchangeably in the data collection in order to capture the views of residents who do not associate with the connotations of poverty but can personally relate themselves and the community with experiences of financial hardship. Results are combined where qualitative data overlapped in both survey and interview responses. Data gathered from the focus group is presented at the end of this section.

Survey Demographics

Of the 68 survey respondents, 52% of respondents were 55 years or older. In terms of gender diversity, 79% of respondents were female. The majority of respondents (67%) reported their marital status as being either common-law or married, with just under 25% reporting as single. See **Figure 4** to **Figure 6**.

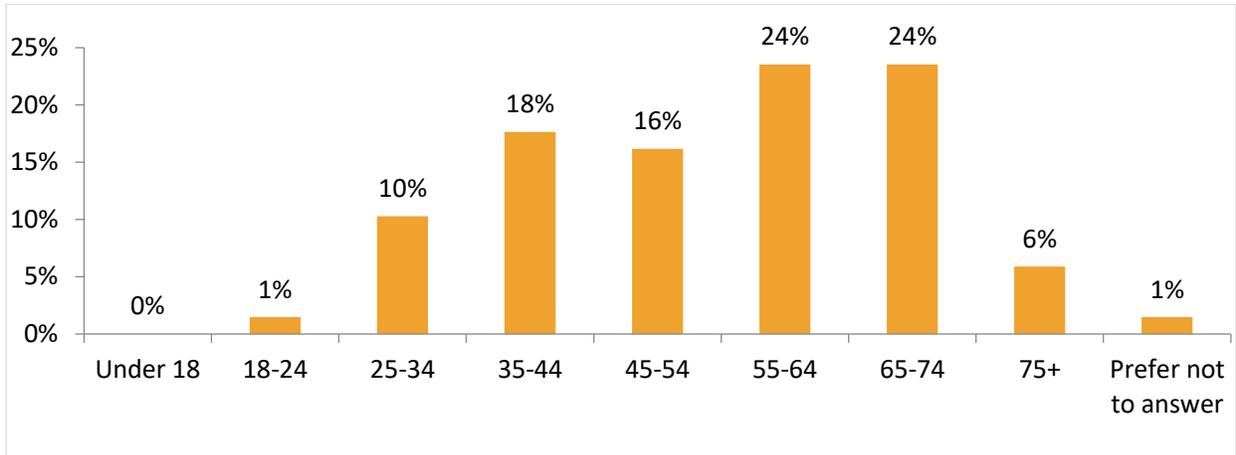


Figure 4: Age of survey respondents

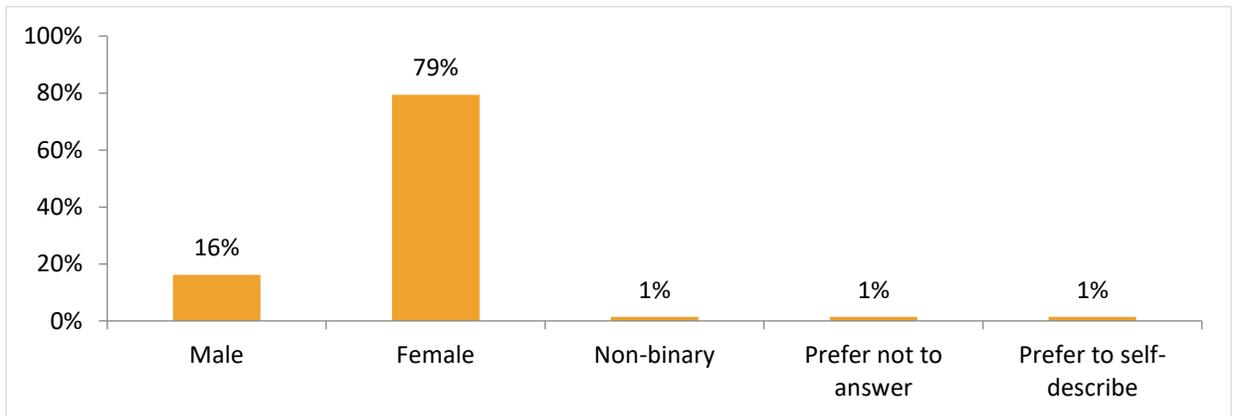


Figure 5: Gender of survey respondents

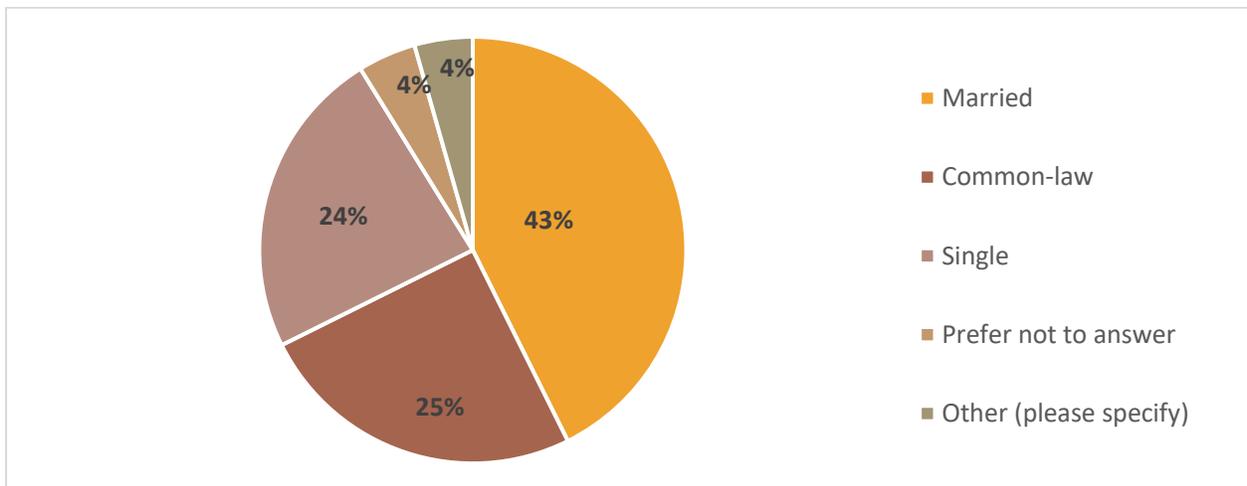


Figure 6: Marital status of survey respondents

State of Poverty

The way in which poverty is understood and perceived in one’s own community influences how poverty will be addressed. With New Denver being rurally situated, poverty looks different than it does in an urban setting and has its own complexities and inequities felt by the residents.

Survey

Over 25% of survey respondents indicated that they consider themselves to be currently experiencing financial hardship (**Figure 7**). When inquiring about the experience of financial hardship over the past ten years, the percentage of people who responded “yes” increased to 65% (**Figure 8**). To understand the context and potential patterns of rural poverty in New Denver, the survey asked about the occurrence of financial hardship regarding time periods. **Figure 9** illustrates that financial hardship is experienced all of the time by 16% of respondents, either seasonally or occasionally by 43%, and 25% do not experience poverty at all. Some of the open descriptors of this question stated that financial hardship has been experienced more since the beginning of COVID-19, during winter months, or when children were younger.

Research outlines that local governments and municipalities hold a significant role in supporting local poverty reduction work. When the survey questioned participants about the whether the Village plays an important role in helping to address poverty within the community, 20% agreed, 43% had a neutral stance and 34% disagreed (**Figure 10**).

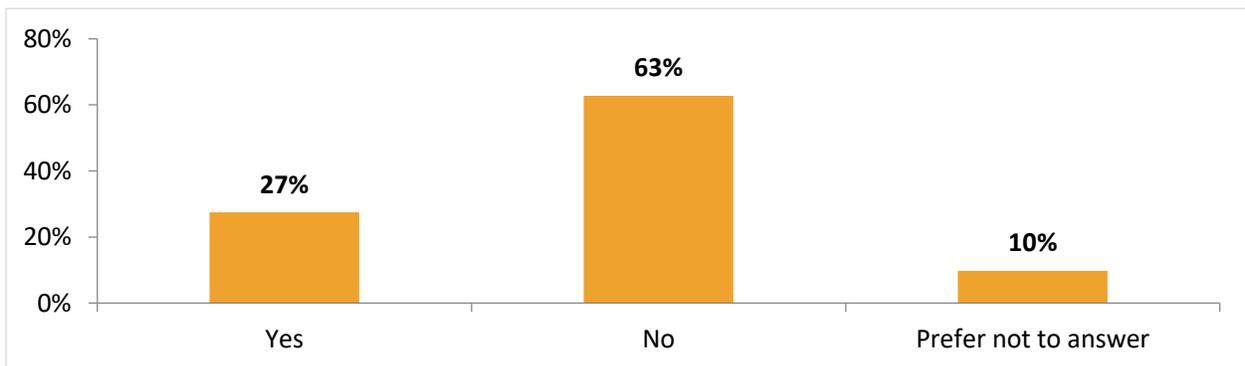


Figure 7: Percentage of survey respondents currently experiencing financial hardship

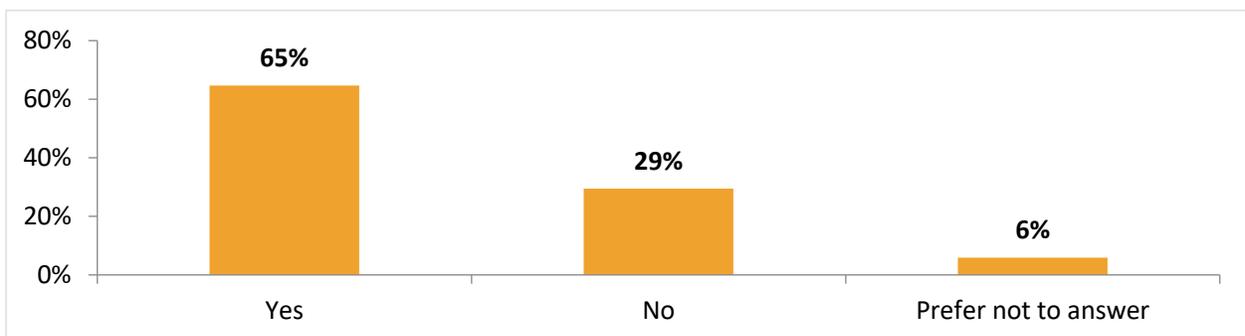


Figure 8: Percentage of survey respondents who have experienced financial hardship in the past 10 years

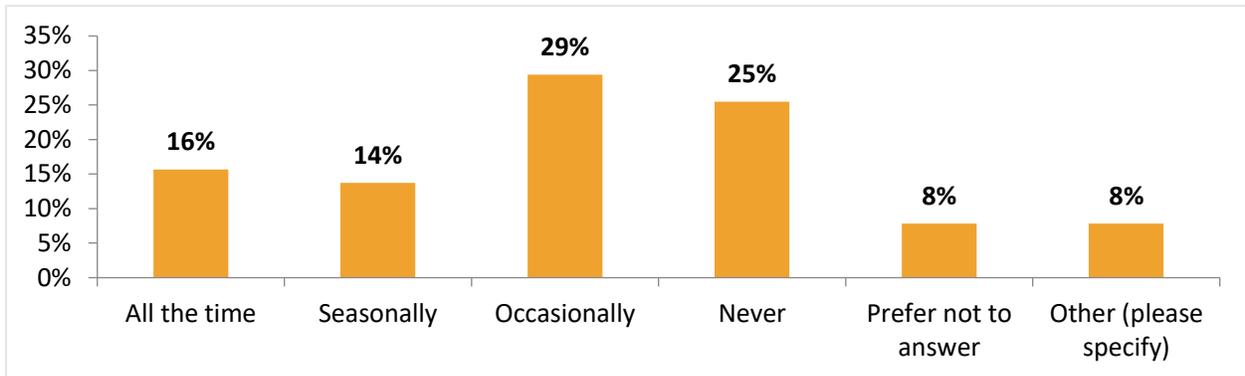


Figure 9: The frequency of financial hardship experienced by survey respondents

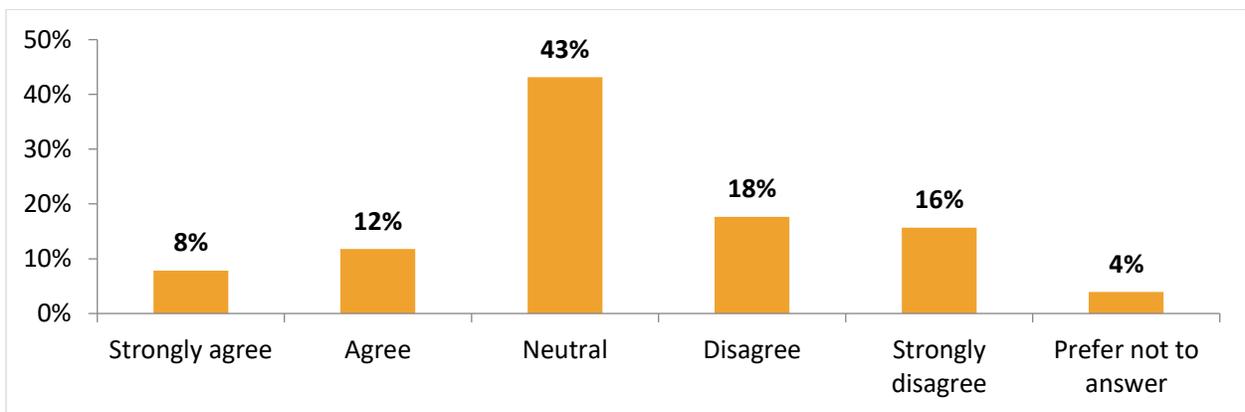


Figure 10: Survey respondent's level of agreement on whether the Village of New Denver plays an important role in addressing local poverty.

Interviews

Of the total interviewees, almost 70% identified as currently experiencing financial hardship (**Figure 11**). Of the 31% that did *not* identify as currently experiencing financial hardship, it should be noted these participants did acknowledge that they were:

- Technically considered under the poverty line,
- On the cusp of financial hardship but have seen recent improvements, or
- Not financially in poverty, but poor in terms of access to services.

When asked about the experience of poverty over the past 10 years, 92% responded they have experienced poverty in the last 10 years. The remaining 8% provided the rationale that their pension income and low expense lifestyle provided enough to get by (**Figure 12**).

The majority of interviewees (62%) stated they experience poverty year-round (**Figure 13**). Of the 38% of interviewees who stated the poverty was circumstantial, some indicated that it was worst throughout winter months, between jobs or contract work, or when any unforeseen costs came up such as health issues or vehicle maintenance.

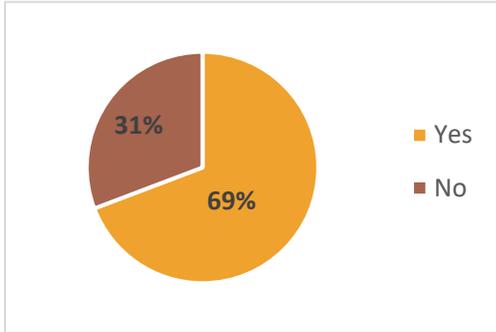


Figure 11: Interview percentages of current poverty experience

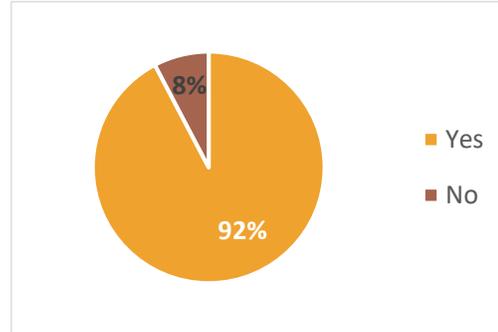


Figure 12: Interview percentages of poverty experiences over the past 10 years

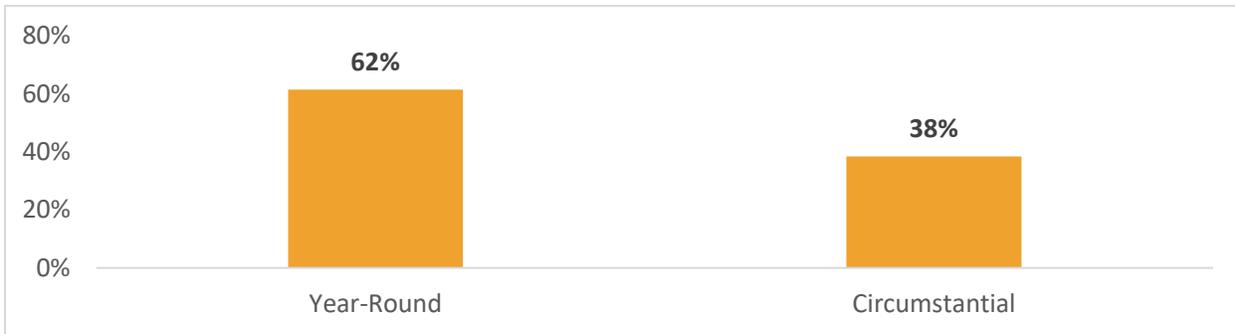


Figure 13: Interviewees indicating how often poverty occurs.

Interviews included a question asking participants to describe what poverty looks like. The answers are varied since the encounters of poverty are unique to everyone.

“Poverty looks like being less than what you could be.”- Interview Participant.

Personal interpretations of poverty provide insight into the struggles, sacrifices and worry that life in poverty can cause for individuals and families. Each interviewee told a story of their experiences, from living in dilapidated housing and ending each month without enough grocery money, to noticing the discrimination against people living with low-income. **Figure 14** highlights some of the themes and repeated words that were shared when asked what poverty looks like. Uncertainty, shame and debt were common descriptors used.

With poverty being a complex and individual experience, there are many reasons that cause and perpetuate the existence of it. The qualitative data collected indicate that many barriers exist that result in keeping people in poverty. The largest barriers identified in overcoming poverty are unaffordable housing, bills, and health issues (Figure 16).



Figure 16: Biggest barriers to overcoming poverty

Inflation was identified as a barrier to overcoming poverty. One participant summarized the effects of inflation rates related to their income:

“Grocery shopping, hydro bills, telephone bills –they all keep going up, but what you bring in each month doesn't go up and that leaves you with a reminder that you can't do anything because you can't afford it.”

Employment and Income

Financial security, stability, and income contribute substantially to personal and family well-being and help to determine economic opportunities.⁵³ For a community to thrive, its economy must also be successful. Economic opportunities often fluctuate in a small rural community and is interconnected with things like regional tourism rates, the success of various local industries and, most importantly, the health, availability of, and participation by the labour workforce. As indicated in the earlier *Section 3: New Denver Community Profile*, New Denver has an aging population, reducing the percentage of the population in the work force.

The results of the employment related questions provide updated characteristics about community members' current employment status as well as their input on access to employment opportunities.

Survey

Survey results show that 47% of respondents have part-time or full-time employment, including self-employment. Retirees make up 29% of survey respondents, with 22% are currently unemployed for several reasons.

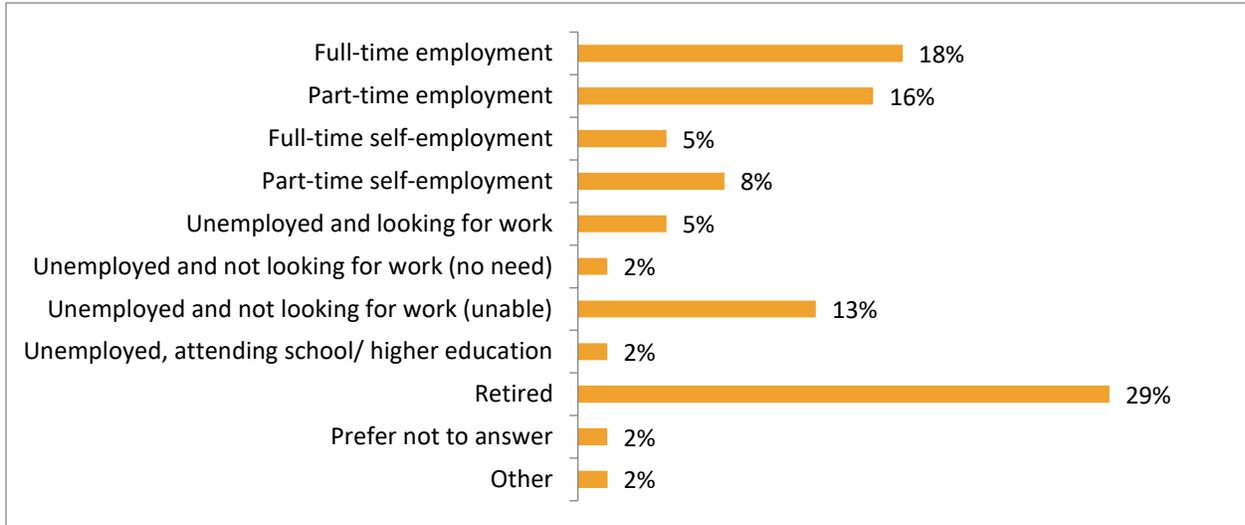


Figure 17: Survey respondents' employment status

The COVID-19 pandemic has had diverse effects on people, including a range of influence on income. While 58% of respondents indicate no impact to income, 21% have less income now and 8% have more income thanks to government supports (**Figure 18**).

Of respondents, 25% disagree that they earning enough money to cover cost of living needs for their household (**Figure 19**).

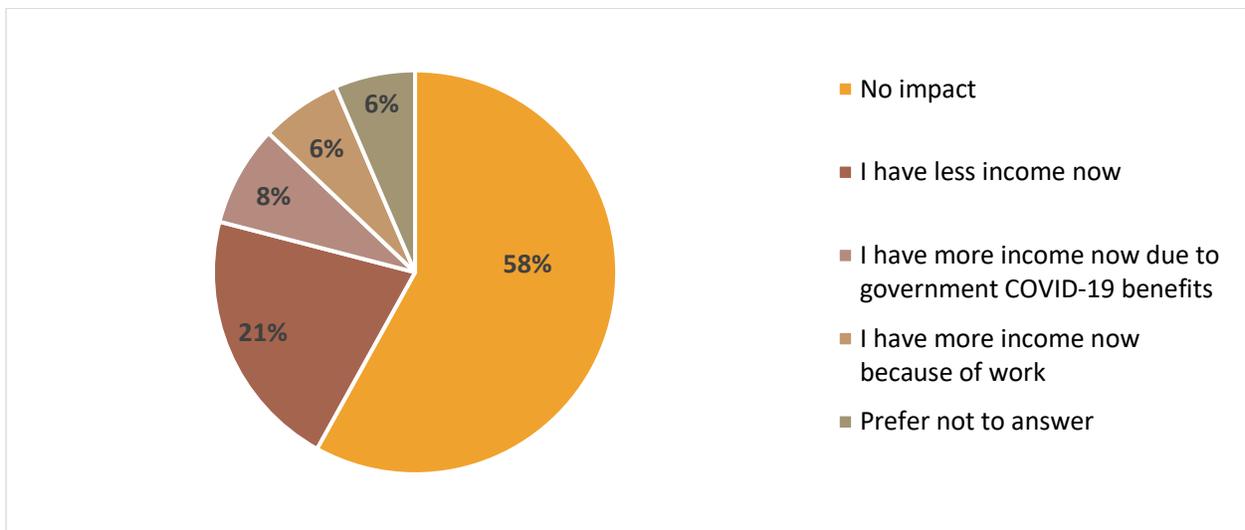


Figure 18: COVID-19 effects on income of survey respondents

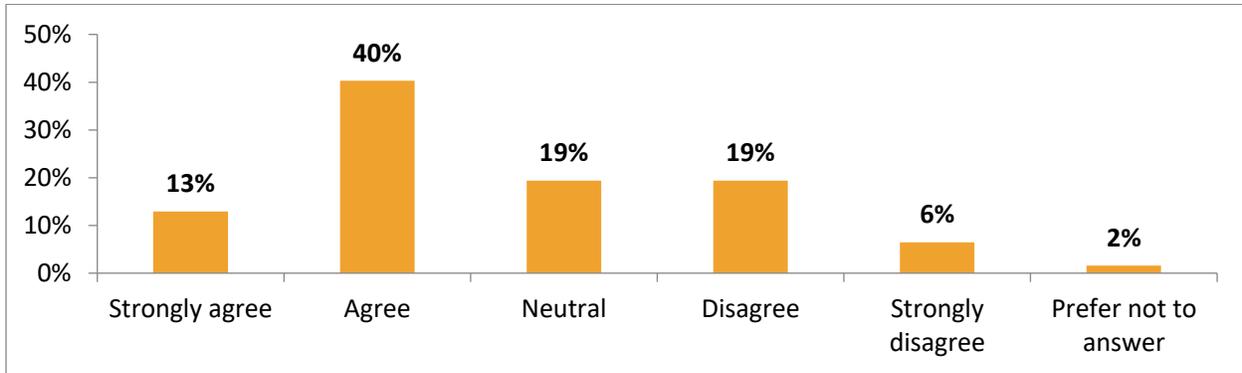


Figure 19: Level of agreement with statement: My household earns enough income to cover our cost-of-living needs.

Interviews

Of all the interviewees, 62% indicated that they were out of the workforce due to retirement, temporary or permanent disability, or from unemployment because of seasonal or contract positions. Of those interviewed who are currently employed, all of them have had to find multiple jobs to make enough money to cover expenses.

Children and Families

Years of research evidence displays that children growing up in poverty have a higher chance of remaining poor as they age into adulthood and beyond. Additionally, the experience of low income during childhood shows a strong correlation to poor health and behavioural traits, and lower educational and income obtainment.⁵⁴ Children that grow up in deprived environments, both economically and materially, can lack the necessary support from parents and home environment to develop optimally, thus creating a cycle of vulnerable adults and families.⁵⁵ Understanding the prevalence, existence, and experience of children in poverty is a focus for research, communities, and policy makers.⁵⁶



Through acknowledgement of this, the Canadian Government has made child poverty reduction a priority and bolstered the available benefits to families with children through the new, more generous, tax-free Canada Child Benefit.⁵⁷

In October 2020, BC replaced the Early Child tax benefit with the BC Child Opportunity benefit, which provides a tax-free calculated monthly payment based on income and family size.⁵⁸

Many challenges in adult society – mental health problems, obesity, heart disease, criminality, lack of competence in literacy and numeracy – have their roots in early childhood. Understanding who the most vulnerable young children are and where they live allows allocation of resources in ways that provide better support. Poverty occurs in cycles and

is experienced generationally, therefore, poverty reduction planning needs to address and work toward disrupting the cycle of poverty.⁵⁹

The Early Development Instrument (EDI) can indicate vulnerabilities in developing school-aged children and can be correlated to poverty indicators within family life. Several domain areas are asked about within the EDI questionnaire, including physical health and well-being, language & cognition, social competence, emotional maturity, and communication & knowledge skills.⁶⁰ In Wave 7 of the EDI (2016-2019) for School District 10 - Arrow Lakes, a total of 79 children were assessed, with a result of 14 children (18%) indicating vulnerabilities in one or more domains. The average across BC is 33% vulnerable children.⁶¹ It is interesting to note that our neighboring School District 20 - Kootenay Columbia, has a 33 % child vulnerability rate.⁶²

Historically, the lack of accessible childcare and excessive childcare costs has prevented many parents, particularly single mothers, from getting and keeping a full-time job.⁶³ In New Denver, the childcare is now available through Goat Mountain Kids Centre and a preschool program, both of which operate out of Lucerne School.^{64,65} Goat Mountain Kids Centre opened its doors in late 2020 and accepts children 0 – 12, with limited availability for children under 3 years of age. The preschool, run by the Slocan Lake Early Learning Society, accepts children aged 2.5 - 5 and operates on a part time basis during the school year only. Goat Mountain Kids Centre is preparing to offer after school care and/or programming beginning in September 2021.

Survey

From the survey results, 17% of respondents indicated living with children at home. Of these parents, 33% stated they do not have access to affordable childcare. Of the different types of childcares, 50% of respondents access informal childcare, while 20% stated that their childcare was a combination of both formal and informal. Over 16% of survey respondents with children indicated they are not able to meet the needs of their child(ren) to participate in social activities. See **Figure 20** through **Figure 22**. Barriers to childcare exist for 27% of parents responding to the survey, while 36% indicated they did not need access to childcare. Barriers identified include:

- Times of childcare, (e.g., lack of afterschool care for school aged children)
- Childcare prices
- Access to qualified childcare providers.

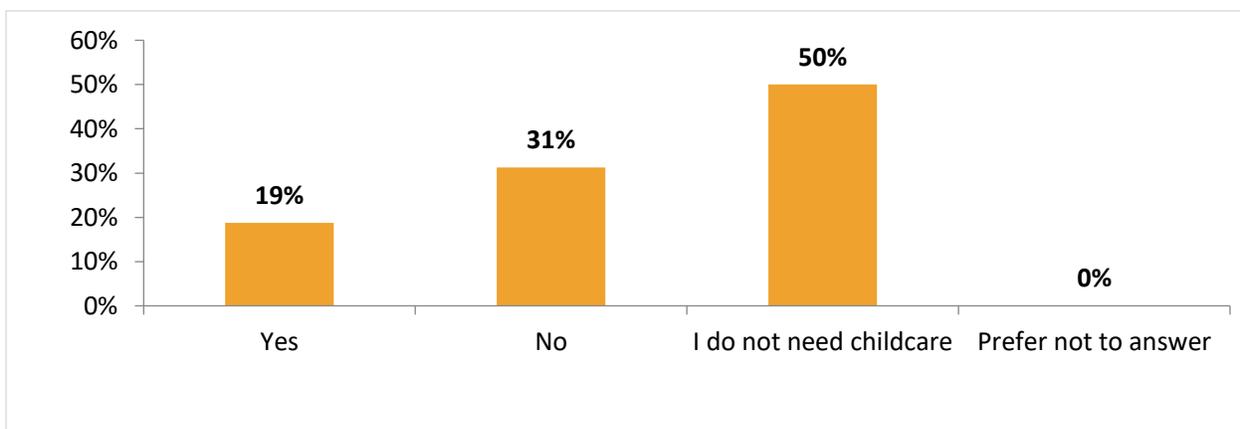


Figure 20: Access to affordable childcare

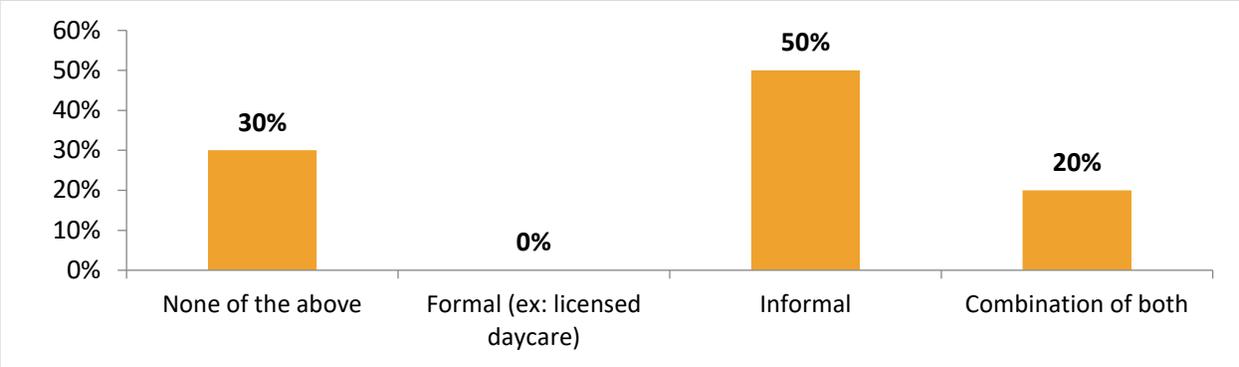


Figure 21: Type of childcare accessed.

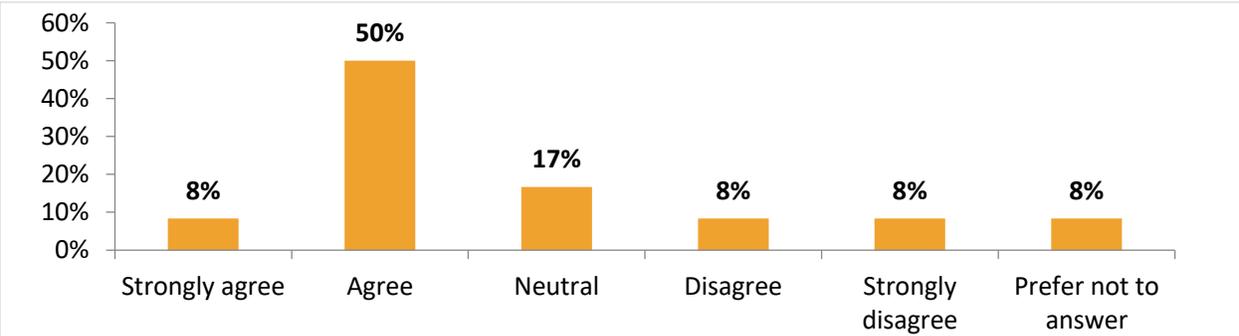


Figure 22: Level of agreement with being able to meet the child(ren)'s needs to participate in social activities.

Interviews

The parents who were interviewed indicated a gratitude for the services that are available in New Denver and Lucerne school, such as the healthy breakfast program, funding for sports fees and Goat Mountain Kids Centre. One mother stated, “Childcare in New Denver has been amazing. It is the resource I use the most.”

It was also acknowledged that more supports are needed for the children and youth who are silently struggling to prevent them from “falling through the cracks.” When finances are tight and certain privileges such as new sporting gear, clothes, or even extra snacks must be waived, parent interviewees disclosed a common emotion that is felt – guilt. Parents make enormous sacrifices so that their child(ren) will not know destitute, but when financial burden elevates, the stress is carried by the youth as well.

Housing

Housing within a secure, safe, and inclusive dwelling is vital to the well-being of individuals, family units and a whole community, yet statistics show that finding secure housing for many is becoming unaffordable and unavailable, especially to those who rent.^{66,67} The social determinants of health state that physical environments and housing are a priority health issue since individuals living in insecure, unsafe housing situations have a higher risk for many health problems.⁶⁸ Across British Columbia, a housing crisis is occurring that has resulted in low vacancy rates and high rental costs. With higher levels of governmental setting goals for and focusing on poverty reduction, substantial portions of poverty

reducing budgets are being allocated to the development of adequate housing for community residents.⁶⁹

The availability of affordable housing is a priority poverty indicator for New Denver. One interviewee spoke to the housing situation in New Denver:

“New Denver families are looking for homes but are going to get pushed out of this community, yet they are the heart and soul of the community, they are what makes this community.”

Survey

Survey results show 12% of respondents disagree that their house is affordable, 59% agree that their house is affordable, while another 27% took a neutral stance to their housing affordability. In terms of renting or owning a home, 75% indicate that they own their home either with or without a mortgage, while 16% of survey respondents are renters. 11% state that their current housing does not meet the needs of their family. Of the survey respondents, 11% state that their housing is not secure or stable. When asked about the need for major housing repairs and improvements, 34% indicate that there is a need for repairs. Finally, the issue of utility costs, such as those associated with heating and energy, was addressed in the survey and 34% of respondents indicated in challenge covering their heat and energy costs. See **Figure 23** through **Figure 28** for graphed results.

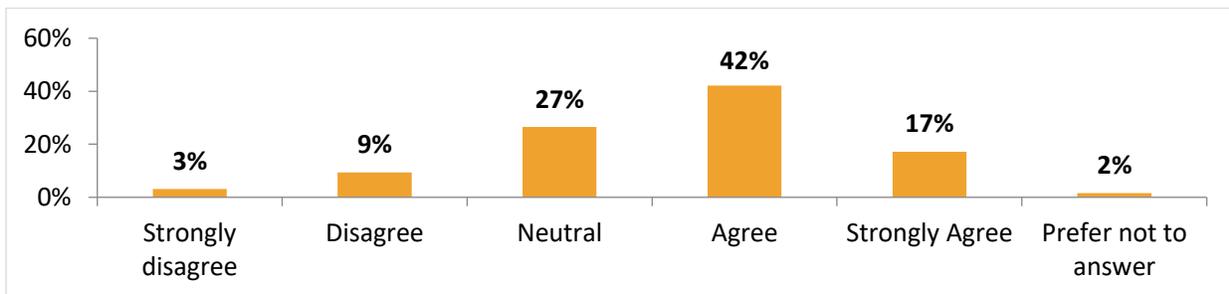


Figure 23: Level of agreement for having affordable housing.

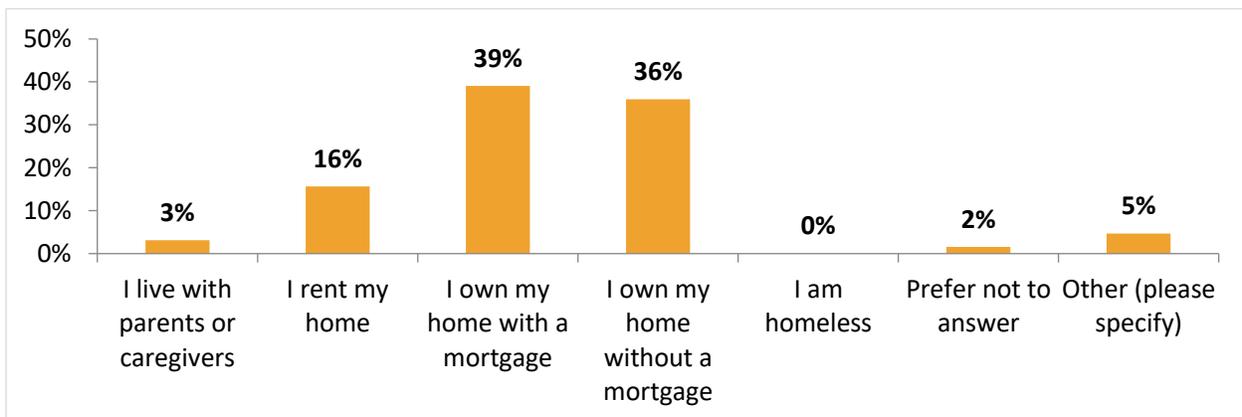


Figure 24: Descriptions of current housing situations

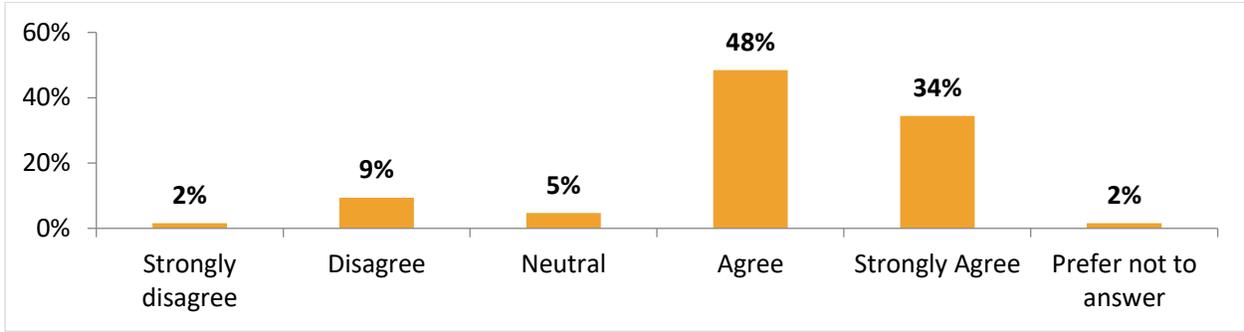


Figure 25: Level of agreement that needs of family are met by current housing

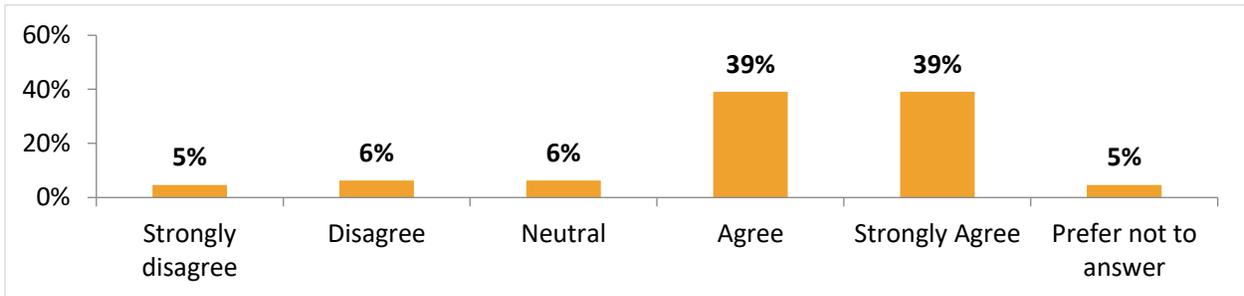


Figure 26: Level of agreement for occupying stable and secure housing

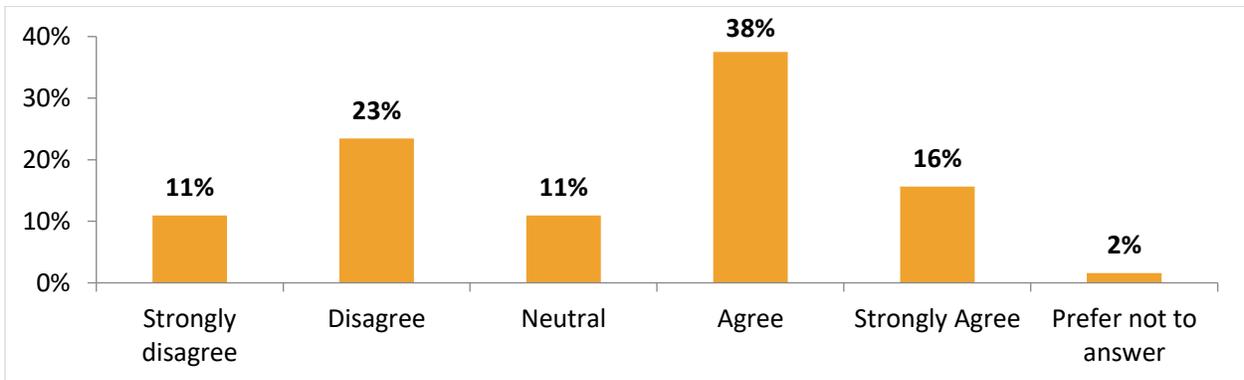


Figure 27: Level of agreement that house does not require major repairs or improvements

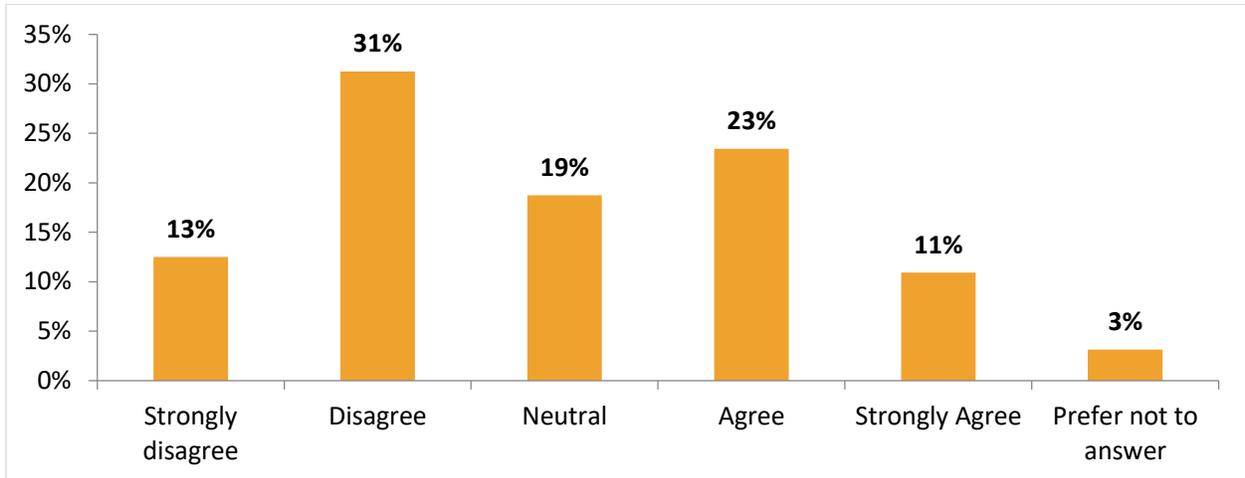


Figure 28: Level of agreement that it is a challenge to cover house heating and energy costs

Interviews

Unaffordable or unavailable housing was brought up in 10 of the 13 interview discussions. If the interviewee was not directly living in unstable or unacceptable housing, they would speak on behalf of a friend, neighbour or local family member who was experiencing a housing need. One interviewee indicated,

“If people could afford to have a decent roof over their head, it would solve a lot of poverty issues.”

Another interviewee described what it felt like to live with unstable housing: *“Living in places that are for sale causes huge stress because then they sell, it means constantly moving from one space to another. I never feel like this is my home. I am always waiting for the rug to be pulled out from under me again.”*

Another interviewee spoke about the impact of unavailable housing and how it has forced them into a transient lifestyle, not by choice, but because there is no place available to put their roots down.

A key theme that developed around housing was not a lack of housing, but a lack of accessible housing. Due to market changes and an increased awareness of New Denver’s serene beauty, many houses and properties are purchased by out-of-town owners for the purpose of seasonal vacations. Many of these vacation homes are not rented to locals for other months of the year and cause an unstable renter's market.⁷⁰ One interviewee stated, *“If every place that is bought here becomes a vacation home, that means vacant houses are not rented and the community empties.”* Another interviewee indicated: *“I feel like this community is being gentrified on a huge scale right now. I think one of the main leading causes of that are the empty second homes that are making this community unaffordable.”*

Food Security

Food security is a cornerstone for overall well-being. Access to healthy nutritious food for one's household is a key indicator as to whether food security or insecurity exists. Food insecurity can be described as lacking the ability to consume an adequate amount of food in an acceptable way, or not being able to rely on having the next meal.⁷¹ Methods of measuring food insecurity occur on a scale: marginal food insecurity refers to the worry of running out of food; moderate food insecurity refers to not being able to afford healthy foods; and severe food insecurity occurs when meals are missed and the sensation of hunger is felt.⁷²



The existence of food insecurity has negative impacts on the physical and social health of the individual, family and community who is affected by it. The most current data of food costing in BC is from 2017, with calculations showing an average monthly food expense of \$1,019 for a reference family of 4. The Interior Health region matched the provincial average.⁷³ No more specific food costing is currently available for the New Denver area.

Survey

In the context of a rural community, food access and transportation matters go hand in hand. To understand this relationship better for the residents of New Denver, the survey asked multiple questions about grocery shopping habits both within and outside of the Village of New Denver. These questions include how much of the respondents' groceries are purchased in New Denver, how often shopping trips are made outside of New Denver, what communities are traveled to for their grocery needs, and what items were most purchased outside of New Denver.

Of the survey respondents, 81% report purchasing all or most of their groceries within the Village of New Denver. If shopping outside of the New Denver area, many respondents (76%) go on a trip between a few times a month and once every two months. The majority of respondents (64%) prefer to shop in New Denver. When asked about reasons for their shopping outside of New Denver, 51% state it was because of cost, whereas 15% state they shop in New Denver because they have no other option. Many neighbouring communities are used as a resource for external grocery shopping or accessing other services. The most popular locations are Nakusp, Nelson and Castlegar. See **Figure 29** to **Figure 35** for more information. Common items most often purchased outside of New Denver are shown in **Figure 36**.

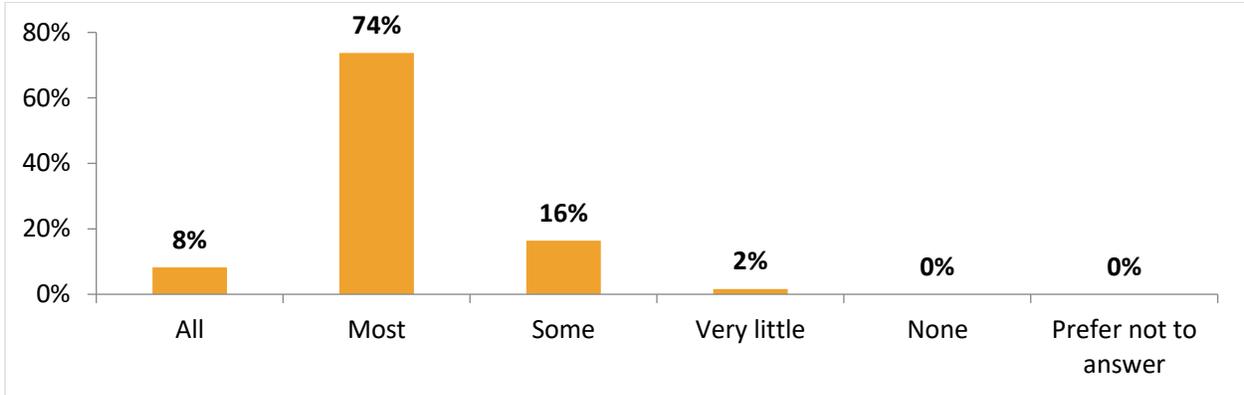


Figure 29: Amount of groceries purchased within the Village of New Denver

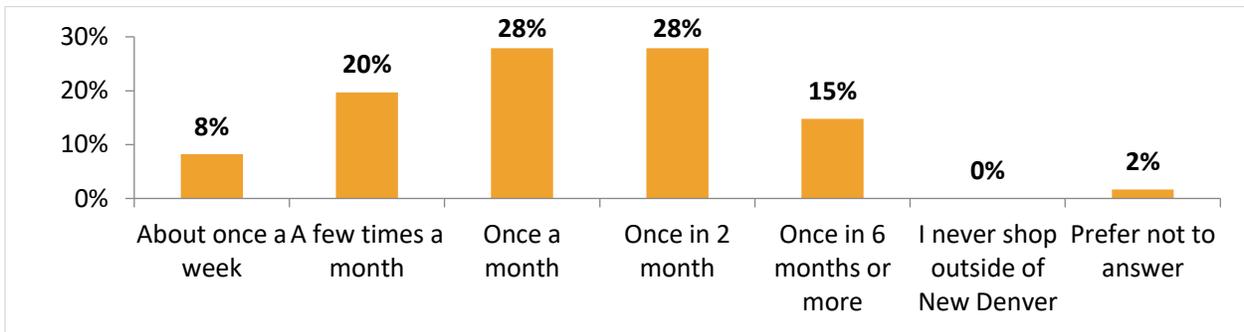


Figure 30: Frequency of food shopping done outside of New Denver

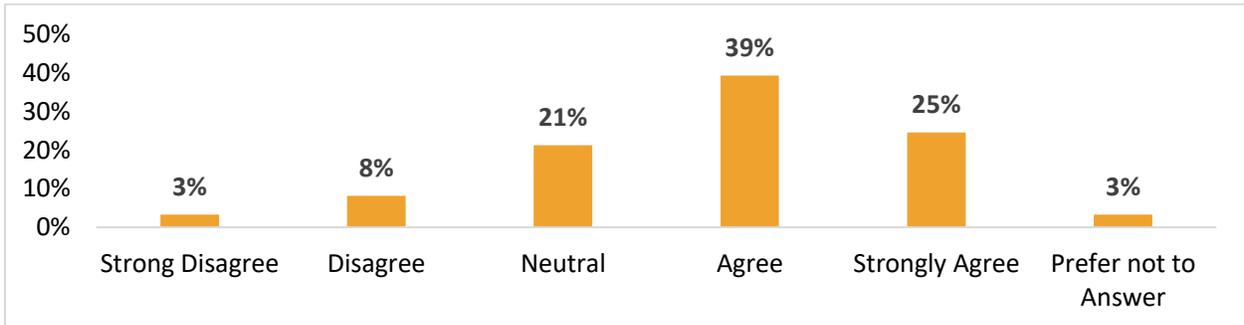


Figure 31: Level of agreement with statement: 'I prefer to shop for food in New Denver'

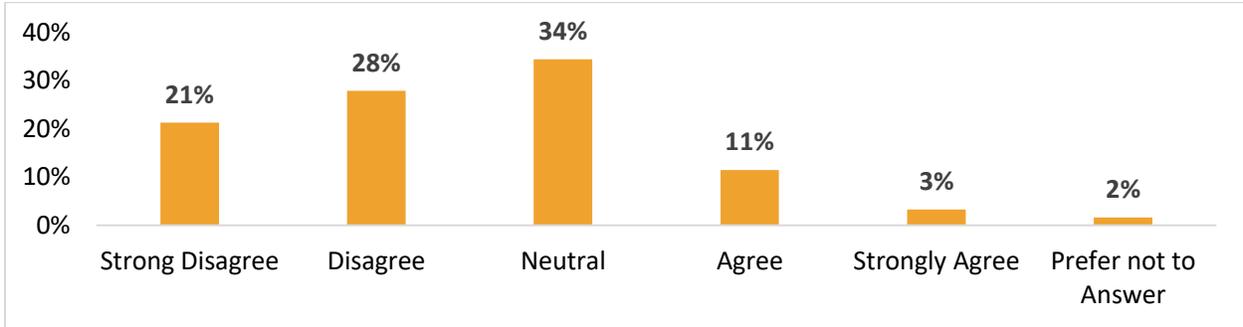


Figure 32: Level of agreement with statement: 'I prefer to shop for food elsewhere'

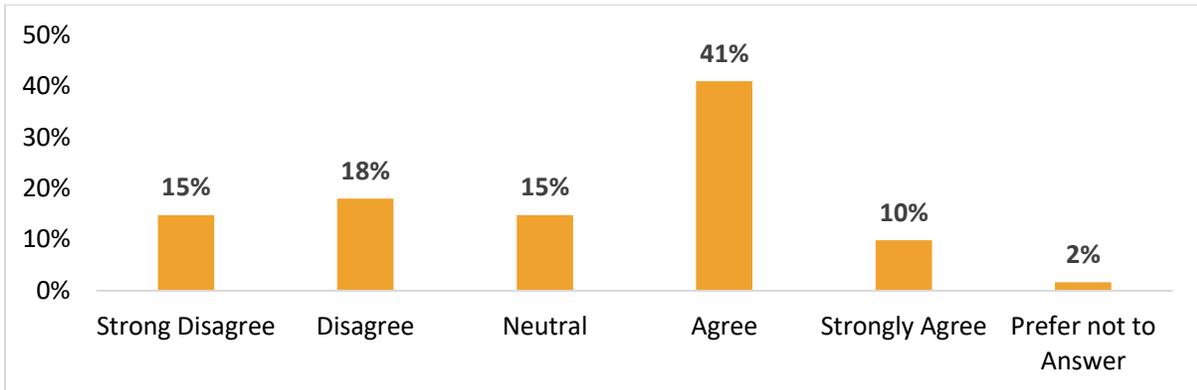


Figure 33: Level of agreement with statement: 'I shop outside of New Denver because of costs'

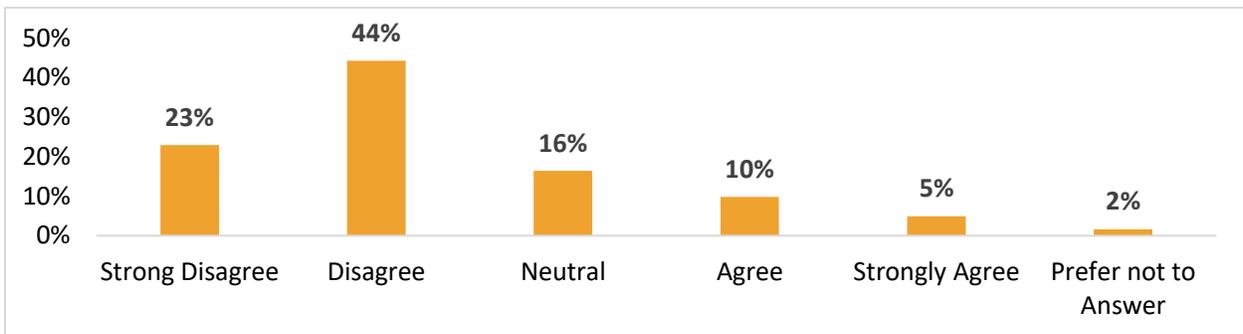


Figure 34: Level of agreement with statement: 'I shop in New Denver because I have no other option'

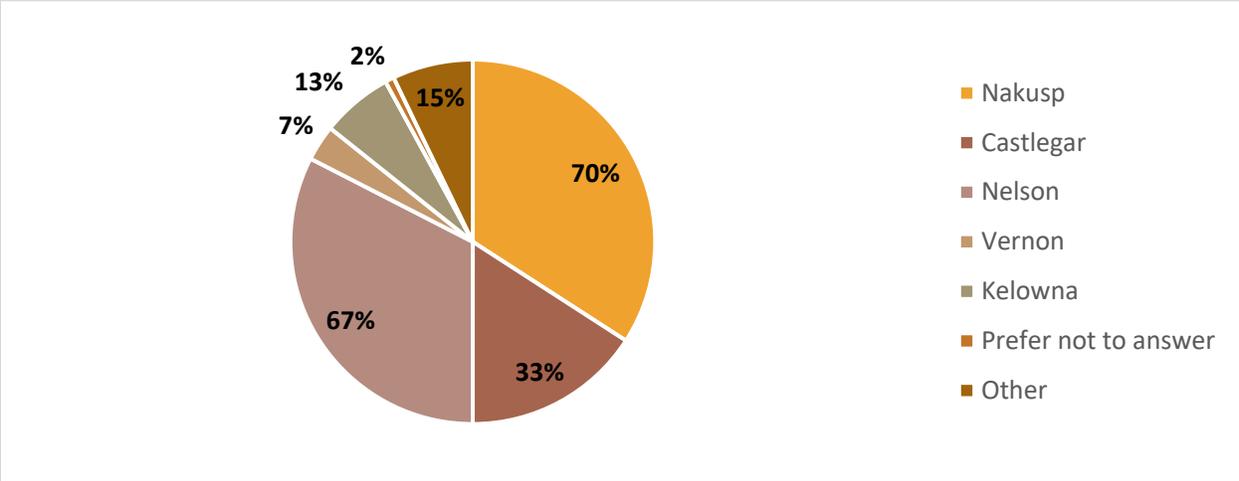


Figure 35: Communities outside of New Denver where groceries are purchased



Figure 36: Common purchases made outside of New Denver

The geographical location and layout of New Denver and the predominance of single detached houses allows many residents to cultivate a private garden. To help assess local food production, the community survey asked about growing or raising food. The majority of respondents (77%) indicated they grow or raise food. When asked about how much of this grown or raised food supplemented their total diet, 74% describe it as either ‘a bit’ or ‘some’. Of respondents, 7% indicated that they grow or raise ‘most’ of their total diet. Results also show that 35% of respondents indicated they would grow food if they had the space. As previously indicated, the most common response to what people go without when finances are tight is nutritious food. Notably, 6% of respondents indicated they do not have enough adequate healthy food to meet their household needs. See **Figure 37** to **Figure 41**.

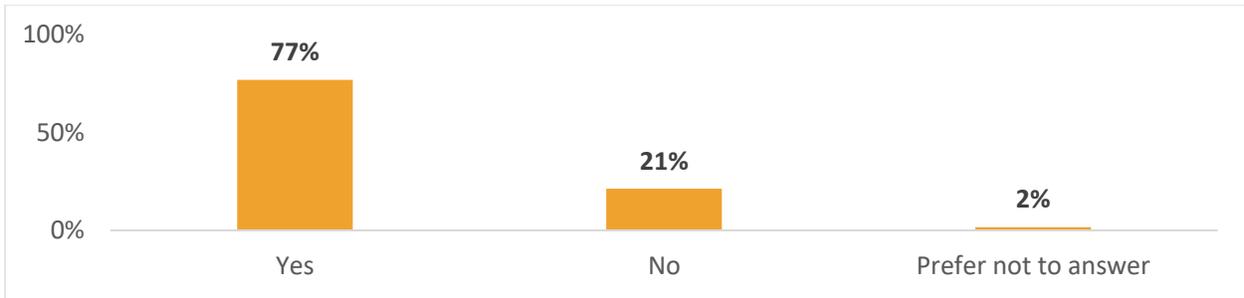


Figure 37: Percentage of people who grow or raise a portion of their own food

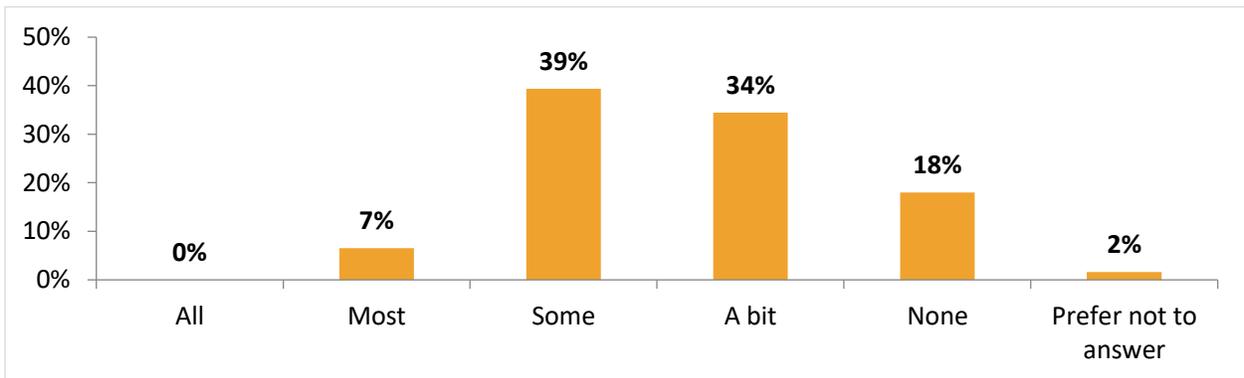


Figure 38: Amount of food that is grown or raised by survey respondents

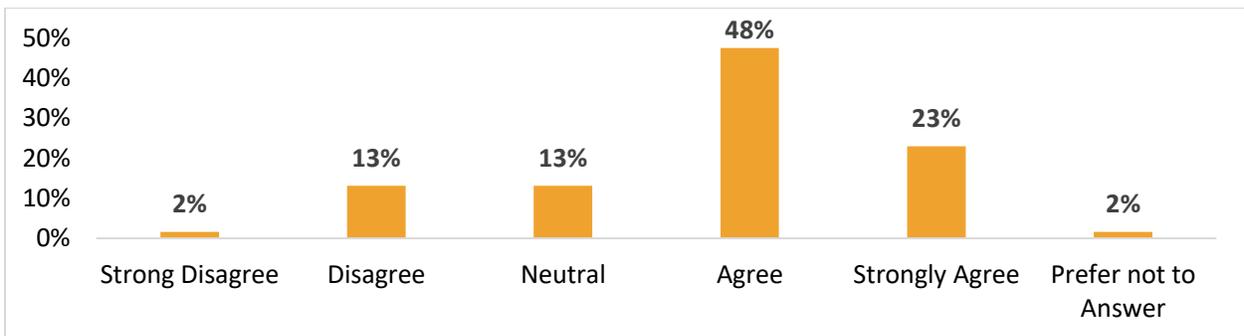


Figure 39: Level of agreement with statement: 'I have access to what I need to preserve food'

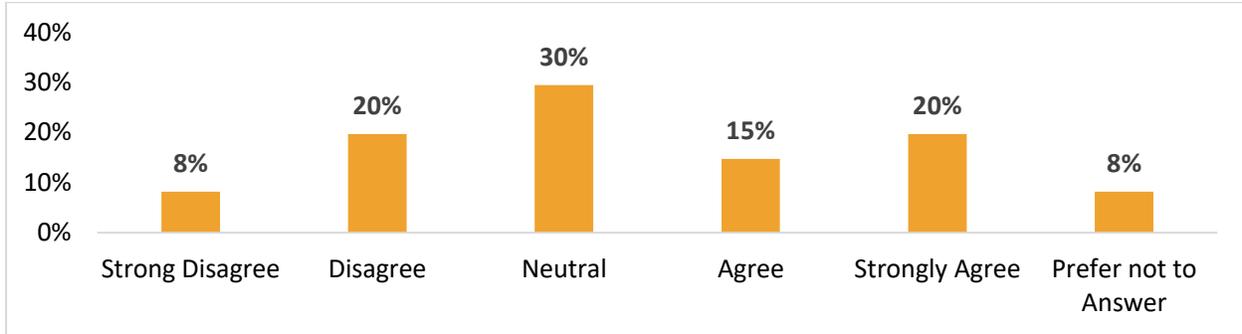


Figure 40: Level of agreement with statement: 'I would grow food if I had access to garden space'

Figure 41

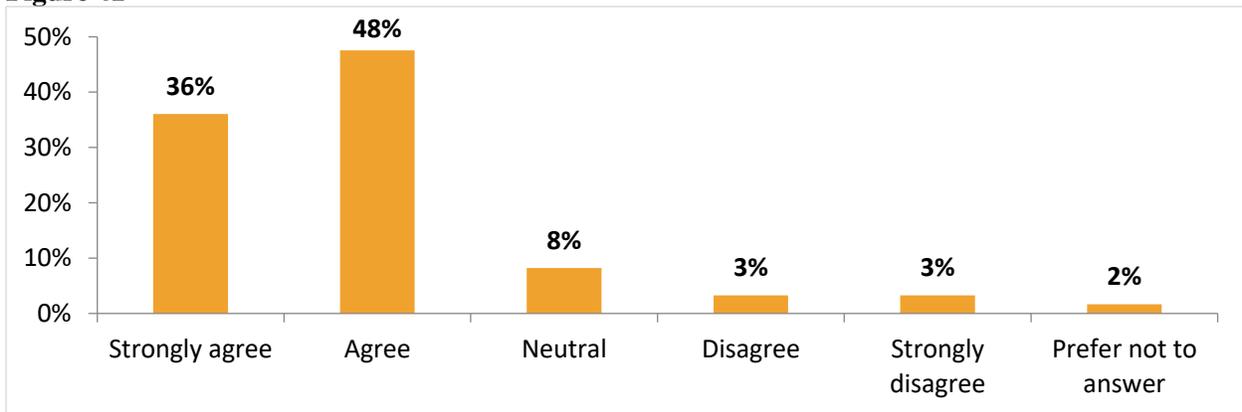


Figure 41: Level of agreement with statement: 'I have enough healthy food to adequately feed my household'

Interviews

Interview responses related to food security varied. Some interviewees voiced being worried about not being able to buy enough food each week or month. Other interviewees gave specific examples, such as they do not even have milk for coffee at the end of a pay period, or only have frozen bread or non-perishables such as beans. The food hamper was referenced throughout the interviews as being a crucial resource for community members. Many interviewees (85%) indicated using either the foodbank or the Friday Market food coupons (**Figure 42**).

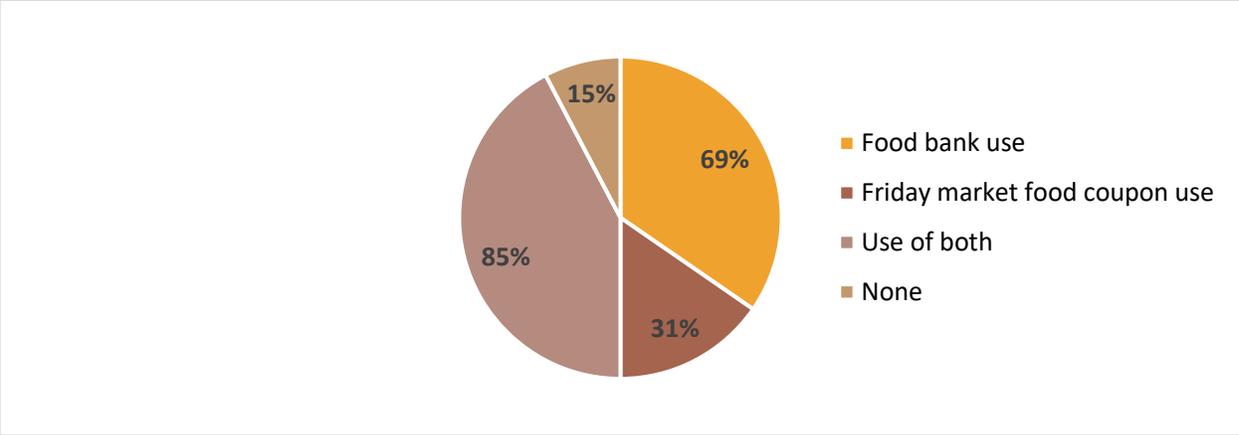


Figure 42: Foodbank and Food Hamper resource usage from interview participants

Transportation

New Denver is remotely accessed community with a 30-to-45-minute (45km) drive to the nearest neighbouring communities of Nakusp or Kaslo. According to the 2016 Census, 32% of New Denver residents commute over 30 minutes to work.⁷⁴ The BC Transit system supports transportation between the regional municipalities and offers scheduled routes to assist rural residents in accessing various out-of-town resources, but the capacity and scheduling of these interregional routes are limited.⁷⁵

Survey

In the survey, 5% of respondents do not own a car and this is a barrier for them. Results also indicated that 10% of respondents do not have adequate access to transportation, 10% use public transportation, and 85% are not satisfied with the public transportation options in and out of New Denver. See **Figure 43** to **Figure 48**.

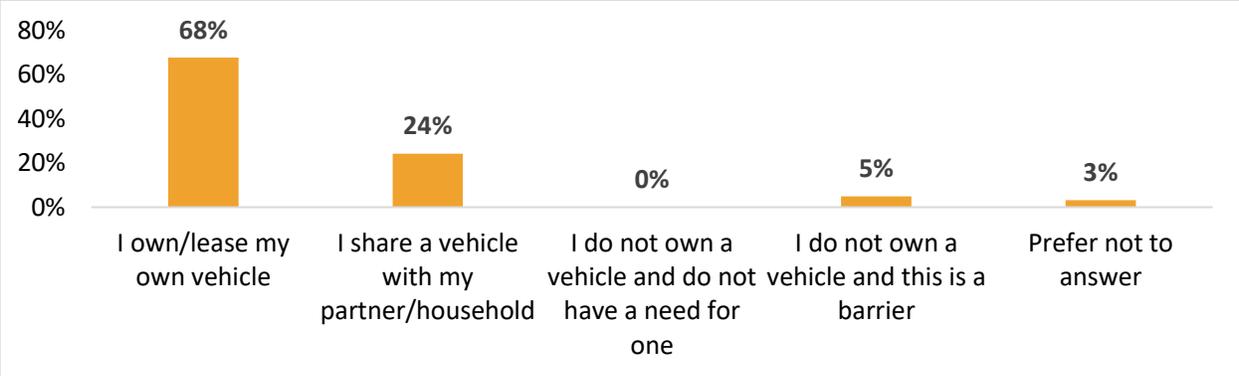


Figure 43: Use of vehicle transportation

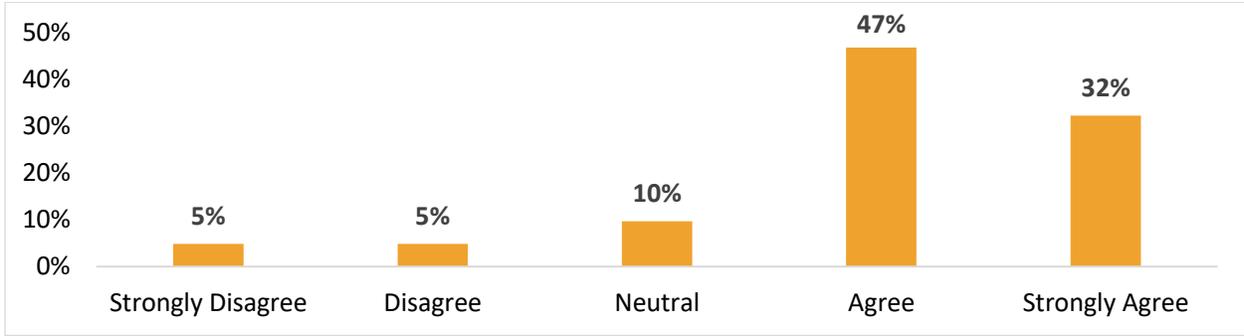


Figure 44: Level of agreement with statement: 'I have adequate access to transportation'

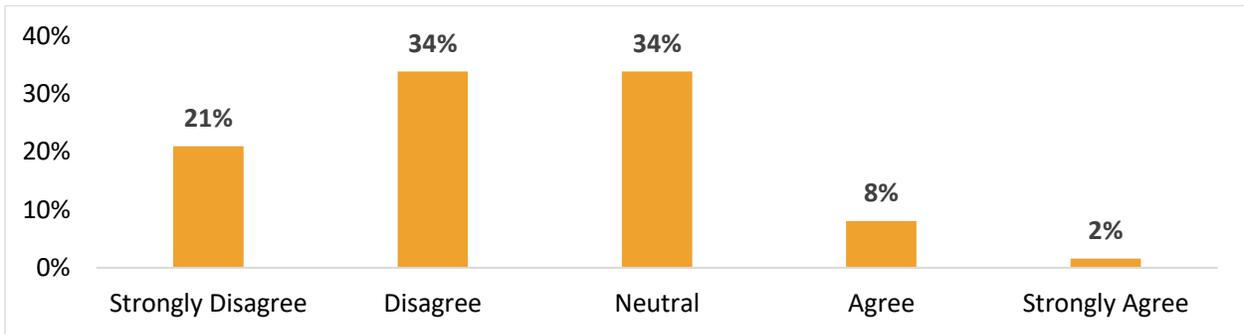


Figure 45: Level of agreement with statement: 'I use public transportation'

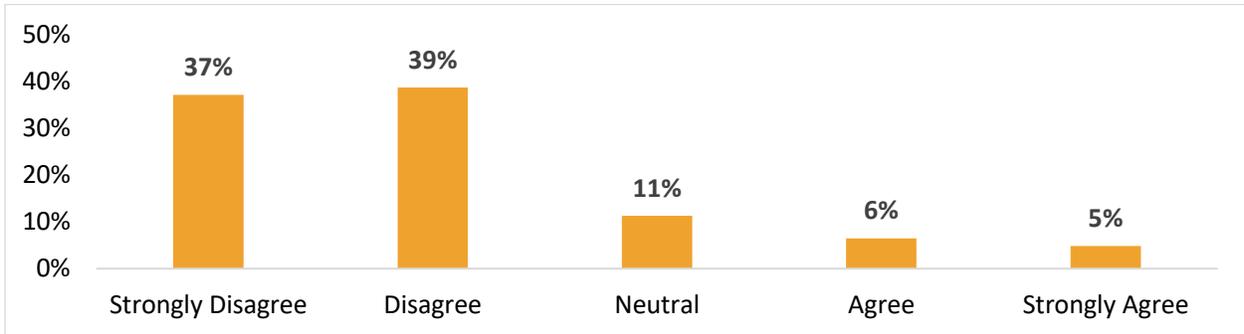


Figure 46: Level of agreement with statement: 'I rely on others for transportation needs'

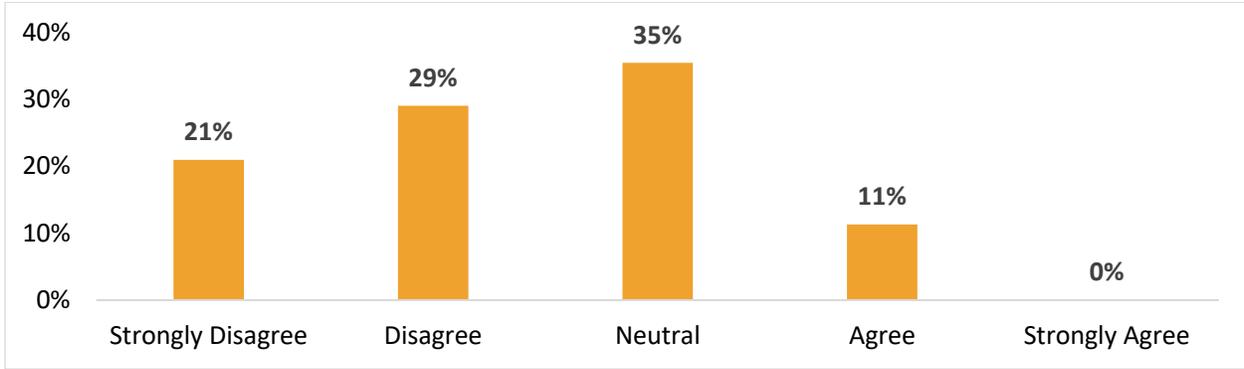


Figure 47: Level of agreement with statement: ‘I am satisfied with the public transportation options in and out of the Village of New Denver’

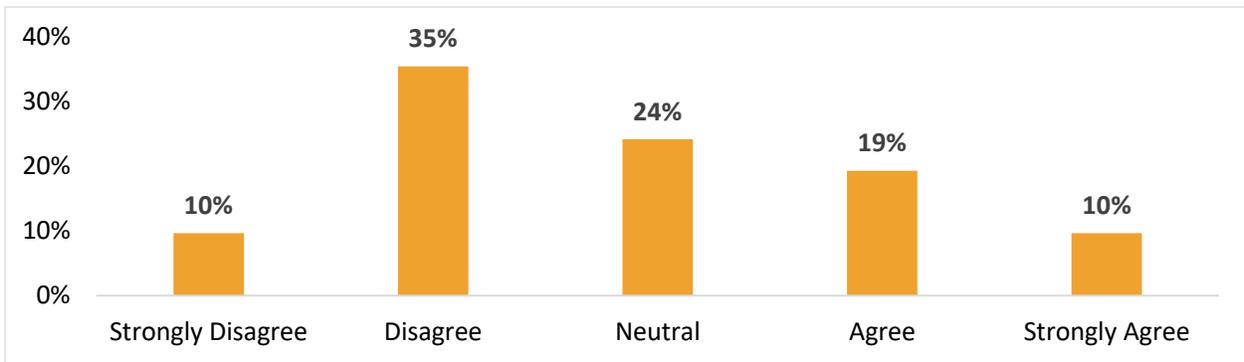


Figure 48: Level of agreement with statement: ‘It is a challenge to cover my monthly transportation costs (fuel, vehicle maintenance, insurance, etc.)’

Interviews

Through the interviews, transportation came up as a barrier to accessing services is and a high proportion of monthly costs. One interviewee indicated they must juggle whether the fuel cost is worth a town trip to collect food hamper goods. Other comments were related to vehicle maintenance costs, such as repairs or winter tires. This becomes a major setback for monthly living costs and means sacrifices are made elsewhere. Other interviewees indicated they have relinquished their driving privileges due to affordability and access issues; this sacrifice further inhibits access to support services.

Education & Training

The attainment of education is linked to higher rates of self-efficacy, employment opportunities, and is one of the social determinants of health. Formal and informal education help to mitigate issues that are exacerbated by poverty by developing employable skills and increasing social mobility.⁷⁶



There are many education and training programs and funding opportunities available regionally, provincially, and federally. Community Futures offers business support and start up loans for self-employment and entrepreneurs.⁷⁷ Skills Boost is federal wide initiative that began in 2018 to help adults return to school on a full-time basis after years in the workforce. Skills Boost includes grant eligibility for academic and training programs. On top of that it allows for Employment Insurance benefits when taking self-funded training.⁷⁸

Columbia Basin Trust’s Training Fee Support Program helps unemployed and underemployed people take short-term courses, online or in person, that help them secure employment. This program provides up to \$1,000 for tuition.⁷⁹

Due the COVID-19 pandemic, a majority of education courses, training opportunities, programs, and collaborations have transitioned to be based online. This pivot resulted in an increased reliance on technology and internet use, thus creating a new barrier to those who do not have readily accessible, affordable, or adequate internet connection or appropriate devices.

Survey

In the community well-being survey, internet and technology access questions were asked. Of the survey respondents, 84% indicated adequate access to a computer or similar device to meet their needs. When asked about reliable internet access, 17% indicated inadequate internet access. This limited internet access can create a cascade of other barriers to accessing opportunities or helpful resources.

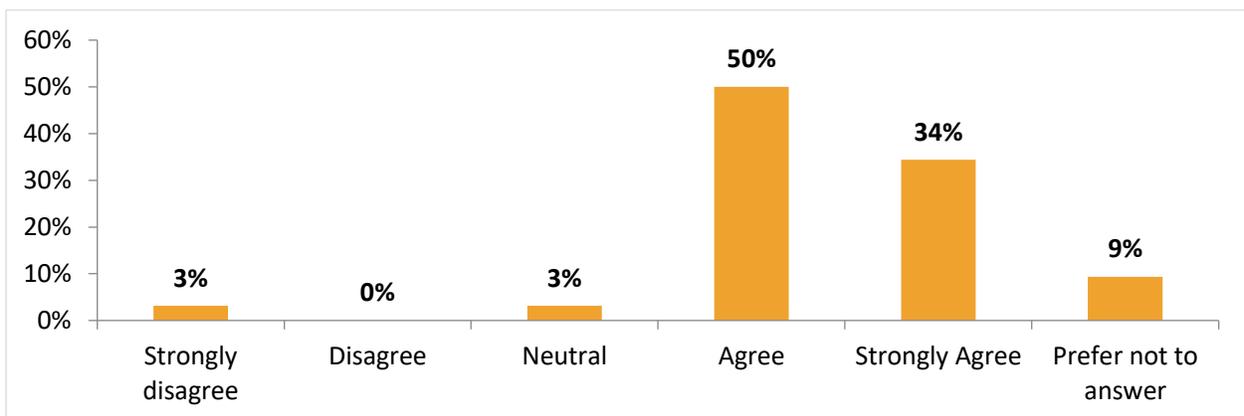


Figure 49: Level of agreement with statement: ‘I have regular access to computer or other similar device to meet my needs’

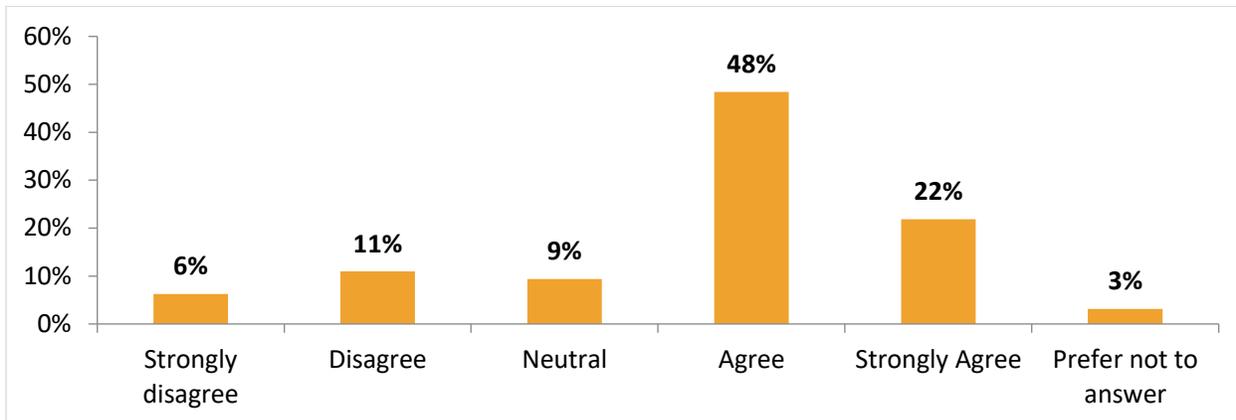


Figure 50: Level of agreement with statement: ‘I have access to reliable internet to meet my needs’

Interviews

Internet and computer or device access were not specifically asked during interviews. However, when asked some of the first items to be forfeited when finances are limited, both internet and phone were mentioned (**Figure 15**).

Social Support

Social isolation is a contributing impediment to achieving overall health and well-being and is linked to poverty status because it affects a person's sense of self, self-worth, and efficacy.⁸⁰

Social isolation is not regularly included in statistical surveys measuring multidimensional poverty indicators because measuring social isolation can be challenging. Social connectedness should therefore be studied alongside other poverty indicators such as material living standard, health, education and environment.⁸¹ To help understand the role of social isolation within the New Denver context, social connection and sense of a social support network were key inclusions in survey and interview questions.

Opposite to social isolation is social cohesion and this concept was a theme and priority identified in the focus group discussion. Social cohesion can be described as creating shared values, progressing towards a united interpretation of community that reduces disparities in income and wealth, and enables citizens to have a sense that they are involved in a common enterprise, facing challenges together, and are all members of the same community.⁸²

Survey

Most survey respondents (95%) indicated they had a personal friend, family member, or someone they trusted to reach out to for help. However, another survey question asked about having a strong sense of belonging and inclusiveness within the community of New Denver. Responses were more divisive, with only 50% indicating a sense of belonging, 30% in a neutral position and over 18% disagreeing with having a sense of belonging and inclusion in New Denver. One third of survey respondents indicated challenges with having the financial resources needed to participate in social activities. See **Figure 51** to **Figure 53**.

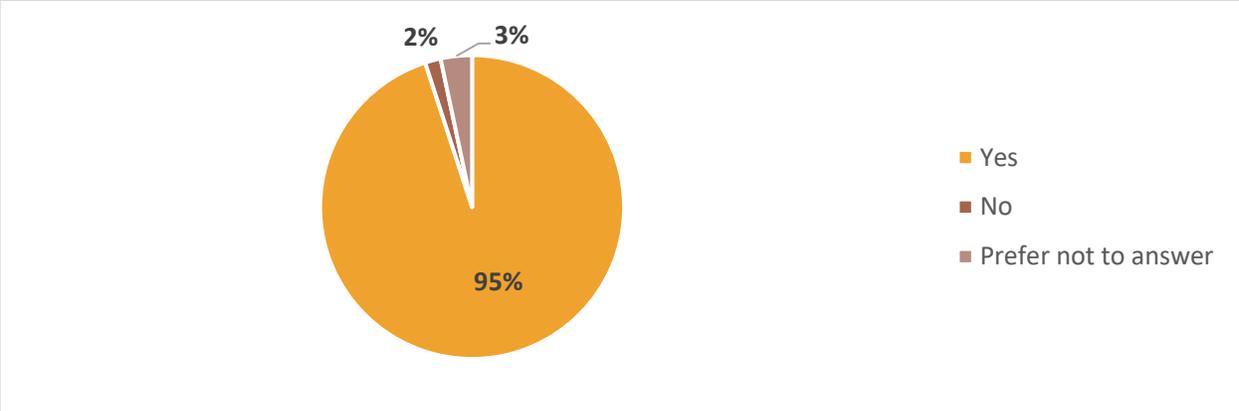


Figure 51: Indication of having a personal friend, family member, or someone you trust whom you can reach out for help

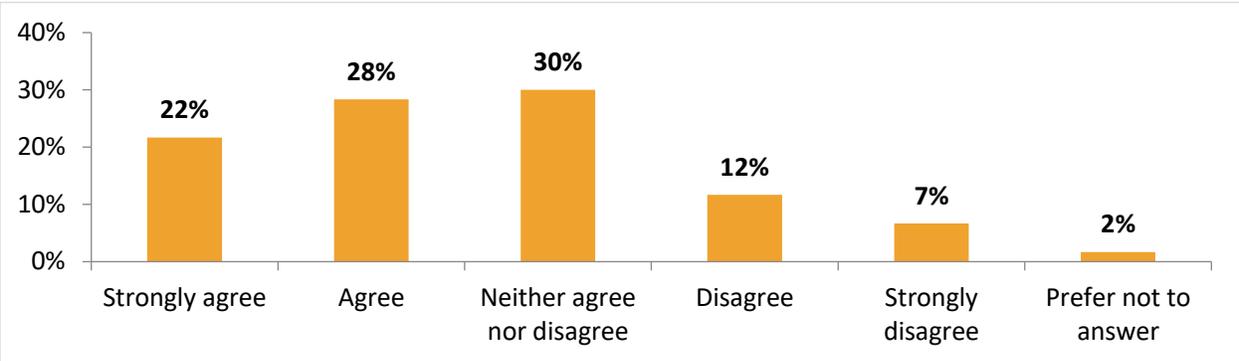


Figure 52: Level of agreement with statement: 'I have a strong sense of belonging and inclusion within the community of New Denver'

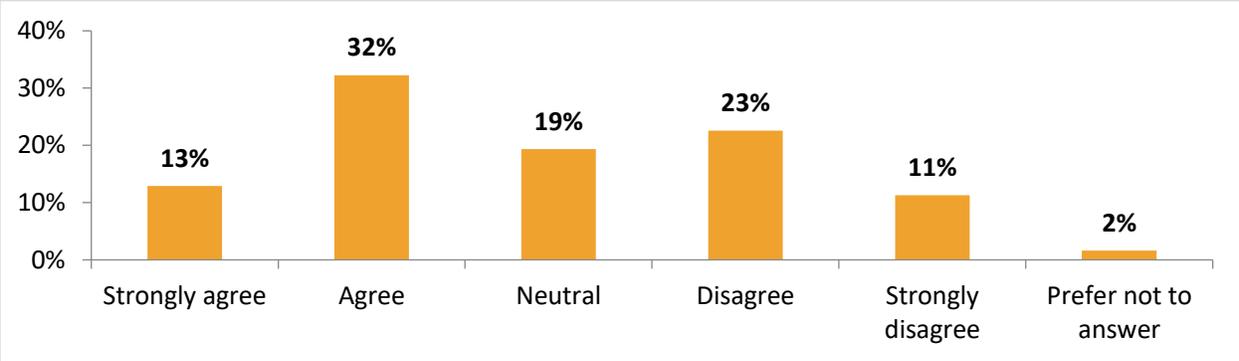


Figure 53: Level of agreement with statement: 'I have the financial resources needed to participate in social activities'

Interviews

Similar to the survey responses, every interviewee had at least one person they could name as being available to offer support if they needed it. Interviewees noted that much of the support provided is

emotional and mental aid, rather than monetary aid. **Figure 54** illustrates how interviewees indicate social support is offered.



Figure 54: Interview descriptions of social supports

Access to Services

Poverty is more than just financial hardship and is defined as including a lack or inaccessibility to assets and resources used to provide a healthy, balanced and engaged lifestyle.⁸³ Living in a remote community, New Denver residents are familiar with having to either go without certain services or travel to other communities or larger centres when access to specialty services is required.

Survey

When asked about the awareness and usage of a list of existing assets in the New Denver area, many of the respondents either knew about the asset but did not need to use it or were unaware of it. **Figure 55** through to **Figure 59** illustrate level of awareness for themed service areas.

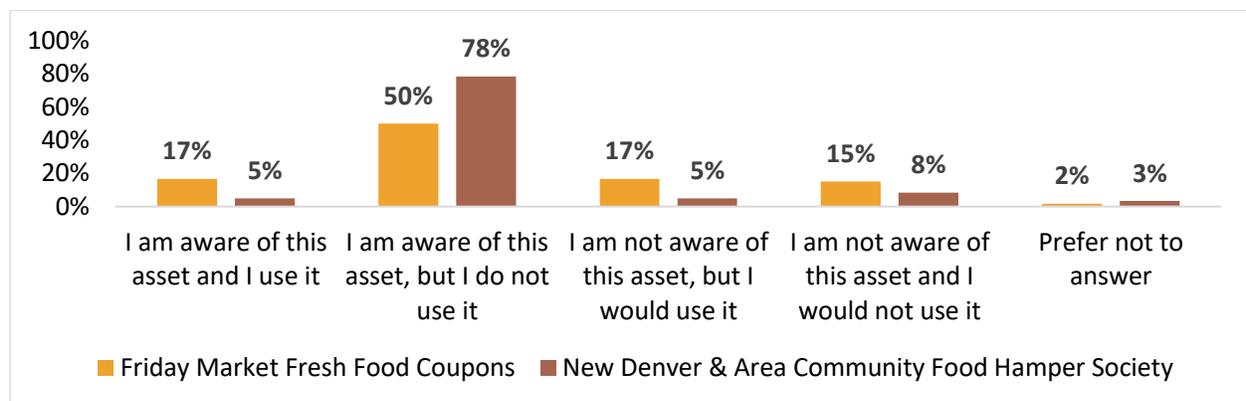


Figure 55: Awareness and usage of food services

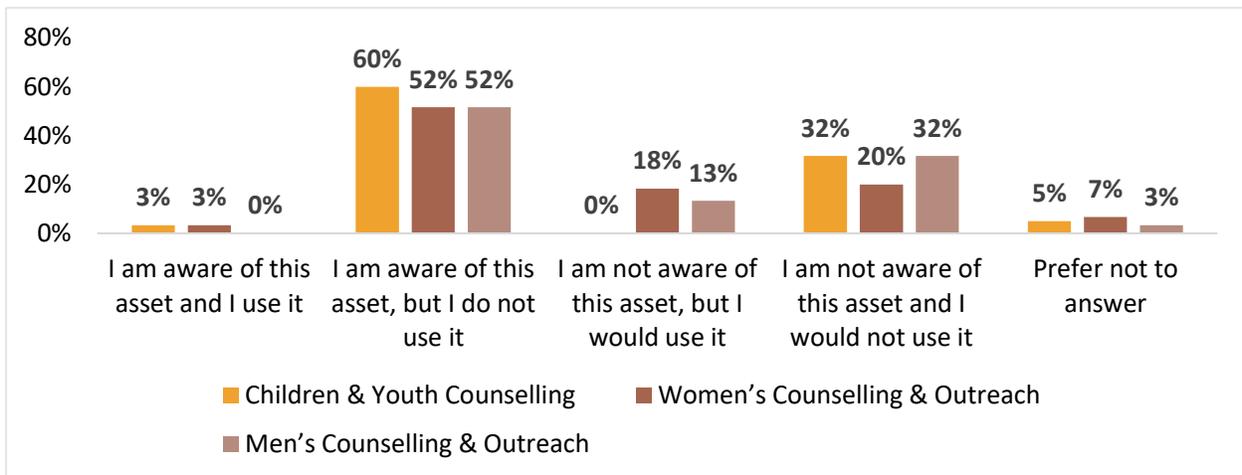


Figure 56: Awareness and usage of counselling services

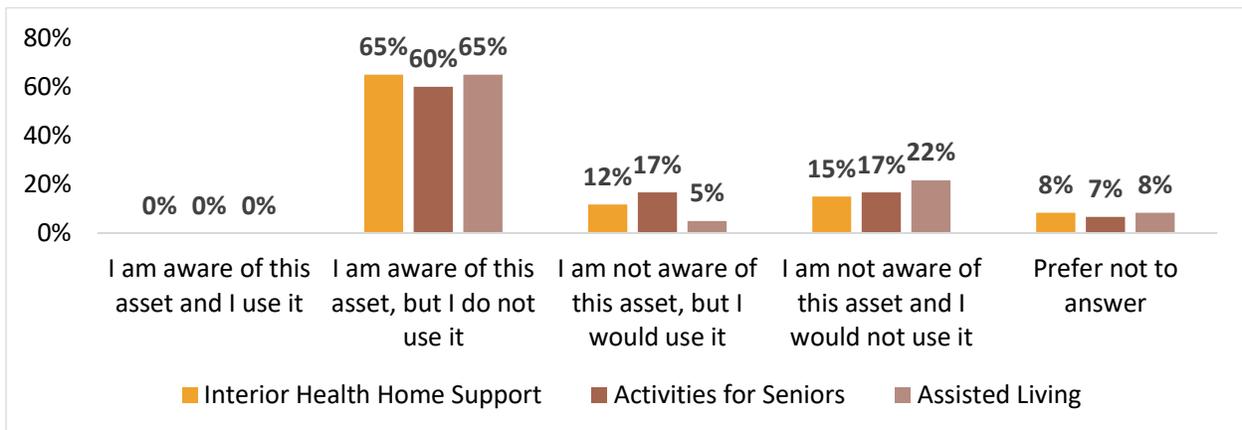


Figure 57: Awareness and usage of seniors and home support services

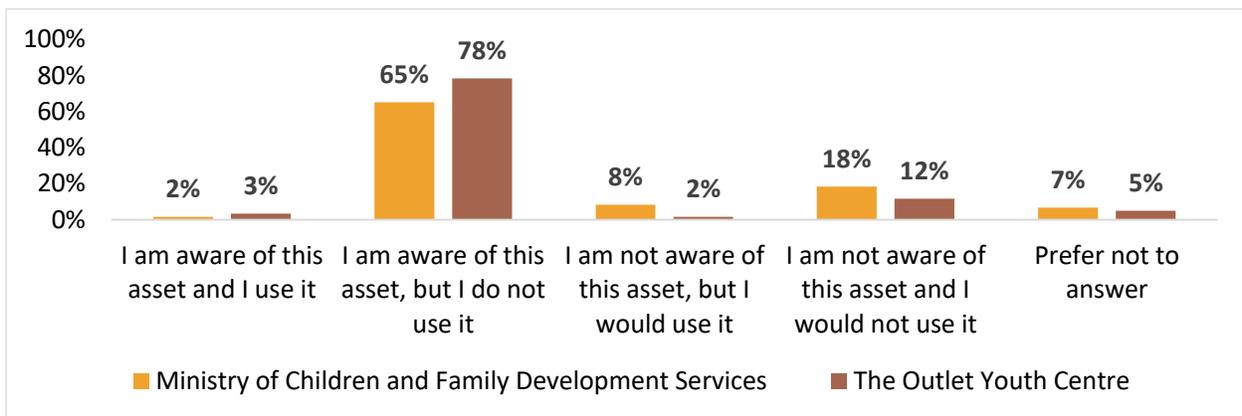


Figure 58: Awareness and usage of children and youth services

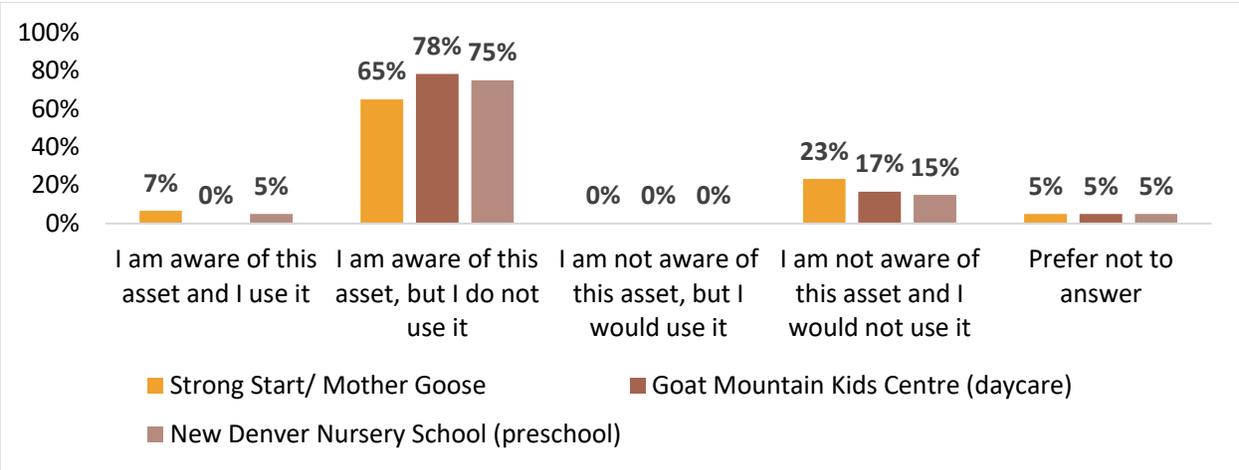


Figure 59: Awareness and usage of early childhood development and childcare services

Given a list of services, survey respondents rated the importance of access to the supports. To analyze this data, services were listed in order of the percentage of respondents rating the service as ‘very important.’ The top three very important service areas were food security; housing; and counselling, mental health and well-being.

Table 2: Percent of respondents rating services as ‘Very Important’

Services	Percent respondents rating service ‘Very Important’
Food Security	73%
Housing	69%
Counselling, Mental health & well-being	67%
Medical Physical Health	65%
Employment	63%
Seniors	61%
Recreational Physical Health	57%
People with Disabilities	55%
Transportation	51%
Education & Training	51%
Diversity & Inclusion	51%
Connection / Sense of belonging in community neighbourhoods	47%
Youth	47%
Parenting & Early Childhood Development	43%
Child Care	41%
Aboriginal Reconciliation and Services	31%

When asked to rate the same list of services in terms of how *well* or *not well* the community is currently supporting access to these services, the top three services the community is supporting very well are: parenting and early childhood development, child care, and connection/sense of belonging in community neighbourhoods (**Figure 60**). The services identified that the community is not supporting very well are housing, employment, seniors, people with disabilities, and transportation (**Figure 61**).

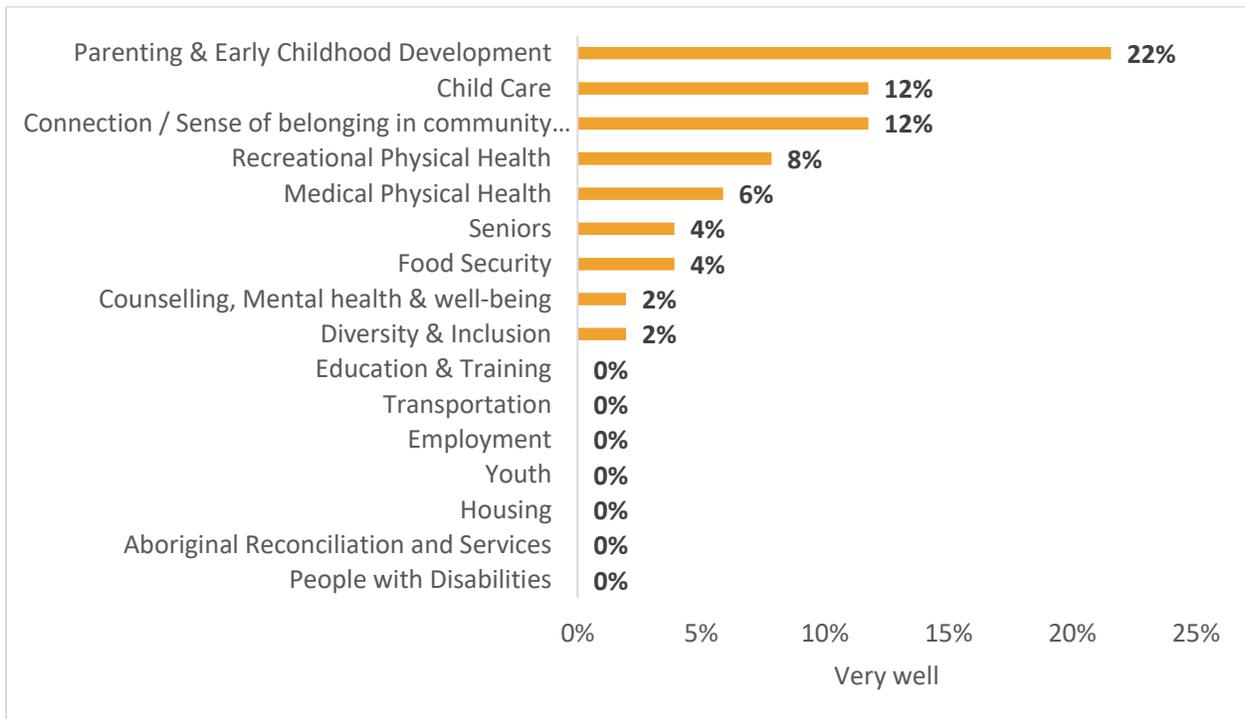


Figure 60: Rating of services that the community is currently supporting 'very well.'

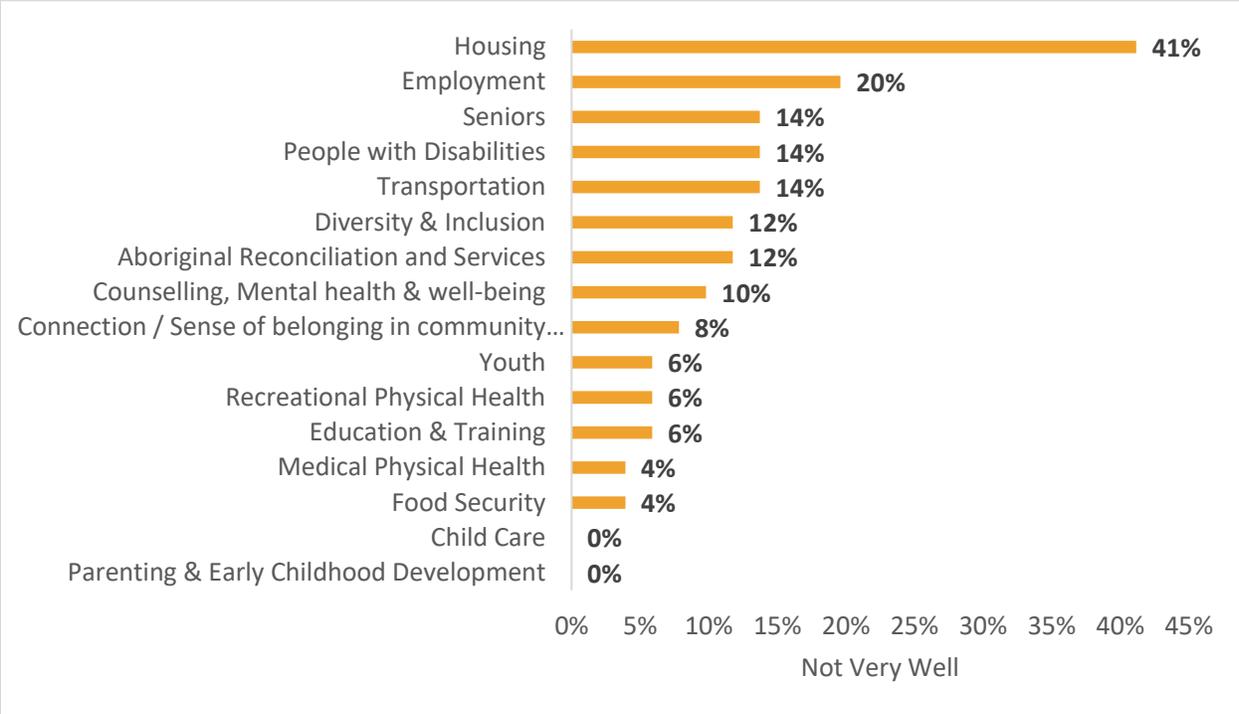


Figure 61: Rating of Services that the community is currently supporting 'not very well'.

Interviews

In both the interviews and survey, respondents were asked to express what resources and services they wished they had access to in New Denver that are either currently not available or inadequate. Affordable housing, mental health services, counselling and jobs were the most common responses (Figure 62).



Figure 62: List of resources or services not currently available or inadequate in New Denver

Focus Group Discussion

A focus group discussion added depth to the results from the community well-being survey and interviews, providing valuable input on how to accomplish local poverty reduction moving forward.

What does poverty look like?

Descriptors of what poverty looks like in New Denver are overlapped with the data collected from the interviews and survey. See **Figure 14**. The focus group discussion provided more detailed descriptors on what poverty looks like in New Denver. These are:

- *Everyone knows each other, which makes it both easier and harder to ask for help.*
- *There are missed opportunities and barriers to participation for children and youth.*
- *There are unsupported youth – drug and alcohol problems with parents.*
- *Living in poverty in New Denver can be doable because of formal and informal support networks.*
- *There are vast amounts of creativity and people looking out for each other – more so than in other communities.*
- *The cost of living and housing a key concern. When the cost of living is so high it does not leave many resources to do other things.*
- *Stigma related to poverty.*
- *There are challenges with land use in the village.*
- *Poverty is evident in the schools where you can see it in the children’s faces; you can see it when kids are missing out.*
- *How do we give our kids hope that there are ways out of poverty?*
- *The Laundromat is gone now, what does that mean for people?*
- *Housing is now viewed as a driving source to make money, but it cuts off parts of the population from accessing it. People are disposed from their land (First Nations and second nations).*

Strengths, Assets, and Barriers

The focus group discussion identified both local resources and citizen characteristics as New Denver’s strengths in helping reduce poverty (**Figure 63**). Three asset areas also emerged: relational, physical, and financial (**Table 3**). When discussing the existing gaps in the community that affect those who experience financial hardship, the feedback is categorized into living cost and social stigma (see **Table 4**). One focus group participant indicated:

“The biggest [priority] is to address the root causes of poverty not the symptoms. There is a lack of mental health services in the region. There are not necessarily enough resources to help all the people in need”



Figure 63: Identification of New Denver strengths for poverty reduction

Table 3: New Denver assets, resources, and services that currently support people facing povertyⁱ

Relational	Physical	Financial
Active volunteers	New Market Grocery Store	Friday Market Coupon Program
Active community Facebook page	Awareness of unofficial safe house locations	Government Child Tax Benefit
Good relationship with local healthcare system	Community integrated police support	Sharing revenue from recycling bottles
Supportive of one another	Lucerne Elementary Secondary School	Slocan Valley Legacy Society grants
	Slocan Community Health Centre	Unofficial economy creates well-paying short-term jobs

ⁱ It should be noted that this table is not an exhaustive resource list. It only highlights the resources that came up in the focus group discussion. For a more thorough list of New Denver assets see *Appendix D*.

Table 4: Existing barriers and gaps impacting those experiencing hardship or poverty

Living cost	Social Stigma
Lack of affordable housing	Prejudice to being poor
Lack of transportation	Lack of inclusivity
Too many empty houses	Underlying racism
Village septic limitations	Difficult to find work without local connections
Poor internet services	Lack of mental health support
Lack of employment options	

Poverty Reduction Actions

Input around local poverty reduction actions was received in the focus group as well as the survey and interviews. **Table 5** presents the suggestions from all sources in three themes – physical spaces, government responsibility, and miscellaneous. Suggestions are then further divided into specific short-term actions or long-term actions (See **Table 6**). These actionable ideas provide guidance for the recommendations in the following section.

Table 5: Local input for generalized poverty reduction actions

Physical spaces	Government responsibility	Miscellaneous
Reopen Laundromat	Promote full-time resident buyers	Buy and support local
Co-Housing to build community bonds	Allow flexible housing options	Help people help themselves
Keep post office	Increase awareness of existing supports	Increase equity among employment hiring processes
Build low-income housing	Make crown land available	More collaboration
Local co-op bakery	Update bylaws for tiny houses	Combat loneliness
Scatter locations of affordable housing	Commit to poverty reduction actions	Improve on making services more welcoming
Update community infrastructure	Promote inclusive educational webinars, seminars, and workshops for local attendance	Increase activities for youth, adults, and elders
Affordable access to alternative healing modalities/practitioners	Support rental capacities/ create rental incentives	Share more stories and create opportunities for communal dialogue

Community garden	Support the establishment of a universal basic income	Increase diversity
Better bus systems, more scheduled times/ trips.	Encourage new economic growth	
Build pump track and outdoor activity facilities		
Upgrade septic systems to accommodate needs (higher-density or laundrymat)		

Table 6: Local input for short- and long-term poverty reduction actions

Short-term Actions	Long-term Actions
Promote and utilize broadband internet once it is at Knox Hall/ Reading Centre	Use broadband internet to incentivize skilled workers to live here
Continue with more roundtable/ focus group discussions. Expand poverty reduction steering committee	Support development of the Silverton Community food and co-work centre (1-2 years)
Support the development of a community garden	Build and plant a community garden
Share produce and garden spaces	Change outdated bylaws
Keep supporting the assets we do have	Investigate infrastructure upgrades (ex: septic) to support higher density housing and
Market community to target year-round residents to live here	Affordable housing development
Engage youth voices	Incentives for building extra rooms/ rentals
Research and apply for more poverty reduction funding opportunities.	

The suggestions for poverty reduction sustainability included: thinking creatively; hosting annual community gatherings to disseminate poverty reduction information, resources, supports, and educational links; involving the voices of youth and people with lived or living experience of poverty; and developing a 10-year strategic plan that is clear and measurable.

When I think about poverty reduction in the Village of New Denver, I imagine my community...

The last question posed to the focus group was visionary and allowed the participants to describe the future of New Denver they wanted to cultivate. The question is: “*When I think about poverty reduction in the Village of New Denver, I imagine my community...*” See **Figure 64** for the key themes that emerged. These can serve as guiding principles for poverty reduction actions in New Denver.

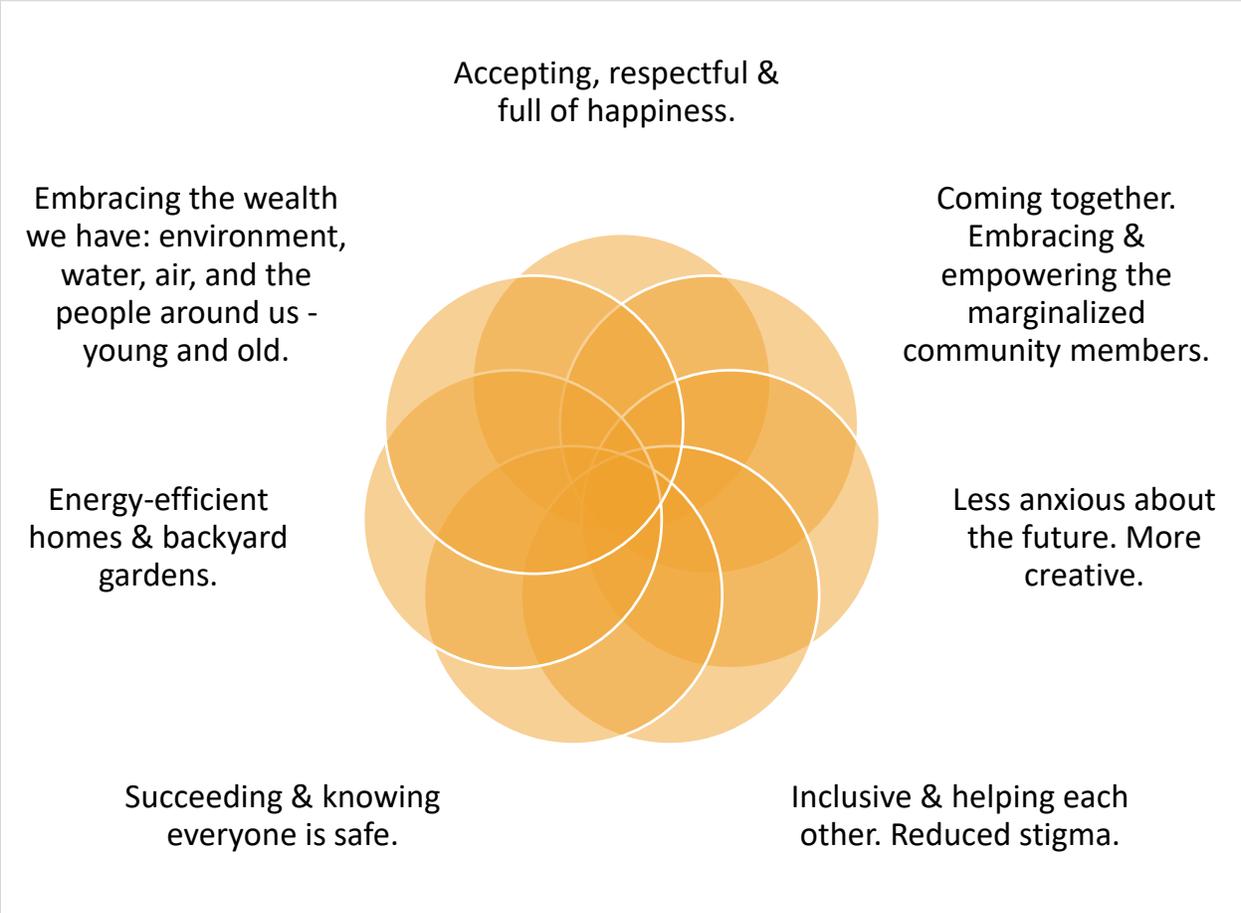


Figure 64: Imagining poverty reduction in the Village of New Denver

SECTIONS 5: NEXT STEPS

This section outlines next steps in the poverty reduction journey for New Denver, including decision-making tools and recommended actions that will help guide the community as resources become available. These next steps are based on the quantitative and qualitative data collected, steering committee, and network participation reported on above. As the capacity of the village to plan and implement its own poverty reduction interventions is limited, and poverty is an extraordinarily complex issue, the solutions towards reducing poverty will require collective actions from diverse stakeholders, including all levels of government, social service organizations, and community residents. Due to the recognition that the local government capacity is limited, recommending specific and detailed initiatives is out-of-scope for this report. Rather the decision-making tools and recommended actions listed help guide the entire community (not just the local government) on steps that could be taken to keep the momentum going. Specific and detailed poverty reduction initiatives can be developed in subsequent phases of this work as further funding becomes available (ex: UBCM poverty reduction funding).

Decision-Making Tools

The following are suggested decision-making tools the Village of New Denver can use to support the next steps of poverty reduction planning in the community.

Decision-making Tools	Details
<p>New Denver Poverty Reduction Steering Committee – helps advise and prioritize poverty reduction actions as they arise.</p>	<ul style="list-style-type: none"> • Host meetings at regular intervals to keep momentum going (suggest every two months or as needed). • Source funding to allow this committee to continue to meet (consider honorariums to reduce barriers to participation) • Ensure committee is made up of diverse community members, including those with lived or living experience of poverty. Consider including a youth voice as well. • Confirm goals of this committee. Goal suggestions: 1) strengthen community relationships with the poverty reduction lens, 2) advise on evolving poverty reduction priorities and next steps, and 3) support and become involved in taking needed actions. • Review the findings of this research and establish guiding principles and goals within each poverty reduction indicator theme area. (See Figure 64).
<p>Tamarack Institute – helps inform and guide poverty reductions opportunities.</p>	<ul style="list-style-type: none"> • Participate in Communities Ending Poverty Network, including webinars • Encourage steering committee members to attend webinars

	<ul style="list-style-type: none"> • Check-in with Jill Zacharias, BC Manager of Growth and Impact for Cities Ending Poverty at Tamarack Institute on a regular basis as needed to review process, progress, and status of poverty reduction actions to receive her feedback and advice.
Annual Municipal Priorities – helps prioritize poverty reductions actions in the short-term.	<ul style="list-style-type: none"> • Determine an overall poverty reduction objective within the next annual priorities list that will prioritize achievable steps towards poverty reduction as outlined in this report and is within the capacity of the Village over the short-term.
Official Community Plan (OCP) – helps prioritize poverty reduction actions in the long-term.	<ul style="list-style-type: none"> • Include poverty reduction lens in OCP when it is next reviewed. Consider how planning decisions will impact the poverty indicators highlighted in this report. • Consider justice, equity, diversity and inclusion principles in OCP review.
Poverty Indicator Data – helps provide information for evidence-based decision-making	<ul style="list-style-type: none"> • Measure progress over time by re-visiting and re-evaluating key poverty indicators included in this report (with support from Columbia Basin Rural Development Institute).
Relationships with organizations working to address poverty reduction in the region - helps increase opportunities for collaboration and increase capacity by sharing limited resources.	<ul style="list-style-type: none"> • Continue partnership with Interior Health Authority’s Healthy Communities Team (Kady Hunter) to stay up-to-date on related work happening in the region. • Build relationships with organizations that can help address poverty reduction. (Ex: Kootenay Career and Development Society and Arrow and Slocan Lakes Community Services.)

Recommended Actions

The following recommended actions are based on the community data collection (survey, interviews, focus group) and steering committee discussions. These recommendations are actions various organizations in the community of New Denver can take towards poverty reduction. These are not limited to the responsibility of the local government. These actions can be driven by various stakeholders, including the Poverty Reduction Steering Committee, local businesses, social service organizations, and community members. These recommendations are intended to help guide and inform decision-making related to the various poverty reduction themes in order to take advantage of poverty reduction opportunities as they arise. With the limited capacity within the local government, for these actions to be taken, collaboration by many different participants is necessary. Each recommendation includes who could participate in the specific action. Leadership on each action will depend on capacity and resources; level of involvement will also vary, from being as limited as advocacy, or as extensive as project management. ‘Various Community’ refers to the community-at-large and includes social service organizations, businesses and residents.

Employment and Income	Participate in Action		
	Local Government	Steering Committee	Various Community
Attract skilled workers to live in the community (ex: develop employment attraction marketing materials and communicate broadband service once it exists) This will help improve economic resilience, increase potential for further job creation and support a larger population of year-round residents.	✓	✓	✓
Commit to buy and support local	✓	✓	✓
Support initiatives that contribute to adequate and stable income for residents, as they arise (ex: living wage and universal basic income.)	✓	✓	✓
Address barriers to employment, continuing education, and job skills training opportunities, such as child care, transportation, and housing needs.	✓	✓	✓
Develop and implement strategies that target business and industry retention, expansion, and attraction.	✓	✓	✓

Children and Families	Participate in Action		
	Local Government	Steering Committee	Various Community
Check-in with childcare stakeholders occasionally to review and determine if there is a need for more childcare spaces. If shortage, advocate for more spaces.	✓	✓	✓
Support and advocate universal child care system as opportunities arise.	✓	✓	✓
Increase access to subsidized, no- or low-cost, recreational opportunities, learning /developmental programs, and community events for children and their families.	✓	✓	✓
Improve availability of and access to services and supports (ex. health, recreational, social, educational).	✓	✓	✓

Housing	Participate in Action		
	Local Government	Steering Committee	Various Community
Explore and pursue opportunities and collaborations for improving the supply of affordable housing in New Denver (ex. New Denver Housing Society, BC Housing, Columbia Basin Trust, Indigenous organizations)	✓	✓	✓
Investigate options to create incentives for homeowners to offer rentals and for developers to create rental and/or affordable housing; implement options that will work well in the New Denver context.	✓		
Review and update bylaws, as needed, to support affordable housing options, including higher density or tiny homes.	✓		
Connect with other communities successful with affordable housing solutions to learn from their experience (Ex: Shuswap Indian Band).	✓		
Identify and track specific housing needs and plan for a range of housing options; consider the needs of different demographic groups such as seniors, Indigenous people, people with developmental disabilities, children and youth, LGBTQ youth, women, immigrants and refugees, and more.	✓	✓	✓
Support, promote, and advocate for housing supports and benefits such as BC Housing's Rental Assistance Program, Shelter Aid for Residents, BC Rebate for Accessible Home Adaptations, and Affordable Home Ownership Program.	✓	✓	✓
Support the RDCK's Regional Energy Efficiency Program initiatives and work to reduce energy poverty related to home heating.	✓	✓	✓

Food Security	Participate in Action		
	Local Government	Steering Committee	Various Community
Maintain and expand support for local food hamper / food bank program	✓	✓	✓
Maintain support for Friday Market Food Coupons	✓	✓	✓
Engage with the community groups (Ex: Silverton Community Food and Co-work Centre or Healthy Communities Society) to determine opportunities to collaborate and support innovative community food security initiatives and programs (ex. support grant applications to give residents improved access to supplies needed to preserve food).	✓	✓	
Establish a community garden to increase access to garden space for those who would like to grow some of their own food.	✓	✓	✓

Increase access to affordable, nutritious, and culturally appropriate food.	✓	✓	✓
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Transportation	Participate in Action		
	Local Government	Steering Committee	Various Community
Engage with the Kootenay Car Share Co-op to encourage them to increase their marketing within the community, so residents are aware of the services they provide. Explore opportunity for increasing the presence of the co-op in New Denver and area.	✓	✓	✓
Engage with BC Transit to explore options to improve service to meet residents' needs.	✓		
Implement strategies identified in the Village's new Active Transportation Network Plan.	✓	✓	✓

Education and Training	Participate in Action		
	Local Government	Steering Committee	Various Community
Engage with the local organizations (Kootenay Career and Development Society, Arrow and Slocan Lakes Community Services) to explore opportunities to improve access to career and training support opportunities for the vulnerable population in New Denver.	✓	✓	✓
Advocate for broadband internet throughout the community. Engage with Columbia Basin Broadband Corporation to determine steps to get affordable broadband internet to all homes in New Denver. Connect with Sarah Breen, Regional Innovation Chair at Selkirk College to review to discuss possible steps to support increased broadband service.	✓	✓	✓
Promote where Broadband is available, once it is available (Knox Hall/Reading Centre).	✓	✓	✓
Offer programming at the new technology centre in the New Denver Reading Centre	✓	✓	✓
Continue supporting free access to computers and internet at the Youth Centre.	✓	✓	✓

Social Supports	Participate in Action		
	Local Government	Steering Committee	Various Community
Establish a community navigator position (ex: welcome wagon) to help existing and new residents navigate the different services and employers in the community. Source funds to sustain this role.	✓	✓	✓
Ensure community activities are inclusive - welcoming and accessible to the diversity of residents.	✓	✓	✓

Access to Services	Participate in Action		
	Local Government	Steering Committee	Various Community
Engage with Arrow and Slocan Lakes Community Services to review counselling and mental health supports and how to improve access, including possible funding sources to support improved access.	✓	✓	✓
Share results of this research with New Denver businesses, bringing attention to items otherwise purchased out-of-town (ex: pet food, toilet paper, baking supplies, bulk food) and encouraging these businesses to stock these items.	✓	✓	✓
Regularly advertise availability of services (ex: StrongStart, seniors' activities) through multiple communication channels (posters, newspaper, social media).		✓	✓
Improve library access in New Denver. Determine specific library needs for the community and options to address those needs, including funding sources.	✓	✓	✓
Share New Denver Asset Map (<i>Appendix D</i>) with residents. Review and update once a year.	✓	✓	✓
Investigate options to re-open a laundromat. What locations are available with the necessary infrastructure? If no locations exist, determine needed steps to develop a location with the necessary infrastructure.		✓	✓

SECTION 6: APPENDICES

Appendix A: Survey Instrument

Please use a **X** or **✓** in the • to select your answers.

1. Do you live in the Village of New Denver?

Yes

No

If no, where do you live: _____

2. What is your age?

1. Under 18

18-24 years old

25-34 years old

35-44 years old

45-54 years old

55-64 years old

65-74 years old

75 years old or older

Prefer not to answer.

3. What gender do you identify as?

Male

Female

Non-binary

Prefer not to answer.

Prefer to self-describe: _____

4. What is your marital status?

Married

Common-law

Single

Prefer not to say.

Other (please specify): _____

PART 1: Household & Housing

5. What best describes your living situation?

- I live with parents or caregivers.
- I rent my home.
- I own my home with a mortgage.
- I own my home without a mortgage.
- I am homeless.
- Prefer not to answer.
- Other (please specify): _____

6. How many people, including yourself, live in your household?

- 1
- 2
- 3
- 4
- 5
- More than 5
- Prefer not to answer.

7. How many of those in your household are dependents? (Ex: children or others who depend on someone else in the home for their care)

- None
- 1
- 2
- 3
- 4
- 5
- More than 5
- Prefer not to answer.

8. On a scale of 1 to 5, with 1 meaning strongly **disagree** and 5 meaning strongly **agree**, please state your level of agreement with the following statements regarding your housing situation. Please use a **X** or **✓** for your answer to each row.

	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree	Prefer not to answer
My housing is affordable						
My housing meets the needs of my family						
My housing is stable and secure (E.g., Available year-round housing?)						
My house does not require major repairs or improvements						
It is a challenge to cover my house heating and energy costs.						
I have regular access to a computer or other similar device to meet my needs						
I have access to reliable internet to meet my needs						

Part 2: Children & Childcare

9. Do you currently have any children living at home? (*If no, skip to question 15*)

- Yes
- No
- Prefer not to answer

10. How many children do you have in each of the following age groups?

- Under 2
- 2-5
- 6-9
- 10-12
- Over 13
- Prefer not to answer

11. Do you have access to affordable childcare?

- Yes
- No
- I do not need childcare
- Prefer not to answer

12. What type of childcare does your child/ren access?

- Formal (ex: licensed daycare)
- Informal
- Combination of both
- None

13. Are there any barriers to you accessing your preferred childcare?

- Yes (please describe below)
- No
- I do not need childcare
- Prefer not to answer

If yes, please describe:

14. Please state your level of agreement with the following statement:

I am able to meet the needs of my child/ren to participate in social activities? (Ex: sports, social outings, birthday parties, entertainment)

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree
- Prefer not to answer

Part 3: Employment & Income

15. What best describes your employment status?

- Full-time employment
- Part-time employment
- Full-time self-employment
- Part-time self-employment
- Unemployed and looking for work
- Unemployed and not looking for work (no need)
- Unemployed and not looking for work (unable)
- Unemployed, attending school/ higher education
- Retired
- Prefer not to answer
- Other (please specify): _____

16. Has COVID-19 affected your income?

- No impact
- I have less income now
- I have more income now due to government COVID-19 benefits
- I have more income now because of work
- Prefer not to answer

17. Please state your level of agreement with the following statement:

I have the financial resources I need to participate in social activities. (Ex: sports, social outings, entertainment)

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree
- Prefer not to answer

18. Please state your level of agreement with the following statement:

My household earns enough income to cover our cost-of-living needs.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree
- Prefer not to answer

Part 4: Transportation

19. What best describes your access to transportation?

- I own/lease my own vehicle
- I share a vehicle with my partner/household
- I do not own a vehicle, and do not have a need for one
- I do not own a vehicle, and this is a barrier
- Prefer not to answer

20. On a scale of 1 to 5, with 1 meaning strongly **disagree** and 5 meaning strongly **agree**, please state your level of agreement with the following statements regarding your transportation situation: Please use a **X** or **✓** for your answer to each row.

	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree	Prefer not to answer
I have adequate access to transportation						
I use public transportation						
I rely on others for transportation needs						
I am satisfied with the public transportation options in and out of the Village of New Denver						
It is a challenge to cover my monthly transportation costs (fuel, vehicle maintenance, insurance, etc...)						

21. What would improve your transportation situation? [Optional]

Part 5: Food

22. How much of your groceries are purchased within the Village of New Denver?

- All
- Most
- Some
- Very little
- None
- Prefer not to answer

23. If you shop outside of New Denver for food items, how often do you go?

- Every week
- Every 2 weeks
- Once a month
- Once in 2 months
- Once in 6 months or more
- I never shop outside New Denver
- Prefer not to answer

24. If you shop for groceries outside of New Denver, where do you go? (Check all that apply)

- Nakusp
- Castlegar
- Nelson
- Vernon
- Kelowna
- Prefer not to answer
- Other (please specify): _____

25. Please list the top 5 items you prioritize buying outside of New Denver [Optional]

26. Do you grow or raise some of your own food?

- Yes
- No
- Prefer not to answer

27. How much of your food do you grow or raise?

- All
- Most
- Some
- Very little
- None
- Prefer not to answer

28. Please state your level of agreement with the following statement: I have enough healthy food to adequately feed my household.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree
- Prefer not to answer

29. On a scale of 1 to 5, with 1 meaning strongly **disagree** and 5 meaning strongly **agree**, please state your level of agreement with the following statements regarding your food shopping practice. Please use a **X** or **✓** for your answer to each row.

	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree	Prefer not to answer
I shop in New Denver because I have no other option						
I shop outside of New Denver because of costs						
I prefer to shop for food in New Denver						
I prefer to shop for food elsewhere						
I have access to what I need to preserve food						
I would grow food, if I had access to garden space.						

Part 6: Social and Community Assets

30. Do you have a personal friend, family member or someone you trust who you can reach out for help?

- Yes
- No
- Prefer not to answer

30. Please state your level of agreement with the following statement: I have a strong sense of belonging and inclusion within my community of New Denver.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree
- Prefer not to answer

31. Of the following community assets in New Denver, please check the answer that best applies to your awareness of and utilization of the assets below. Please use a **X** or **✓** for your answer to each row.

	I am aware of this asset & I use it	I am aware of this asset, but I do not use it	I am not aware of this asset, but I would use it	I am not aware of this asset & I would not use it	Prefer not to answer
Friday Market Fresh Food Coupons					
New Denver & Area Community Food Hamper Society					
Strong Start/ Mother Goose					
Goat Mountain Kids Centre (daycare)					
New Denver Nursery School (preschool)					
The Outlet Youth Centre					
Children & Youth Counselling					
Women's Counselling & Outreach					
Men's Counselling & Outreach					
Interior Health Home Support					
Work BC (Employment Services)					
Activities for Seniors					
Assisted Living					
Ministry of Children and Family Development Services					

32. Are there any services/assets missing from the list above that you are aware of being available in New Denver? [Optional]

33. Are there any services/assets missing from the list above that you feel should be offered in New Denver? [Optional]

34. What services, if any, do you travel out of town to access? [Optional]

Part 7: Poverty Perspectives

35. Please state your level of agreement with the following statement:

The Village of New Denver plays an important role in helping to address poverty within the community.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree
- Prefer not to answer

36. Do you consider yourself someone who is *currently* having a hard time making ends meet financially?

- Yes
- No
- Prefer not to answer

37. Have you experienced financial hardship within the last 10 years?

- Yes
- No
- Prefer not to answer

38. How often do you find it hard to make ends meet financially?

- All the time
- Seasonally
- Occasionally
- Never
- Prefer not to answer
- Other (please specify) _____

39. What is the first thing that you personally go without when money is tight? [Optional]

40. On a scale of 1 to 5, with 1 meaning **not very important** and 5 meaning **very important**, how do you rate the importance of access to the following supports? Please use a **X** or **✓** for your answer to each row.

	1 Not Very Important	2 Not Important	3 Neutral	4 Important	5 Very Important	Prefer not to answer
Aboriginal Reconciliation and Services						
Child Care						
Connection / Sense of belonging in community neighbourhoods						
Parenting & Early Childhood Development						
Diversity & Inclusion						
Education & Training						
Food Security						
Housing						
Employment						
Recreational Physical Health						
Medical Physical Health						
Counselling, Mental health & well-being						
Youth						
People with Disabilities						
Seniors						
Transportation						

41. On a scale of 1 to 5, with 1 meaning **not very well** and 5 meaning **very well**, please state how well you feel the community is currently supporting the following. Please use a **X** or **✓** for your answer to each row.

	1 Not Very Well	2 Not Well	3 Neutral	4 Well	5 Very Well	Prefer not to answer
Aboriginal Reconciliation and Services						
Child Care						
Connection / Sense of belonging in community neighbourhoods						
Parenting & Early Childhood Development						
Diversity & Inclusion						
Education & Training						
Food Security						
Housing						
Employment						
Recreational Physical Health						
Medical Physical Health						
Counselling, Mental health & well-being						
Youth						
People with Disabilities						
Seniors						
Transportation						

42. What actions do you think would best reduce poverty in New Denver? [Optional]

43. Is there anything else that you would like to share with us about any of the topics covered in this survey? [Optional]

Thank you!

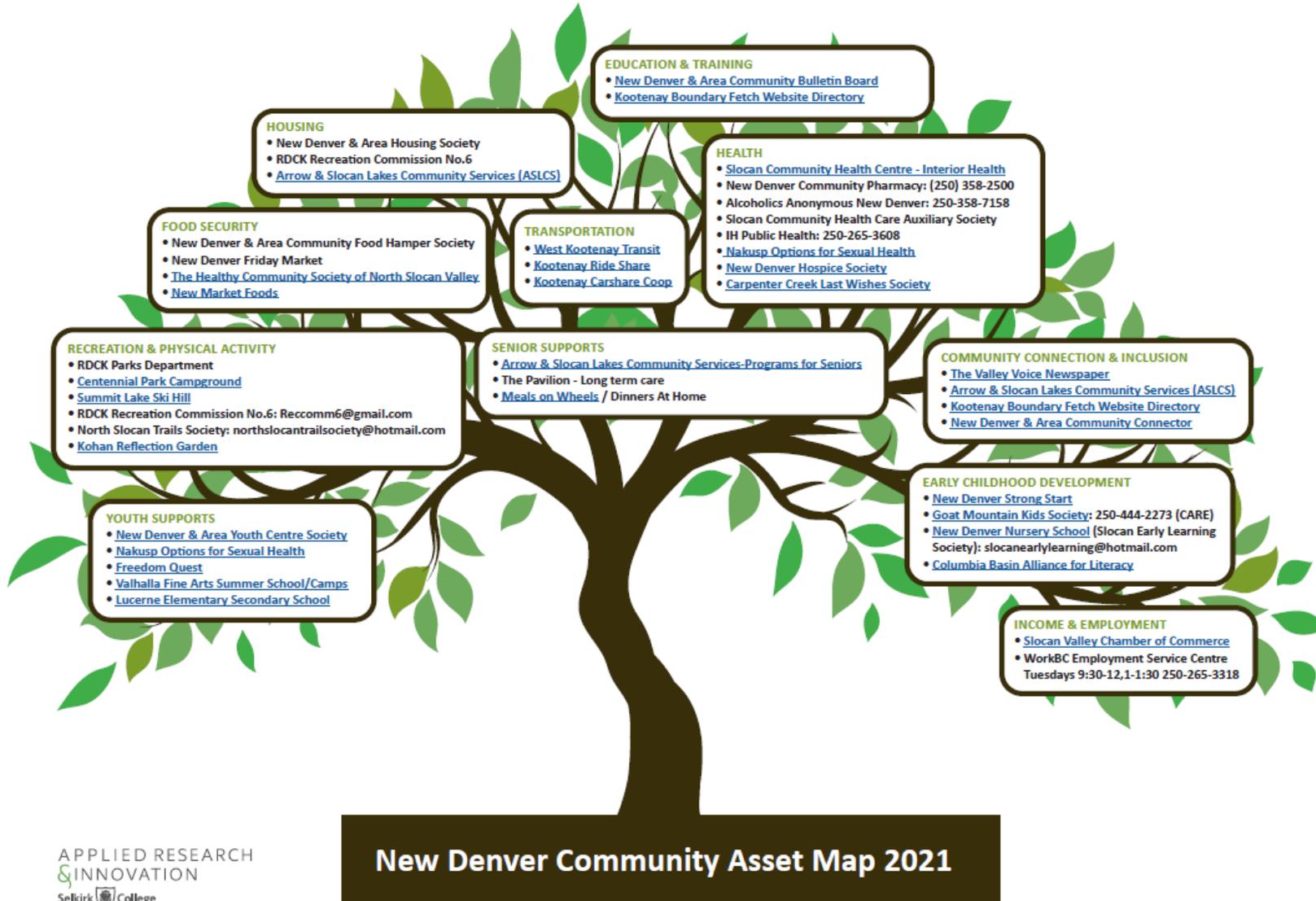
Appendix B: Interview Questions

1. Do you consider yourself someone who is currently experiencing financial hardship or poverty?
2. Have you experienced financial hardship or poverty in the last 10 years?
3. How often do you or did you experience financial hardship or poverty?
4. If you have experienced financial hardship or poverty, can you describe what this looks like or looked like to you?
5. What is the first thing, or things, you go without when money is tight?
6. What is your biggest barrier to making ends meet or having enough money to cover expenses?
7. Do you have a personal friend, family member or someone you trust who you can reach out to for help? If so, can you tell me about how this person or these people help you?
8. What resources or services do you use, or have you used for help when money is tight, or you cannot afford everything you need?
 - a. Can you tell us which are most useful?
9. Are there any resources you can tell us about that are not currently available to you but would be helpful to you or others in the community?
10. What barriers exist, if any, in accessing resources or services that would be useful to you?
11. What actions do you feel would be most helpful to support those experiencing poverty and financial hardship in New Denver in order to improve their situation?

Appendix C: Focus Group Questions

1. What does poverty in New Denver look like to you?
2. What strengths does the community possess that help reduce poverty?
3. What community assets, resources, or services does New Denver have to support those experiencing poverty or financial hardship, or anyone having a hard time making ends meet in any way?
4. What barriers or gaps exist in the community that impact those experiencing poverty or financial hardship?
5. What actions do you think will reduce poverty or financial hardship in New Denver?
6. What should be done in the immediate future to improve the lives of people in New Denver when it comes to helping them meet all of their needs?
7. What should be done in the long term to improve the lives of people in New Denver when it comes to helping them meet all of their needs?
8. How can we make the New Denver Poverty Reduction Plan sustainable into the future?
9. When I think about poverty reduction in the Village of New Denver, I imagine my community...

Appendix D: New Denver Community Asset Map 2021



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