

# The Face of Poverty in Surrey

## *Achieving a Sustainable Income*



A collaborative, multi-sectoral effort to reduce poverty and the issues related to poverty. Learning nationally, acting locally.  
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### **A sustainable income provides a family with more than the basic requirements of survival.**

A sustainable income is defined as the income a family requires to meet all of its basic needs, to have an adequate standard of living, and to be able to save for the future. Families with sustainable incomes are able to improve their standard of living over time, actively participate in their communities, build strong support systems, and contribute to their local economy.

### **At the last census in 2000, nearly 63,000 people in Surrey were not receiving a sustainable income.**

The challenge for our community is to develop its own strategies for supporting Surrey families in creating and maintaining a sustainable income. There are four approaches we can adapt to enable us to work towards sustainable incomes for all:

1. Labour market strategies.
2. Government income-support programs.
3. Financial asset building.
4. Promoting potential for saved costs.

### **Labour market strategies require collaboration between government, business and community leaders.**

Labour market strategies come in various forms. For example, one strategy might include a commitment to upgrade skills of the working poor. Other strategies may be to implement training programs targeting gaps in the supply of workers, like the Canadian Home Builder's Association did with framing technicians in the residential construction industry, or to target particular neighbourhoods for job increases. A final example of a strategy may be social purchasing portals, where a mutually beneficial link between the hard to employ, suppliers of business goods and services, and corporate purchasers is made.

### **What about minimum wage?**

Minimum wage is NOT a living wage, as it does not provide a family with enough income to reach the Low Income Cut Off for any given area. That means that a family cannot adequately meet its basic needs, let alone save for the future. Those who advocate for a living wage believe that people who work should not have to live in poverty or raise their families in poverty.

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### **Government income-support programs must be accessible and must provide adequate support.**

Government income-support programs are available to people who are retired, unable to find and keep work, or have a permanent disability. Communities can help eligible people successfully apply to programs by providing information, advocacy and support. Communities can also work with government agencies to improve accessibility and to increase the income available through the programs.

### **Financial assets are the building blocks to a safer, healthier, and happier future.**

Financial assets include savings, property, and financial equity. People who live without a sustainable income quickly deplete their financial assets in an effort to meet basic needs. Communities can promote the building of financial assets by helping people save for homes or education through matched fund programs, by providing financial literacy training and strengthening connections with community banking institutions, and by working with government agencies to remove barriers to asset building.

### **People who live without a sustainable income often pay more for goods and services.**

Communities can promote the potential for saved costs in many ways. One is to work with banking institutions to make affordable, accessible banking services available for people limited to expensive cheque-cashing stores. Another is to provide food access through transportation support, community gardens, bulk buying or linking with farmer's markets. Finally, communities can improve access to affordable housing through cooperative buying, or subsidized rental programs.

### **Vibrant Surrey is working collaboratively to reduce poverty and issues related to poverty.**

We have joined with 15 other communities across Canada, under the Vibrant Communities initiative ([WWW.VIBRANTCOMMUNITIES.CA](http://WWW.VIBRANTCOMMUNITIES.CA)). We are inviting leaders from the business, social service, and government communities and all our neighbourhoods to work together to enhance the quality of life for all who call Surrey home. Please join in this challenge of building economic and social opportunities for everyone.

What is the community saying?

"If you are not getting a paycheque, and if you don't have six months wages banked, you're in crisis, whether you know it or not. You're in trouble. You're this far away from living in a cardboard box and if you don't know it, think about it because it's that far away."

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