

Quality of Life CHALLENGE Framework for Change

1.0 Framing the issue

Defining Poverty:

Poverty means that someone does not have enough social and economic resources to live with dignity, choices, and power which support full participation in society.

Poverty is more than just a lack of income. We know that a variety of factors falling outside of the control of individuals contribute to poverty: for example age, gender, ethnicity, migration, household size, health, and physical and developmental ability.

To reduce or eliminate poverty, we need to affect factors such as safe and affordable housing, fair access to education, a feeling of hope for the future, active participation in community building, and the opportunity to develop a financial asset base.

Poverty reduction depends on the community's understanding of and concern for its causes, conditions and consequences. To make systemic, durable changes to poverty levels, we must acknowledge the complexity of the issue. Otherwise we will only achieve mostly short-term, surface solutions.

Root Causes:

Affordability in BC's Capital Region is a serious concern for the wellbeing of our families and communities.

- Our costs of living are some of the highest in Canada. To buy a median price condominium in April 2009 a household needed an income of \$57,664. A median price townhouse required a household income of \$83,141¹. Yet the median household income was \$53,310, meaning that purchasing a starter home was out of reach for at least half the households in our region.
- Costs of rental housing are also high, and rising faster than inflation. To affordably rent a one bedroom apartment in Greater Victoria in 2008, a single person working full time would need to earn a minimum of \$14.92 per hour. Not only is renting an apartment costly, there are not very many apartments available. The vacancy rate in Greater Victoria is 1.2%, one of the lowest in the country.²
- 28.4% of households are paying more than 30% of their income for housing. 27.2% of two-parent families with two children earn less than the 2007 living wage (\$16.39).

The high costs of housing (both purchased and rental) coupled with low paying jobs is a disturbing trend that is undermining the vibrancy of the region and resulting in the expansion of the working poor and further economic and social deterioration. Young people and families with children continue to leave the region, school closures have become commonplace and the average age of our population continues to grow. Between 2001 and 2006, 12% more youth 25-29 moved out of BC's Capital Region than moved in³. The region's deteriorating affordability is impacting its ability to attract workers, including new immigrants, and coupled with the declining birth rate, the declining available workforce puts significant pressure on the community's ability to sustain and grow the local economy.

¹ Victoria Real Estate Board, Canada Mortgage and Housing and Vancity

² Canada Mortgage and Housing, Rental Market Report 2007

³ Community Council 2006 Living Wage, Statistics Canada Census 2001 and 2006

The international economic downturn is being felt in BC's Capital Region. The April 2009 unemployment rate was at 6%, and while still below the national unemployment rate (8%) has increased substantially from the 2.8% rate Victoria held in April 2008. Job losses locally have been spread throughout a number of categories: accommodation and food services, public administration, information, culture and recreation, and professional, technical and scientific services. However, our local economy may be somewhat insulated from the downturn due to its diversified economic drivers of tourism, high technology, marine services, and government and academic institutions⁴.

While recent community attention and increased resources are a hopeful indication of the leadership and united approach necessary to address the growing homeless population in the Capital Region, less visible and also in grave danger are even larger numbers of working poor. Employees are squeezed between sky-rocketing housing costs, expensive and difficult to find child care, and low wages, resulting in an expansion of the Capital Region's working poor and the number of people who are homeless or unstably housed.

Though many families have thrived here, all is not well for many others. Of the 155,120 families living in the Capital Region in 2005, 18.2% were considered to be living in poverty⁵. One in ten children in BC's Capital Region were living on low income. Astonishingly, an increasing number of 18 year olds are not graduating from high school, 30.5% in 2004-2006, seriously impacting their future earnings potential.

Even when our economy was booming, many children, youth and parents were falling through the cracks. As we move into this economic downturn, families in this region are particularly vulnerable. It can be challenging to develop a coherent local social strategy to address these issues given our multiple orders of government (13 municipalities, 3 electoral areas, 4 school districts, 1 regional district, 1 health authority, 9 First Nations) serving a population of 366,516.

The good news is that employers had begun to increase wages in response to the low unemployment rate. Living wage information from Phase One of the CHALLENGE contributed to at least 560 employers raising wages. This kind of information and dialogue resulted in average wages in Greater Victoria increasing faster than inflation. Consumers paid 1.9% more in March 2007 for the goods and services in the Consumer Price Index (CPI) basket than they did in March 2006. For the same period, average weekly earnings increased 4.2%, compared to 3.6% in BC overall⁶. Local wage data is not yet available to determine if wages are still increasing in Victoria; in BC average weekly earnings began to decrease in early 2009 (contrary to all other provinces in Canada).

While some progress is being made and community awareness of poverty is greater than it has ever been, the numbers of people living in poverty continue to grow in the Capital Region. Everyone pays a high price for poverty. Taxpayers pay for increased social services, health care and policing. The region loses its economic vibrancy when affordability and social instability are prevalent. Society suffers as income gaps widen and social cohesion is weakened. The Quality of Life CHALLENGE's vision has been consistent: for a vibrant and sustainable region where everyone lives in a safe and decent home and is able to care for themselves, their families and their community.

⁴ Victoria Chamber of Commerce http://www.victoriachamber.ca/published_articles?id=130

⁵ Victoria's Vital Signs 2007, Statistics Canada Low Income Measure

⁶ Victoria's Vital Signs 2007, Statistics Canada

*Imagine...a vibrant and sustainable region
where everyone lives in a safe and decent home
and is able to care for themselves,
their families and their community.*



Tackling Root Causes

High costs of living: housing, child care, transportation, food
Service sector and small business based economy

Working Differently

- Work collaboratively and strategically towards common, shared goals
 - Include people living on low income
- Foster corporate and personal leadership and responsibility
 - Recognize, link and build on all efforts

Quality of Life CHALLENGE network:

a community of
practice working to
deepen understanding
about poverty
reduction and
collaborative work

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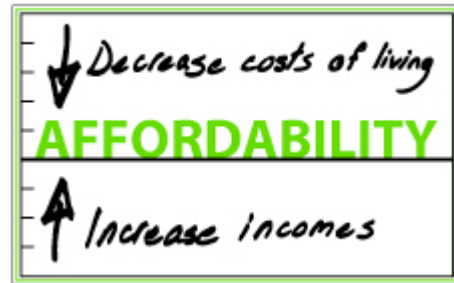
<p>Business engagement</p> <p>Resident engagement</p> <p>Local governments</p> <p>BC Poverty Reduction Coalition</p> <p>Community Resource Agency</p>	<p>Inform HR policy</p> <p>Mobilize community</p> <p>Inform public policy</p> <p>Strengthen collaboration</p>
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2.0 Aspirations and Outcomes:

The vision of the Quality of Life CHALLENGE (the CHALLENGE) is:

A sustainable quality of life for everyone in BC's Capital Region.

Imagine....a vibrant and sustainable region where everyone lives in a safe and decent home and is able to care for themselves, their families and their community.



Between 2008 and 2011...

The CHALLENGE will contribute to at least three policy changes which remove systemic barriers to employment or reduce costs of living for those living on low or limited incomes.

The CHALLENGE will contribute to 8,000 people in BC's Capital Region moving along the pathway out of poverty.

Annually, the CHALLENGE will bring together at least 100 voluntary sector organizations, 100 businesses and 50 representatives from the public sector to work collaboratively to reduce and prevent poverty in BC's Capital Region.

3.0 Approach

The Quality of Life CHALLENGE is a group of diverse community partners working together to generate long-lasting solutions that prevent and reduce poverty in BC's Capital Region. It is established as a non-partisan mechanism to enable community collaboration and to bring our community together around a common concern to co-create solutions to poverty in this region.

At the beginning of Phase One (2002), the Quality of Life CHALLENGE called for a broad comprehensive approach to poverty reduction through improving the quality of life indicators in the region. At that time there was little evidence of multisector collaboration to address quality of life issues in our community. Today there are several, addressing specific concerns such as homelessness, food security, early childhood, and economic development. In Phase Two the CHALLENGE will continue to lead regional work on poverty reduction and will support and connect with other related collaboratives.

Our Leverage Points

Collaboration: In this region there has been an increase in the numbers of collaborative initiatives and initiators. The work within and among collaborations is evolving and changing. The CHALLENGE is, itself, a model of collaboration, an opportunity for the modelling of best practices in working together. In Phase Two of the CHALLENGE:

- It continues to lead work on poverty reduction and on engaging businesses in social issues.
- It seeks to break new ground in working in partnership, building on lessons learned in Phase One. As before, the CHALLENGE is looking to partner, but now is also actively looking for opportunities where it is not the lead, thus demonstrating and testing ways to add value from all positions in a partnership.

- The CHALLENGE is also working to find numerous ways to provide practical support for collaboration, including the annual CHALLENGE Network events, which create spaces for multiple agencies, individuals, governments and businesses to come together to identify community priorities for action, advise program development, learn and celebrate together.
- Additionally, the CHALLENGE is seeking opportunities for partnership with other poverty reduction organizations, including ones where its research can inform an advocacy role the CHALLENGE is unable to fill. Most, if not all of the CHALLENGE projects will be done in collaboration with other agencies. Finally, the CHALLENGE continues to connect with other collaborations, sharing information and ensuring work is complementary, not duplication.

Vibrant Communities: The partnership with Vibrant Communities is a great asset for the Quality of Life CHALLENGE. The learning community offers opportunities to share ideas about how to work more effectively, including collaborative practices. Being part of a national poverty reduction initiative brings credibility to our work. The additional resources help to leverage local and other resources and provide a base of program funding for the all important glue between projects that collaboratives often struggle to fund. The CHALLENGE learns from and contributes to lessons learned from the Vibrant Communities network across Canada.

Business engagement: Phase One of the CHALLENGE had considerable success in engaging employers around employment practices, contributing to almost 900 low wage workers earning more or having a better quality of employment. The current rising unemployment rate makes it more challenging to engage employers on these issues, yet the CHALLENGE will continue to work in this area, both because it is still necessary and because it is expected that the labour market will improve and we will then not have lost ground with businesses. The voice of the business community can influence decision-makers and policies in a different and effective way and can often transcend jurisdictions. In Phase Two, the CHALLENGE will:

- continue to connect with businesses, choosing projects and services which recognise the economic context of most businesses, are likely to add value to their work in the short term, and allow participation with limited business resources;
- partner with Leadership Roundtable members and other labour market stakeholders to deliver services to the business community; and,
- continue to invite traditional business leaders to engage, but will focus on engaging the widest number of businesses at sufficient depth to develop a relationship.

Affordability Index: The CHALLENGE's work to address affordability has been well received in BC's Capital Region, engaging partners from across the political spectrum who are concerned about the sustainability of our community. The Leadership Roundtable is considering using rebranding the living wage as the affordability index, and using this indicator as a focal point for our work in Phase Two. The Affordability index takes into account costs of living and incomes, allows diverse people and organizations to engage, yet is more focused than Phase One's umbrella of quality of life.

Resident engagement: Phase One of the CHALLENGE also had considerable success engaging individuals in poverty reduction discussions and action, including developing substantial expertise on how to support the participation of people with experience living on low income. Phase Two of the CHALLENGE will:

- re-engage many of the over 2,255 people and organizations participating in Phase One;
- work to engage more individuals, providing multiple opportunities for action to reduce poverty; and,
- encourage individuals to register annually as members of the Quality of Life Community Network, and to participate in planning and learning about collaboration and poverty reduction.

Public Policy: In a consultation with organizations and individuals engaged in the CHALLENGE, stakeholders identified informing public policy as a key CHALLENGE role. It was however also noted that an active policy role would likely make any future public sector funding more difficult to access. Engaging the provincial government was a challenge through Phase One. In Phase Two, the CHALLENGE is an active participant in the BC Vibrant Communities network and the newly formed BC Poverty Reduction Coalition, which is working to inform provincial and federal policy and to create a legislated poverty reduction plan with targets and timelines for BC. All All policy related work will be conducted respectfully, and where possible, in partnership with relevant public agencies. The CHALLENGE will continue to work to inform public policy as part of its project work, drawing policy implications from projects to inform the Leadership Roundtable and BC Vibrant Communities.

Local governments: In Phase One, the CHALLENGE found that municipal and regional governments have diverse agendas and were reluctant to engage. In Phase Two the CHALLENGE will be working with municipal governments to meet their identified action goals, where there is intersection between these and the CHALLENGE strategic priorities. For example, the CHALLENGE is providing services to the District of Central Saanich on developing recommendations to assess farm worker housing proposals, with the City of Victoria to develop a Living Wage bylaw, and with the Town of Sidney to develop a workforce housing strategy.

Community Resource Agency: Finally, the CHALLENGE's situation within the Community Council is a significant asset. The Community Council provides leadership for a variety of focused projects and collaborative initiatives addressing a range of social issues. The connection to these projects and initiatives supports the integration of these issues with the CHALLENGE, i.e. bringing a food security lens to poverty and a poverty lens to food security work. The Community Council staff have also developed substantial expertise and capacity for research, communications and evaluation work, essential components of CHALLENGE work.

Our Priority Areas for Action

Increase incomes: Many people in BC's Capital Region do not have enough money to live here, either because their wages are too low or the social safety net is providing inadequate support. Building upon relationships and strategies of Phase One, the CHALLENGE has increasingly strong ties to the private sector and is well positioned to focus on workforce poverty. Barriers to employment are an ongoing problem for many, and the CHALLENGE will build on its labour market knowledge and networks to develop solutions in this area, including community economic development initiatives. While others are addressing many aspects of the social safety net, the CHALLENGE will focus on those which are closely linked to successfully transitioning to the workforce. The CHALLENGE intends to work collaboratively with other groups addressing diverse aspects of sustainable incomes.

Reduce costs of living: BC's Capital Region is an expensive place to live in. Reducing costs of living will assist people with lower incomes to improve their quality of life. Housing is one of the most expensive costs of living, but many groups are now working to address housing affordability concerns. The CHALLENGE continues to build on its work on housing affordability from Phase One, but will work collaboratively with other groups and take a lead only in niche areas: currently workforce housing and resident support for affordable housing. Transportation, child care, health care, and food are just some other costs the CHALLENGE may work to address, in coalition with other community groups.

Create learning opportunities: Poverty is about more than a low income. There are many negative stereotypes about people living in poverty, and few organizations are working to challenge these stereotypes. The CHALLENGE will continue to raise awareness about the realities of living in poverty. The CHALLENGE is a community of practice, partners working and learning together to help people transition out of poverty. For example, there are missing opportunities for learning which would help

people transition out of poverty, such as financial literacy and the CHALLENGE will explore these avenues with strategic partners.

Our Strategies

Quality of Life CHALLENGE partners are working together to generate long-lasting solutions that prevent and reduce poverty in BC's Capital Region by focusing on three strategic areas: increasing incomes, reducing costs of living, and creating learning opportunities.

1. INCREASE INCOMES by:

- 1.1 ENGAGING EMPLOYERS: Engage employers in managing thriving sustainable enterprises through inclusive employment practices.
- 1.2 REMOVING BARRIERS: Be a community-catalyst for effectively removing systemic barriers to employment.
- 1.3 SUPPORTING COMMUNITY ECONOMIC DEVELOPMENT: Support new alternative forms of employment and entrepreneurial behaviour that create economic opportunities for citizens who have difficulty participating in the labour market.
- 1.4 INFLUENCING POLICY: Explore and provide information to policy-makers about policy alternatives that could increase incomes, especially for those living on low or limited incomes

2. REDUCE COSTS OF LIVING through

- 2.1 ENGAGING COMMUNITY: Engage citizens and neighbourhoods to support initiatives that make housing, childcare, transportation and food more affordable.
- 2.2 INFLUENCING POLICY: Explore and provide information to policy-makers about policy alternatives that could reduce the costs of living, especially for those on low and limited incomes.

3. CREATE LEARNING OPPORTUNITIES about:

- 3.1 POVERTY: Deepen public understanding of the local realities of living in poverty through the actions of people who live on low or limited income.
- 3.2 HOW TO MOVE OUT OF POVERTY: Research and develop tips and tools to enhance the knowledge of individuals and families to cope with daily challenges, advance up the ladder of opportunity and out of the cycle of poverty.
- 3.3 HOW TO TAKE ACTION: Disseminate information and create dialogue about the actions that citizens could take to prevent and reduce poverty.

Our Principles

The Phase Two principles build on the Phase One Quality of Life CHALLENGE Theory of Change. In transitioning from Phase One to Phase Two, there was a deep commitment to continue this way of working.

The Quality of Life CHALLENGE:

- works collaboratively and strategically towards common, shared goals
- works respectfully with people who live on low and limited incomes through full inclusion in all phases of development and decision making;

- fully engages our communities through increasing awareness and understanding about quality of life and poverty;
- fosters corporate and personal leadership and responsibility for the care of our community, in particular for people who live in poverty;
- respects those who are already involved in reducing and preventing poverty by recognizing, linking and building on all efforts in order to increase efficiency while minimizing duplication and cost;
- tracks and celebrates all efforts and contributions that are made toward the goals.

These working principles are more than platitudes, but are the underlying foundation and standard for our decision-making and actions. As we continue to learn how to apply these principles we deepen our collective understanding about how to work more effectively to transform our communities for the better. In so doing we will achieve long-lasting outcomes.

4.0 Capacity

In the broadest sense, the Quality of Life CHALLENGE is open to any individual or organization that shares the values, principles and vision of the Quality of Life CHALLENGE as a “Vibrant” community which is actively engaged in reducing the causes and consequences of poverty for all who live, work and play in BC’s Capital Region.

While the Quality of Life CHALLENGE represents the community as a whole, there are five levels of engagement, each with basic roles and responsibilities:

1. Quality of Life CHALLENGE Leadership Roundtable (LRT):

The LRT is composed of members representing the diverse facets of the community, people who are committed to act as catalysts of change by providing strategic direction and support to the CHALLENGE.

Meetings are held bi-monthly. The Leadership Roundtable is responsible for providing strategic thinking, planning and direction to the CHALLENGE, demonstrating diverse community support and collaborative leadership for the CHALLENGE, and for supporting evaluation, learning and celebration.

Leadership Roundtable partners demonstrate commitment to the CHALLENGE through signed Letters of Agreement that identify how the work of the CHALLENGE aligns with their strategic objectives, what they bring to the CHALLENGE (through outcomes, resources, investment) and what they need from the CHALLENGE.

2. Quality of Life CHALLENGE Caucus:

The Quality of Life CHALLENGE Caucus meets monthly to deal with regular and urgent operational and program decisions. Members of this group serve as the central point of contact for staff, and as a bridge between the Community Council Board of Directors and the Leadership Roundtable. The commitment of this small group of leaders has been proven during the unanticipated lengthy journey of transition from Phase One to Phase Two.

3. Community Council Board of Directors:

The Community Council has held a mandate for poverty reduction in BC’s Capital Region since the 1930s. It serves as the Convening Organization, Secretariat and Legal Sponsor for the Quality of Life CHALLENGE. The Quality of Life CHALLENGE is a strategic initiative of the Community Council and the Executive Director of the Community Council provides leadership and is

accountable to the Board of Directors for the management of the CHALLENGE. This arrangement builds on the experience and credibility of the Community Council in poverty reduction work, and is more efficient, maximizing resources. The Board of Directors has fiduciary responsibility and financial oversight for the CHALLENGE, developing and approving budgets, recommending funding opportunities and ensuring sustainability. While the Leadership Roundtable works on strategic direction of the CHALLENGE, the Board of Directors ensures that the CHALLENGE is integrated with the mission and work of the Community Council and is aligned with its mandate. In fact, the Community Council is a unique example of an effective community support organization (see J. Connor, Community Visions, Community Solutions).

4. Quality of Life CHALLENGE Action Committees:

Action Committees, standing or ad hoc, may be initiated as necessary in order to carry out the work of the LRT effectively and efficiently. Some action groups are special project steering committees, e.g. Workforce Housing. Others provide direction for specific ongoing tasks or activities, e.g. Business Engagement. Meetings are held as necessary.

5. Quality of Life Community Network (QOLCN):

The Quality of Life Community Network is open to all sectors including business, labour, non-profit, residents and all levels of government. This Network is a large community of practise, a space where members can come together to deepen their understanding about poverty reduction and collaborative work. Members are asked to register annually at no cost, declaring their support for the CHALLENGE, its working principles and its work this year. Members of the Quality of Life Community Network may participate by choice at self-determined levels of capacity and interest, with the goal of increasing community capacity, and building economic and social opportunities for the purpose of enhancing quality of life and preventing and reducing poverty in the Capital Region. Meetings will be held at least once per year to:

- identify community issues and priorities;
- offer a testing point for multiple projects and do practical work to develop projects collectively;
- create spaces for agencies to find partners for projects under development; and,
- celebrate achievements from past projects and share lessons learned.

Recognizing that businesses are often not comfortable in large multi-sectoral gatherings, there will be opportunities created for businesses to connect on social issues outside of multi-sectoral gatherings.

5.0 Resources available:

The CHALLENGE has several long-standing partners who have committed multi-year funding and in kind support since its inception. These funders have provided essential support for the first seven years of the CHALLENGE. As these partners reduce their financial support, the CHALLENGE is adjusting its revenue generating strategies to incorporate more project-based work, fees for service, advertising, publication sales and fundraising. The CHALLENGE is also continuing to work strategically towards new financial partners for its program. As part of this work, the CHALLENGE completed a three year business plan in February 2009.

6.0 Signs of Progress:

Between 2008 and 2011...

Progress towards 3 policy changes that increase incomes or reduce costs of living:

- *Organize 18 dialogue and learning activities around poverty related issues and policies*

Progress towards 8,000 people in BC's Capital Region moving along the pathway out of poverty:

- *Facilitate 9 collaborative projects to prevent and reduce poverty in BC's Capital Region*
- *Present 2,000 decals to all groups and individuals who take action to reduce poverty*
- *Present 18 awards to champions who foster corporate and personal leadership and responsibility for the care of our community, in particular for people who live in poverty*
- *Grow the subscription list for the employer CHALLENGE to over 1700 employers*

Progress towards diverse partners working collaboratively to reduce and prevent poverty:

- *Include 50 people with experience living on low income in all CHALLENGE structures, processes and activities*
- *Support 10 collaborating partners to be exemplary and proactive in including people who experience the issues first hand*
- *Provide 21 opportunities for LRT and collaborating partners to learn about best practices in collaboration*

7.0 Summary:

Phase Two of the Quality of Life CHALLENGE is building on the strengths of Phase One, doing more of the things we have done well in the past and continuing to break new ground. The CHALLENGE is a community of practise where people can to come together to deepen their understanding about poverty reduction and collaborative work. Its focus for the coming three years is on increasing incomes and reducing costs of living. Much of this work is through an interconnected series of projects which work collectively to inform policy and engage the broader community, yet the CHALLENGE consistently works to be more than the sum of its parts.

It is through new models of collaboration, new ways of working and transforming our community, that we will be able to achieve our vision of a sustainable quality of life for everyone in BC's Capital Region.