



INCOME SUPPORTS AND INDIGENOUS PEOPLES IN B.C. An Analysis of Gaps and Barriers

SUMMARY REPORT

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Foreword

The First Nations Leadership Council is both pleased and disheartened to share this report. The findings of this report document what we know exists in our communities, both on and off reserve. It is vital that this research was undertaken in a responsible way and shared. However, it is saddening that the various factors contributing to the findings of this report have been, and are still, allowed to continue.

This report highlights what First Nations have always known: that well-being is not simply a lack of poverty and that the barriers to achieving well-being go far beyond basic financial support. However, it also identifies many issues and challenges faced and imposed on Indigenous people in accessing the current systems of support to address poverty, meaning that even the programs intended to provide the minimum needs are failing our people.

The findings of this report point to many causes of poverty in Indigenous communities and to one that is causal to most others: the trauma that our communities and people know well. This trauma resulted from forced removal of our Peoples off their territorial lands, imprisonment of our children in residential schools that purposely disconnected our People from their families, communities, culture, and traditional practices, and the long-reaching impacts of colonialism on our people. As this report outlines, even the practical barriers to accessing support are often rooted in this underlying issue, for example, the lack of access to appropriate health care or specialized support, the racism encountered by Indigenous people in accessing programs and services, and the hardships caused by two uncoordinated systems operating on and off reserve. Moreover, the lack of available or appropriate data, noted throughout this report, demonstrates a clear gap in how poverty and well-being are measured and reported on, for and by Indigenous people in Canada and B.C.

We want to recognize the many leaders, members, and those that work in our communities for their important contributions to this research, in particular the Tsleil-Waututh, Nak'azdli, Lower Similkameen, Fort Nelson, Tseshah, and Xaxli'p First Nations. We also want to thank the research team and all those who supported this work, in particular Dr. Anke Kessler and Dr. Jacqueline Quinless, as well as the B.C. and federal governments that supported the research of an unbiased third party looking in part at the effectiveness of their programs and program results.

While this report demonstrates clearly the issues with the current systems, it also makes recommendations for addressing them. We urge government, both federal and provincial, and other service providers, organizations, and institutions to review these recommendations and take serious steps to implement them.

Sincerely,

First Nations Leadership Council (The BC Assembly of First Nations, the First Nations Summit, and the Union of BC Indian Chiefs)

Acknowledgements

The following material was developed as part of the Guaranteed Basic Income project commissioned by the Ministry of Social Development and Poverty Reduction, Province of British Columbia.

We respectfully acknowledge the unceded territories of the Tsleil-Waututh, Nak'azdli, Lower Similkameen, Fort Nelson, Tseshah, and Xaxli'p First Nations, where important knowledge for this report was gathered. A project of this magnitude could not be possible without the tremendous efforts of many people. We are grateful to the community leaders and researchers who provided their guidance and acknowledge the following people for organizing and bringing forward community voices to ensure they are heard: Angela George, Gabe George, and Kirsten Touring; Bill Tallio and Carrie Terbasket; Hugh Braker, Ahmber Barbosa, and Destani Dick; Nadeen Sinclair; Jessica Erickson; and Lucy Saul. We also acknowledge additional contributions from the following team members for ongoing research and editorial support: Terry Mack, Eve Taylor, Cristina Scott, Bryan Rowley, Tara Todesco and Joel Palmer.

The study was conducted in direct partnership with the First Nations Leadership Council and the research panel members. One objective of this work is to increase and strengthen relationships and partnerships with Indigenous communities through an Indigenous research project. The research team worked closely with the First Nations Leadership Council (FNLC), the B.C. Ministry of Social Development and Poverty Reduction (SDPR), and each participating community to outline the methodologies and to prepare a work plan template for data collection that specifically addresses the socio-economic information requirements of the project. We are especially grateful to FNLC members Cheryl Casimer and Kukpi7 Judy Wilson for their leadership and Elena Pennell for her technical support. Their leadership was critical to the success of this project, and their wisdom and guidance were essential to the partnership that provided strength and direction to this project.

We are grateful to the SDPR for providing the data and funding a study that would look closely at its own programs, and for encouraging independent research. We would particularly like to thank Molly Harrington with SDPR. Molly oversaw the project and was always available when we needed her to facilitate our work. She worked tirelessly to see the project through all the way to her retirement. Numerous other people working on behalf of the B.C. government also deserve our appreciation for doing their best to help us with data demands and processes, including Rob Bruce, Denise Sandison, Daryn Martiniuk, and Leah Squance from SDPR, and Brittany Decker from the Ministry of Citizens' Services.

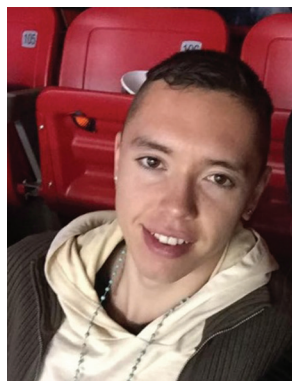
The secondary data we drew from for this project came from the B.C. government through their Data Innovation Program (DIP) and from Statistics Canada, as well as other sources. In particular, we wish to thank BC Hydro for compiling data on energy consumption in First Nations communities for us. Indigenous Services Canada, notably Joseph Damaso, deserves our thanks for providing province-wide data on the recipients of on-reserve

Income Assistance and facilitating our attendance at two of their B.C. training workshops for Band Social Development Workers.

Many researchers have contributed to this journey and helped bring this project to a successful conclusion, and we are grateful for their work. Fernando Aragon spent countless hours at the Regional Data Centre to analyze the 2016 Census data and extract the statistics we needed. Bill Warburton did the same for us in the secure research environment in which the DIP data were housed. They did most of the hands-on data work, taking the time to carefully respond to our requests. We also acknowledge Inez Hillel, Shirleen Manzur, Jamal Dumas, and Zachary Robb for their contributions as research assistants, as well as Jeff Hicks, who had worked on several projects for the BC Expert Panel on Basic Income, and who graciously provided us with data and results pertinent to the study. We are especially grateful to David Green, Chair of the Expert Panel, under whose direction the research was initiated. It was David who asked us to conduct the study and facilitated our access to resources. We deeply appreciate the trust he put in us.

Finally, this report was prepared by Dr. Anke Kessler and Dr. Jacqueline Quinless. Dr. Kessler lives and works on the unceded territories of the Tsleil-Waututh (səlilw'ətaʔt), Kwikwetlem (kwikwəł'əm), Squamish (Sḵw̓x̓ wú7mesh Úxwumixw) and Musqueam (xwməθkwəy'əm) Nations. Dr. Quinless lives and works on the traditional territories of the Lekwungen-speaking peoples of the Songhees and Esquimalt Nations and the SENĆOŦEN-speaking W̱SÁNEĆ Nation. We are grateful for the editorial expertise provided by Martha Kertesz and Sandy Reber, Reber Creative.

About the Artwork



Charles (Chazz) Elliott is a Coast Salish artist from the T'sartlip First Nation on southern Vancouver Island. The artwork depicted in this report is called "Community" and is Chazz's visual illustration of how Indigenous peoples work in a communal way to support and lift each other up.

Chazz says that his interest in the arts has been passed down from his ancestors to his parents and then to him. His father is master carver Charles Elliott Sr. He teaches Chazz about carving and Salish design. His mother, Myrna Crossley-Elliott, teaches him about plants and medicine. Her weaving is also a great influence and inspiration for Chazz.

He explains, "In the past, I have worked with cedar and also hard woods like maple and yew wood for carving. I have painted drums, canvas, and murals on walls. I have worked with fibres such as plant roots, bark, and wool, which I look to further explore as harvest season approaches."

Content Warning

At the end of May 2021, the Tk'emlúps te Secwépemc First Nation announced that the remains of 215 children were found in unmarked graves on the grounds of the former Kamloops Indian Residential School. A month later, 751 unmarked graves were discovered on the grounds by the Cowessess First Nation at Marieval Indian Residential School in Saskatchewan. These numbers continue to rise across Canada. Since May, Indigenous communities across Canada, and especially our community partners, have experienced tremendous grief and pain as they process these horrific discoveries. The following report covers topics including, but not limited to, colonial violence, substance use, and issues related to poverty. The information and material presented in this report may trigger unpleasant feelings, thoughts, and responses. The KUU-US Crisis Line Society provides a First Nations- and Indigenous-specific crisis line available 24 hours a day, seven days a week, toll-free anywhere in B.C. at 1-800-588-8717.

Disclaimer

This report was prepared by Dr. Anke Kessler and Dr. Jacqueline Quinless for the sole benefit and exclusive use of the First Nations Leadership Council (FNLC), the communities of Tsleil-Waututh, Nak'azdli, Lower Similkameen, Fort Nelson, Tseshaht, and Xaxli'p. Funding for this research was provided by the Ministry of Social Development and Poverty Reduction, Government of British Columbia.

The material contained in this report reflects the best professional judgement of the researchers, based on the information gathered and available at the time of its completion and as appropriate for the scope of work. Any use that a third party makes of this report, or any reliance or any decision based on it, is at the discretion and responsibility of such third parties. The researchers have prepared this report in the level of skill and professionalism that is consistent with members of the social sciences profession working under similar conditions at the time the work was performed. The information contained herein should not be construed as to define, limit, or otherwise constrain the Indigenous rights of the aforementioned communities or other First Nations or Indigenous peoples or the FNLC. All inferences, opinions, and conclusions drawn in this report are those of the interview participants and the authors and do not reflect the opinions or policies of the Data Innovation Program, the Province of British Columbia, or the FNLC. For all inquiries, please direct questions to Dr. Anke Kessler, Department of Economics, Simon Fraser University.



“The dependency built into the system can be heartbreaking. I once even heard a young person on the reserve saying that she could not wait until she was eligible to receive her own welfare cheques. This is how bleak their future is. That is all they had to hope for in life. Their own welfare cheque. That is what colonialism leads to: complete and utter dependency.” (*The Reconciliation Manifesto: Recovering the land, rebuilding the economy*, 2017, p. 71).

The late Arthur Manuel, First Nations political leader

Income Support Program Categories and Terms

PROGRAM	DESCRIPTION
Income Assistance (IA)	<p>Income and social support system, providing a mix of cash-transfer and basic service supports to eligible B.C. residents with the purpose of helping people move from Income Assistance to employment, and providing assistance to those who are unable to fully participate in the workforce. Income assistance, also commonly known as “welfare”, can be grouped into two main components:</p> <ul style="list-style-type: none"> • temporary benefits for persons expected to work, or temporarily excused from work • disability benefits for persons with persistent conditions that seriously impede their ability to work.¹ <p>The B.C. Ministry of Social Development and Poverty Reduction administers IA through the BC Employment and Assistance program to residents who do not live on-reserve. For B.C. residents who live on-reserve, Income Assistance is administered by Indigenous Services Canada (ISC). The federal program largely mirrors the provincial program in eligibility, components, and benefits.</p>
Temporary Assistance (TA)	<p>Temporary benefits component of Income Assistance. The recipients of Temporary Assistance in B.C. fall into three categories: expected to work (ETW), not expected to work for a qualifying reason (for example, having a dependent child under three years of age), and not expected to work for temporary medical reasons.</p>
Expected to work (ETW)	<p>Recipients of Temporary Assistance who are deemed to have no impediment that prevents them from working, and who must undertake a mandatory work-search period prior to qualifying for benefits and are required to develop and comply with an employment plan.</p>
Persons with Persistent Multiple Barriers to Employment (PPMB)	<p>Income Assistance program for adults who are eligible for temporary assistance (or hardship assistance) but are exempt from employment obligations because they have a persistent medical condition as well as at least one other barrier to employment that seriously impedes their ability to work.</p>
Disability Assistance (DA)	<p>Provides Income Assistance and in-kind benefits to persons who have been designated as a Person with Disabilities (PWD), i.e., who have a disability that prevents them from working or going about their daily activities.</p>

¹ For persons ineligible for regular temporary or disability benefits, the B.C. Ministry of Social Development and Poverty Reduction also offers Hardship Assistance which is provided for one month at a time. For more details, see the BC Employment & Assistance Policy & Procedure Manual <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual> and the Employment and Assistance Regulations of the Government of B.C. (2021), https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/263_2002 and https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/265_2002. For information on Indigenous Services Canada’s On Reserve Income Assistance Program, see <https://www.sac-isc.gc.ca/eng/1100100035256/1533307528663>.

Introduction

Project Scope

As part of the B.C. government's commitment to developing a poverty reduction strategy, the Ministry of Social Development and Poverty Reduction (SDPR) announced the creation of an independent expert committee, the Expert Panel on Basic Income, in 2018. The panel was tasked with undertaking research on whether providing people with a basic income is an effective way to reduce poverty, and to improve health, housing, and employment conditions for British Columbians. The committee was composed of David Green (Committee Chair, Vancouver School of Economics, UBC), Jonathan Rhys Kesselman (School of Public Policy, SFU), and Lindsay Tedds (School of Public Policy, University of Calgary). The panel delivered its final report in December 2020.

In consultation with the First Nations Leadership Council and the panel, a separate study to analyze gaps in income supports for Indigenous peoples in the province was recommended. This separate research project was led by Cheryl Casimer on behalf of the First Nations Leadership Council, in partnership with Dr. Anke Kessler (Department of Economics, SFU), with additional academic support provided by Dr. Jacqueline Quinless (Department of Sociology, University of Victoria). The co-leadership model was chosen to ensure that First Nations leadership would be at the forefront of all aspects of the project and community-based research activities involving the participation of First Nations communities across the province.

Project Mandate

The project mandate was to examine the current system of income supports available to First Nations in British Columbia in order to understand barriers, gaps, and opportunities for improvement. The project objectives were to:

- Provide an overview of the current socio-economic status of Indigenous peoples in British Columbia with respect to various indicators of well-being (health, education, poverty measures, and disposable income).
- Study how the Indigenous population compares to the non-Indigenous population on a number of socio-economic indicators, and examine the role of income support systems in alleviating or amplifying existing differences.
- Examine the current system of public income supports available to Indigenous people in British Columbia.

- Identify gaps in the provision of income supports for people living on- and off-reserve, and in urban, rural, and remote communities.
- Identify the primary reasons that Indigenous people do not participate in specific programs, and develop potential recommendations to reduce or eliminate the gaps.

Project Overview

This report offers a summary of the project findings and recommendations. For more details, please refer to the Full Report.

The research findings for this project are rooted in community-based approaches to generating Indigenous knowledge, and are supplemented with advanced statistical analysis using quantitative data. We have used responsive research and the TRAC method – which uses trans-local relationships, responsibility to partners, accountability mechanisms, and community timeframes to weave the findings together and ensure that Indigenous community voices are centred throughout the research. The findings of this project are described in two reports: this summary report and a full report.²

The report is presented in four parts.

Part I begins with a contextualization of the historical impacts of colonization as they relate to the beginning of poverty for Indigenous peoples. It then provides a socio-economic overview of Indigenous peoples in B.C., including a description of standard poverty measures and how Indigenous peoples in B.C. are represented in income support programs.

Part II of the report gives detailed information on what we heard from community voices, including Key Knowledge Advisors and Income Assistance recipients. It provides a narrative of Indigenous voices on experiences with the income support systems currently available in B.C., including gaps and barriers. This part of the report also includes the perspectives of front-line income support workers in, and outside of, First Nations communities. The last part of this section highlights forms of resilience and Indigenous resurgence in First Nations communities that generate well-being and confront the gaps and barriers that exist.

Part III of the report shows results from a quantitative analysis of secondary data that help us describe and identify consequences and determinants of poverty and dependency on social assistance, employing standard measures of poverty that are being used by governments to aid in policy formation.

Part IV of the report concludes with a summary and a list of recommended actions to address the identified barriers and gaps moving forward.

¹ See *Income Supports and Indigenous Peoples in B.C.: An Analysis of Gaps and Barriers, Full Report*. Both reports are available at <https://www2.gov.bc.ca/gov/content/governments/about-the-bc-government/poverty-reduction-strategy/basic-income-report>

Defining Indigenous

The term “Aboriginal” was initially defined by the Canadian *Constitution Act* of 1982, 35(2) as including the First Nation, Inuit, and Métis peoples of Canada. We acknowledge that there is a great deal of diversity among the three main Aboriginal identity groups, and that the Canadian government has tended to treat each identity group homogeneously with respect to a variety of government policies and programs. We use the term Aboriginal only in connection with data sets where the term is used to enumerate and identify the respective subgroups of the population (such as the census or the B.C. ministry data), which means there are points in this report where we refer to Aboriginal for comparative purposes. Similarly, for consistency purposes we carry over other terms such as “Indian Reserves”, “Status Indian”, or “Registered Indian” when referring to specific data sources where those terms were used. Otherwise, we use “First Nations” or the subgroup terms “status First Nations” or “non-status First Nations”.

Throughout the report, we use the term “Indigenous” to describe First Nations, Métis, and Inuit peoples inclusively. “Indigenous” refers to all of these groups, either collectively or separately; it is also the term used in international contexts, e.g., the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). We recognize that referring to an Indigenous Nation’s preferred community name or language grouping is the most accurate way to speak about particular Indigenous Nations and we have done so wherever possible.

Data Sources and Methodology

This report combined a variety of data sources to help shape our research and the findings. To ensure that the voices of those familiar with income supports are being heard, we prioritized community-based participatory methods in gathering the experiences of income support recipients and social workers, which we supplemented by secondary data from sources such as the Canadian census, data from Indigenous Services Canada (ISC), and data from the B.C. government.

Community-Based Data

We collected information through interviews with the following groups:

- Income support recipients and Key Knowledge Advisors in six Indigenous communities around the province: Tsleil-Waututh Nation, Nak’azdli Whut’en First Nation, Tseshaht First Nation, Fort Nelson First Nation, Lower Similkameen Indian Band, and Xaxli’p First Nation;
- Band Social Development Workers (BSDW) responsible for program delivery of the On-Reserve Income Assistance Program for Indigenous Services Canada; and,
- Community Integration Specialists (CIS) employed by the SDPR and tasked with assisting B.C.’s most vulnerable population with ministry programs and connecting them to community supports and services.

Multiple family household interviews were conducted by self-administered questionnaires in the six Indigenous communities that agreed to participate. The interview questions were divided into several sections that focused on socio-demographic information and income- and economic-related questions (see Appendix C in the Full Report). The questionnaire also included a section where participants could add additional thoughts, suggestions, or comments through an open question before concluding the interview along with connecting with the community researcher for additional follow-up by phone. It is important to note that the households were selected based on whether they currently receive or previously received income support. These households were identified in consultation meetings with community researchers we hired and First Nation representatives.

In-depth interviews within communities were conducted with Key Knowledge Advisors about the social, economic, and health aspects of community, and about income supports available to community members. The interviewees included members of Chief and Council, addictions-recovery counselors, family-support workers, health directors and health outreach workers, traditional knowledge holders, Band administration workers (specifically, BSDWs), and education and housing coordinators.

We also held interviews with 24 BSDWs during two ISC workshops in Parksville (October 2019) and Richmond, B.C. (November 2019). Finally, we conducted a series of interviews with ten Community Integration Specialists via Zoom during the months of March and April 2021.³

Principles of Privacy, Confidentiality, and Data Governance

Individual Interviews

To ensure that individual participants' identity and privacy were protected to the greatest extent possible, we undertook the following measures:

- Personal information was anonymized. Interviewees were not identified by name in any of the material. The only information we kept is how they fit into the context of the study. No personal information was disclosed without explicit informed consent.
- Confidentiality was maintained in accordance with B.C. privacy legislation, and records were stored on secure servers with access restricted to the research team.
- Individual information we collected will be destroyed following the conclusion of the research and submission of the final report and will not be available for further use, including further analysis, research and publications.

³ The project was negatively impacted by the COVID-19 pandemic in a variety of ways. The collection of data in-community posed new challenges, as the pandemic caused delays due to travel restrictions and the closure of communities to outsiders, which forced us to adapt our protocols to allow the research process to be conducted remotely (refer to Appendix C in the Full Report for details). As a result, fewer interviews than initially planned were conducted and we had to replace the community conversations (focus groups) with a self-administered household interview. All communications as well as the training of community-based researchers were moved online.

Participation in the interviews was voluntary. Participants could withdraw from the interview at any time without any explanation required, and with no consequences. In addition, participants were given the opportunity to review the transcript of the interview and make any changes, or even withdraw their participation entirely.

Community Engagement

For the research conducted in community, we applied a responsive research framework approach and the TRAC method as a way to braid social scientific methods and Indigenous methodologies. Responsive research is grounded in the TRAC method (Quinless & Corntassel, 2018) which builds Trans-local relationships, acknowledges Responsibility to partners, includes Accountability mechanisms, and honours Community timeframes. An important part of the TRAC method process was the drafting of a collaborative research ethics agreement for each of the six participating Nations separately. The agreement was then approved through Band Council Resolution. Allowing for community-specific ethics agreements is a practical application of the TRAC method relevant to Indigenous engagement and facilitates compliance with the “Our Data, Our Stories, Our Future” vision that guides the First Nations Information Governance Centre’s principles of Ownership, Control, Access, and Possession (OCAP®) in collecting, analyzing, and disseminating research data with First Nations communities (2021). OCAP was established to inform the ethical and culturally competent collection of data between researchers and Indigenous Nations. Our approach in creating research collaborative agreements with each First Nations community and through individual informed consent reflects OCAP guidelines.

Each community was actively involved in modifying the interview questions to ensure each question was appropriate for the key informant and community questionnaires. It was important that the questions identified the realities of Income Assistance for the community. Personal information remains private to each individual participant, and information regarding each community was made unidentifiable by providing a de-identified and aggregated data file. Part of the data-sharing arrangement was that the academic researchers are able to use the data for knowledge mobilization purposes at conferences and in academic publications. For each participant community, aggregated data files were provided as a record of the information collected in the community. In addition, the academic researchers retain all intellectual rights (including copyright), as applicable, to the analysis conducted with the data offered under this agreement. The discussion of the results of the study will be shared with all participant communities through an individual community report and a professionally published summary report.

Secondary Data

The research team also analyzed several secondary data sources. Our work greatly benefited from access to data from the B.C. Ministry of Health, the B.C. Ministry of Education, and the B.C. SDPR. These data were linked by the B.C. government’s Data Innovation Program (DIP) and made available to us in a single, highly informative, dataset, which we accessed through Population Data BC. We are immensely grateful to

William and David Warburton for their incredible support in accessing and analyzing the ministry data through the secure access environment. We also drew on the 2016 Census microdata, which was available to us through the Statistics Canada's Research Data Centre located at Simon Fraser University. A third source of secondary data came from Indigenous Services Canada (ISC). Lastly, we collected and eventually drew on a variety of small auxiliary data sources that helped us better understand the specific circumstances and needs related to income supports of Indigenous peoples and communities in B.C. These sources included, among others, secondary data from BC Hydro on average energy consumption on-reserve, and a survey of client satisfaction provided to us by SDPR. All this data was de-identified – that is, no names attached to the data, so it can be used only in ways that do not present observations on individuals or even small groups who might be identified from data patterns.

While the DIP data allowed us to study a range of outcomes, including high school completion, Income Assistance incidence, and health outcomes, the data set did not include income tax data and exit data on income support recipients (either through explicit exit surveys or through data linked to clients' tax records). This data would be crucial to evaluate the benefits and shortcomings of B.C.'s income support systems, both for the general population and for vulnerable subpopulations such as Indigenous peoples. We refer the reader to Recommendations 63 and 64 in the Final Report of the Basic Income Expert Panel.



PART I:
BACKGROUND

1. Colonization and Poverty Creation in Indigenous Communities



CANADA HAS A COLONIAL HISTORY that has had a devastating impact on Indigenous nations and communities across Canada, resulting in long-standing social and economic inequalities, that according to Frohlich et al., “manifested from a long history of oppression, systemic racism, and discrimination, and are inextricably linked to unequal access to resources such as education, training and employment, social and health care facilities and limited access to and control over lands and resources” (2007, p. 136). The issues and challenges facing Indigenous peoples in Canada are at the forefront of public attention and need to be part of government priorities. Recognition, rights, respect, reciprocity, co-operation, meaningful consultation, and partnership are identified pillars of this renewed connection between Indigenous Nations and other governments. The kinds of governance structures (Band Councils) that exist today in Indigenous communities were patriarchal models developed through the *Indian Act* as a mechanism of indirect power through which federal jurisdiction over Indigenous peoples in Canada is exercised. According to Bartlett, the *Indian Act* represents the “manner in which Indian reserves and treaties are administered by the Indian Affairs Department and the limited control exercised by bands and band councils” (1977, p. 581).

In 2015, the Government of Canada publicly announced several commitments to advancing the welfare of Indigenous peoples. The most important of these is reflected in several recent actions aimed at enhancing Indigenous individual and community well-being through the Truth and Reconciliation Commission’s 94 Calls to Action (Truth and Reconciliation Commission of Canada, 2015). The TRC Calls to Action seek to fully adopt and implement the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP), which the Government of Canada endorsed in 2016⁴ and adopted Bill C-15 December 2020.⁵ The 2015 TRC Calls to Action are aimed at helping to create improved health for Indigenous peoples in Canada, including land, economy, culture, health, education, law, and governance. In addition, Newhouse (2004) previously pointed out that within the past several decades in Canada, an invisible infrastructure of urban Indigenous service delivery organizations emerged in Canada in response to urban needs. Today, the landscape of Indigenous organizations extends beyond social service

⁴ Canada initially voted against the UNDRIP (along with Australia, New Zealand, and the United States), but reversed its position and removed its permanent objector status in 2016. In doing this, Canada indicated that UNDRIP would be implemented as Canadian law. UN General Assembly, United Nations Declaration on the Rights of Indigenous peoples.

⁵ <https://www.parl.ca/LegisInfo/BillDetails.aspx?Language=E&billId=11007812>

needs, and includes political advocacy, language and culture, economic development, education, art, and health, among other sectors. The growth of this infrastructure is the result of community needs and desires, the availability of funding from governments, and local capacity for organizational development and management (Newhouse, 2003). In fact, in the 2015 mandate letters to ministers, Prime Minister Justin Trudeau urged that now is the time for a “renewed, nation-to-nation relationship with Indigenous peoples [that is] based on recognition of rights, respect, co-operation, and partnership” (Trudeau, 2015, para. 7).

Land Dispossession and the Current Cycle of Poverty Experienced by First Nations in B.C.

The Government of Canada’s policy of forced assimilation carried out through the *Indian Act* caused severe harm to Indigenous peoples’ health and culture in Canada when the reserve system was created and children were collected and forcibly kept at residential schools. These policies have “influenced Indigenous peoples’ efforts to shape and determine their well-being through the regeneration of Indigenous worldviews as a strengths-based response to ongoing colonial practices” (Quinless, 2017, p. 17). The impacts on Indigenous peoples have and continue to be significant, with the loss of culture (outlawing the practice of traditional ceremonies), loss of land, and loss of family child-rearing through residential schools, the disproportionately high number of Indigenous children in foster care (Quinless, 2017), the high incidence of gender-based violence, and the crisis of Missing and Murdered Indigenous Women, Girls, and gender-diverse people. These effects on Indigenous lives are at critical levels in Canada. The negative consequences of colonialism are ongoing and persist through Canadian systems and policies and are entrenched in the justice, education, health care, and child welfare systems.

The deliberate and forced relocation of First Nations peoples and communities in B.C. through the creation of the reserve system was a military tactic of the Canadian government. Additionally, Indian residential schools, which operated from the 1870s to 1996, were designed to separate Indigenous children from their communities, families, and the land. This policy was to assimilate Indigenous children into the colonial culture, one that aimed at “taking the Indian out of the child” and stripping them of their culture. The intention of these government-sanctioned military tactics was to dispossess First Nations from their traditional homelands, territories, and kinship networks. The *Indian Act* grants the Minister of Indian Affairs extensive authority over much of the activity on reserves.⁶ For instance, individual land transactions (certificates of possession, leases, etc.) are subject to federal ministerial approval. Indeed, there is an interplay of dispossession,

⁶ A reserve is a tract of land that is set aside for the exclusive use of an Indian Band determined by the government where Band members possess the right to live on reserve lands, with a formal Band administrative and political structures. Reserve lands are held in trust by the Crown “for the use and benefit” of the Bands (*Indian Act*, 1985).

dependence, and oppression which is directly linked to unceded lands in B.C. Today, Canada only recognizes “Indigenous lands as accounting for 0.36 percent of British Columbia territory, which means that the settler share is the remaining 99.64 percent” (Manuel & Derrickson, 2017, p. 25).

The historical context of these issues is critically important to understanding the mechanisms by which colonization, genocide, land dispossession, and forced assimilation policies translate into the conditions of poverty that the Indigenous people experience today in B.C. Conditions on some reserves, especially in more remote areas, are characterized by overcrowded and low-quality housing, limited transportation infrastructure, insufficient sanitary water systems, high levels of food insecurity and gendered violence. Even access to safe drinking water is not guaranteed. As of September 2021, there were still 45 drinking water advisories on First Nations reserves, with some communities, such as Neskantaga in Ontario, being on boil water advisories for over 25 years (Stefanovic & Jones, 2021).

Recognition of Indigenous Rights and Rebuilding the Economy

The lack of meaningful recognition of First Nations’ self-determination by the Government of Canada and the Government of British Columbia, arising from their inherent and unextinguished title and rights and deep connection to their territories, only perpetuates poverty and social inequality. These linkages are discussed throughout this report, with the conclusion that this cannot be remedied simply by focusing on social assistance programming. Indigenous communities in B.C. and across Canada experience ongoing harm from colonization. The cumulative effects of these traumatic experiences, spanning multiple generations, have created disproportionate socio-economic hardships for Indigenous peoples; they are linked to the creation and maintenance of poverty and have been identified as a determinant of poor health, resulting in lower states of health and well-being for Indigenous peoples.

Meaningful poverty reduction strategies need to consider the full acknowledgement of First Nations’ inherent title and rights over their land and waters, because there is a relationship between economics and land title. The 2004 Supreme Court of Canada case of *Haida Nation vs British Columbia (Minister of Forests)* is a case in point. The court not only confirmed that there is an economic component of title, whereby Haida have title and rights to the land, waters, and sea of Haida Gwaii but also led to the payment of royalty fees to the Nation by the province.⁷ Knowing the grounds of the current government’s approach to poverty reduction to avoid the perpetuation of colonial policy, would make for more meaningful conversations and actions to break state-funded dependency and disrupt the cycle of poverty in many ways, as discussed in this report.

⁷ *Haida Nation v. British Columbia (Minister of Forests)*, [2004] 3 S.C.R. 511, 2004 SCC 73.

The United Nations Declaration on the Rights of Indigenous Peoples and the 2015 Truth and Reconciliation Commission

In advancing this important work, with respect to a value-based and ongoing strategy for engaging with Indigenous Nations, organizations, and communities, understanding the constitutional framework and evolving policy context are important in this relationship-building journey. In addition to treaties, which are constitutionally protected and enshrine rights to land, resources, and more, federal law (namely the *Constitution Act, 1982*) also protects Aboriginal rights. Aboriginal rights are inherent and collective rights are based on self-determination regarding governance, land, resources, and culture. However, it is difficult to generalize about definitions of Aboriginal rights because of the diversity among First Nations, Métis, and Inuit peoples in Canada.

Through *Indian Act* legislation and other federal policies, Canada sought to diminish and eliminate the rights, governments, culture, resources, lands, languages, and institutions of Indigenous peoples. The goal of these policies was to assimilate Indigenous peoples into “mainstream” European culture against their will. Residential schooling became a central element in this policy. The Truth and Reconciliation Commission (TRC) of Canada, which operated from 2008 to 2015, addressed the destructive legacy of residential schools and the genocide that occurred due to the forcible removal of over 150,000 Indigenous children (First Nations, Inuit, and Métis) from their families and homelands. In the residential schools, children experienced a wide range of abuse and severe atrocities. The TRC was led by Chair Justice Murray Sinclair, and two commissioners, Marie Wilson and Chief Wilton Littlechild. The TRC was established in response to demands of residential school survivors as outlined in the Indian Residential School Settlement Agreement (IRSSA), which was ratified in May of 2006. The IRSSA included the TRC, as well as the Common Experience Payment (CEP), the Independent Assessment Payment (IAP), health and healing services for survivors and their families, and \$20 million for the Commemoration Fund for both national and community commemorative projects.

Canada’s *Indian Act* was based on notions of Indigenous inferiority and facilitated discrimination against Indigenous peoples. These laws and policies resulted in disparities and inequalities between Indigenous peoples and Canadian society. Reconciliation is about addressing these inequalities and working to establish and maintain mutually respectful relationships between Indigenous and non-Indigenous peoples. Reconciliation is also about ensuring systemic and cultural change to eliminate racist and discriminatory practices, policies, and approaches in anticipation of a shared future together. Reconciliation requires truth and justice. Governments, communities, and individuals play a central role in establishing and maintaining a respectful relationship with Indigenous peoples and ensuring that these inequalities are addressed at all levels.

The Final Report of the Truth and Reconciliation Commission, which was based on nearly 7,000 statements by survivors and Calls to Action and which includes 94 recommendations, was published in 2015. The TRC final report highlights how the Canadian legal system, in tandem with churches, policymakers, and lawyers, played an active role in forcing Indigenous children into residential schools. The intergenerational impacts of residential schools continue to profoundly impact Indigenous peoples today in terms of health, ability to speak Indigenous languages, connections to family, engagement in ceremonial practices, land-based practices, etc. The intent of federal Bill C-15 and provincial Bill 41 is to implement the TRC's calls to recognize the UN Declaration on the Rights of Indigenous Peoples as a legislative framework at federal and provincial levels. On November 26, 2019, the province of British Columbia's legislators unanimously passed the B.C. *Declaration on the Rights of Indigenous Peoples Act* (DRIPA). At the federal level, Bill C-15, *An Act respecting the United Nations Declaration on the Rights of Indigenous Peoples*, received royal assent on June 21, 2021 (Parliament of Canada). The passage of Bill C-15 requires that the Government of Canada, in consultation with Indigenous peoples, take all measures necessary to align the laws of Canada with UNDRIP, similar to the requirement of Bill 41 to bring provincial laws into harmony with UNDRIP. A federal action plan must be prepared within two years of Bill C-15 coming into force, and a provincial action plan is currently being developed.

The B.C. government's commitment to DRIPA, which was passed into law in November 2019, should result in a meaningful poverty reduction strategy to ensure specific articles are upheld. These include Article 24 (health), Article 14 (education), Article 21 (improvement of economic and social conditions, including housing and employment) and various articles pertaining to the rights of children. The rights articulated in relevant articles are outlined below.

UNDRIP Article 10 states:

1. Indigenous peoples shall not be forcibly removed from their lands or territories. No relocation shall take place without the free, prior and informed consent of the indigenous peoples concerned and after agreement on just and fair compensation and, where possible, with the option of return.

UNDRIP Article 14 states:

1. Indigenous peoples have the right to establish and control their educational systems and institutions providing education in their own languages, in a manner appropriate to their cultural methods of teaching and learning.
2. Indigenous individuals, particularly children, have the right to all levels and forms of education of the State without discrimination.
3. States shall, in conjunction with indigenous peoples, take effective measures, in order for indigenous individuals, particularly children, including those living outside their communities, to have access, when possible, to an education in their own culture and provided in their own language.

UNDRIP Article 21 states:

1. Indigenous peoples have the right, without discrimination, to the improvement of their economic and social conditions, including, inter alia, in the areas of education, employment, vocational training and retraining, housing, sanitation, health and social security.
2. States shall take effective measures and, where appropriate, special measures to ensure continuing improvement of their economic and social conditions. Particular attention shall be paid to the rights and special needs of indigenous elders, women, youth, children and persons with disabilities.

UNDRIP Article 22 states:

1. Particular attention shall be paid to the rights and special needs of indigenous elders, women, youth, children and persons with disabilities in the implementation of this Declaration.
2. States shall take measures, in conjunction with indigenous peoples, to ensure that indigenous women and children enjoy the full protection and guarantees against all forms of violence and discrimination.

UNDRIP Article 24 states:

1. Indigenous peoples have the right to their traditional medicines and to maintain their health practices, including the conservation of their vital medicinal plants, animals and minerals. Indigenous individuals also have the right to access, without any discrimination, to all social and health services.
2. Indigenous individuals have an equal right to the enjoyment of the highest attainable standard of physical and mental health. States shall take the necessary steps with a view to achieving progressively the full realization of this right.

UNDRIP Article 26 states:

1. Indigenous peoples have the right to the lands, territories and resources which they have traditionally owned, occupied or otherwise used or acquired.
2. Indigenous peoples have the right to own, use, develop and control the lands, territories and resources that they possess by reason of traditional ownership or other traditional occupation or use, as well as those which they have otherwise acquired.
3. States shall give legal recognition and protection to these lands, territories and resources. Such recognition shall be conducted with due respect to the customs, traditions and land tenure systems of the indigenous peoples concerned.

In B.C., DRIPA establishes the UN Declaration as the province's framework for reconciliation, as called for by the TRC's Calls to Action, which requires an action plan. The action plan will provide a province-wide, whole-of-government roadmap toward reconciliation and outlines shared long-term goals and outcomes needed for the provincial government to meet the objectives of the UN Declaration over time. This action

plan needs to ensure that there is a pathway out of poverty, while upholding Indigenous peoples' inherent right to self-determination, economic freedom, and the right to their title and rights, treaty relations, and relationships to their territories.

In the following section, we provide an overview of the income support system in B.C. and socio-economic overview of Indigenous communities in B.C. as a way to highlight the extent to which targeted efforts to address the structural barriers faced by Indigenous communities need to be addressed.

Income Support in B.C.



THERE IS A MYRIAD OF social assistance programs available to B.C. residents.⁸ They broadly fall under two categories: cash-transfer programs (income support programs) that provide assistance payments to cover the cost of food, shelter, clothing, and other daily necessities; and in-kind benefit programs intended to benefit those in need due to limited resources (social supports). The source of the supports available to Indigenous residents depends on whether they live within a First Nations community (on-reserve) or outside a First Nations community (off-reserve). In the latter case, the support is provided by the B.C. government. In First Nations communities, this role is taken over by Indigenous Services Canada (ISC). In what follows, we briefly describe both provincial and federal programs. For a more detailed overview, as well as important changes to programs over the years, see Appendix A in the Full Report.

By far, the largest program in terms of expenditure offered by the B.C. government can be categorized as Income Assistance (IA), which includes both Disability Assistance (DA) and Temporary Assistance (TA). This program is administered by SDPR. Individuals can apply for Income Assistance through three channels: online (self-serve portal), over the phone (call-in centre), and in a SDPR or Service BC office (staff-assisted or self-serve). The Income Assistance program is a hybrid of cash transfers and in-kind benefits, which are significantly reduced when other income is earned. Income Assistance consists of a support allowance, intended to cover the cost of food, clothing, and personal and household items of the family, and a shelter allowance, intended to pay for actual shelter costs up to a maximum amount. The support allowance and shelter allowance as well as earnings exemptions (above which there is a 100 percent claw-back of support) vary by family size. For single employable persons, for example, the monthly rates are \$560 in income support, an upper limit of \$375 shelter allowance, and a \$500 earnings exemption.⁹ About 30 percent of all clients currently receive Temporary Assistance. To be eligible, applicants must meet income and asset requirements and fit the criteria of one of four groups: Expected to Work (employable individuals), Expected to Work Medical Condition (employable individuals with short-term medical issues), Temporarily Excused (single parents with a child under three and seniors), or Persons with Persistent

⁸ The Final Report of the BC Expert Panel on Basic Income (Green et al., 2020) lists over 120 such programs under the jurisdiction of the B.C. government, with an additional 72 programs under federal jurisdiction.

⁹ See <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance>. Temporary COVID-19 top-ups are not included.

Multiple Barriers (PPMBs, individuals with a medical condition that precludes or impedes employment). Persons on Disability Assistance make up the remaining 70 percent of clients; those individuals have severe long-term conditions and are eligible for higher assistance rates, supplementary assistance, and specialized employment supports. Importantly, Disability Assistance also includes a higher annual earnings exemption, currently \$15,000. For a detailed description and a history of policy changes, as well as an assessment of the current system of income and social supports provided by the province of British Columbia, we refer the reader to the Final Report of the Expert Panel on Basic Income (Green et al., 2020).

ISC provides the funding for Income Assistance on-reserve.¹⁰ Program delivery is managed by individual First Nations communities or organizations, and often administered by Band Social Development Workers, who also complete the intake for all clients. The financial assistance from ISC takes three forms: basic needs (food, clothing, and shelter), special needs (special needs allowances such as special diets, appliances, etc.), and pre-employment supports (counselling and life skills training in essential skills, etc.).

The rates and eligibility criteria of the federal social assistance program provided by ISC are aimed to align with provincial and the Yukon Income Assistance programs (Government of Canada, 2021). In practice, however, on-reserve Income Assistance is not comparable to off-reserve Income Assistance for several reasons. First, historical, cultural, social, and labour market realities are markedly different on- and off-reserve; we noted earlier that barriers to employment as well as basic needs for food, shelter, and utilities are elevated in First Nations communities, particularly when they are in remote locations. Second, B.C. has a strong and extensive service delivery system in place, which includes active case management and pre-employment services to help clients transition to the workforce. Individual First Nations communities, in contrast, do not have the capacity or the resources to deliver programs to the same extent and with the same quality as the provincial program. Case management is not generally available. Thus, on-reserve Income Assistance does not offer the same suite of services that are as easily accessible as off-reserve, and service delivery varies greatly depending on the community.¹¹

¹⁰ For a description of the program and current guidelines, see <https://www.sac-isc.gc.ca/eng/1100100035256/1533307528663>.

¹¹ See also Indigenous Services Canada (2018), *Evaluation of the On-Reserve Income Assistance Program*, Evaluation, Performance Measurement and Review Branch.

Overview of Indigenous Peoples and Communities in B.C.



DEMOGRAPHIC AND SOCIO-ECONOMIC CONDITIONS such as health, income, education, and employment contribute to the well-being of all people. Any investigation into poverty and economic needs and what social assistance has or has not achieved must be placed into the larger context of demographic and socio-economic indicators. As part of our mandate, we provide in the following section a socio-economic profile of Indigenous peoples in British Columbia, with a focus on reporting gaps compared to non-Indigenous people. For a more detailed summary of key socio-economic indicators across Indigenous and non-Indigenous subpopulations, please refer to the Full Report [Kessler and Quinless, 2022]. Unless otherwise noted, all data are from the 2016 Census of the population.

Indigenous peoples in B.C. are poorer, enjoy far fewer social and economic opportunities than the rest of the population, and have less access to basic services. These conditions are both determinants and outcomes of poverty, and causes of continued poverty within and across generations. Importantly, they are intertwined with, and aggravated by, the dispossession of lands and cultural traditions, social inequities, prejudice, and discrimination experienced by Indigenous peoples.

Although this section shows that Indigenous peoples in B.C. experience significant and persistent inequities that affect their health and social and community well-being, one should keep in mind that Indigenous peoples continue to show remarkable resilience and strength. Notably, many First Nations communities have already taken important steps to address the structural origins of inequity through self-government, treaty implementation, land management codes, and traditional governance systems.

Basic Demographics

The most recent comprehensive enumeration of Indigenous peoples in British Columbia is the 2016 Census. Other sources available do not include on-reserve Indigenous peoples.¹² Over 270,500 people were identified as “Aboriginal” in the 2016 Census in B.C.¹³

¹² The DIP data as well as most social surveys in Canada do not cover the on-reserve population. The census is the only major source of data for households and individuals residing on-reserve in B.C.

¹³ The Aboriginal identifier in the census is used for any respondent who self-identifies as Aboriginal, and/or is registered under the *Indian Act*, and/or is a member of a First Nation or Indian Band.

representing roughly 16 percent of the Indigenous population in Canada and 6 percent of the overall population in B.C. Compared to the previous 2011 Census, the number grew by 16.5 percent over the five-year period, partly due to population growth but also due to an increasing willingness to identify as Aboriginal. Of B.C.'s Aboriginal population in 2016, 172,520 people (64.8 percent) identified as First Nations, 89,405 people (33 percent) as Métis, and 1,615 (0.6 percent) as Inuit. The remaining 1.6 percent identified as multiple Aboriginal identities or Aboriginal identities not included elsewhere. Of all First Nations people in B.C., 125,635 had Registered or Treaty Indian status; this represents 72.8 percent of B.C. First Nations and about half of the Aboriginal population. About 30 percent of First Nations resided in a First Nations community; the rest lived off-reserve.

We will distinguish between three major sub-populations identified in the census. Aboriginal persons “on-reserve” are defined as residing in a census subdivision (CSD) classified as a reserve.¹⁴ These are almost exclusively First Nations, and we will therefore refer to this sub-population as First Nations on-reserve. The second group is Aboriginal persons “off-reserve” who are not living in a First Nations community. This includes people who self-identify as “Aboriginal” in the census but are not identifying as census categories “First Nations only,” “Métis only,” or “Inuit only”. The last group is the non-Aboriginal population.

First Nations households on-reserve are larger, on average, than their off-reserve and non-Aboriginal counterparts. While half of all households on-reserve have children, only about 35 percent of non-Aboriginal households do. Because children make up a larger percentage and the elderly a smaller percentage of household members in the Indigenous population, Indigenous households also tend to have a lower average age. Family composition is important, because lone-parent families are often subject to greater income stress than two-parent families. The percentage of households with one parent is more than twice as high among Indigenous families than among non-Indigenous families. Since the former also have more children, this imbalance is compounded when considering the type of family in which a given child is likely to grow up. One in three, or roughly 30,000, Indigenous children grow up with a single parent in British Columbia. For non-Indigenous children, the number is less than one in five.¹⁵

Geographic Location

Although rural and remote communities are not homogeneous and each has a unique set of factors contributing to the social and emotional well-being of its members, they do face common challenges that distinguish them from urban centres, such as fewer employment

¹⁴ With the exception of Esquimalt Nation, all B.C. First Nations are enumerated in the census and, unlike in the general population, the long form questionnaire was distributed to every household on-reserve. Unless stated otherwise, the source of all data in this section is the 2016 Census of the Population (long form, 1 percent sample). There were 418 CSDs classified as reserves in the 2016 Census, 63 of which were unpopulated and 136 of which had a population below 40 and were suppressed in the data as a result.

¹⁵ According to the 2016 Census, 29,685 Aboriginal children lived in single-parent households, compared to 117,095 non-Aboriginal children.

opportunities, limited or no access to specific public services and health care, among others. The cost of living, transportation costs, and the cost of accessing services or health care also tend to be disproportionately higher in those communities. Approximately 30 percent of Indigenous peoples in B.C. lived in rural and remote communities in 2016, a much higher proportion than the overall population. Two out of five status First Nations people lived on-reserve, and 74 percent of those households lived in rural or remote areas, with only 14 percent living in urban population centres. The opposite is true for non-Indigenous families, with 13 percent living in rural areas and 67 percent living in urban centres.

In our context, the concept of “remoteness” is relevant because socioeconomic characteristics and population health status depend on location. Rural and remote populations experience poorer health, higher mortality, lower life expectancy, and higher unmet healthcare needs, all of which co-determine poverty. In 2016, more than one in ten households on-reserve lived in a community classified as a “very remote location”,¹⁶ however, no households living off-reserve did. Similarly, while 57 percent of off-reserve households lived in communities that were classified as easily accessible, only 13 percent of First Nations on-reserve households did.

Labour Force Participation and Employment

Employment and working conditions are key determinants of physical and mental health as well as other social outcomes for both individuals and the community. Employment is directly related to household income, and people who are unemployed or underemployed are at an increased risk of homelessness and food insecurity. Indigenous people face a multitude of barriers to employment from lower levels of education, higher levels of poverty, poor housing conditions, lack of transportation, remote locations, structural racism, stereotyping, and discrimination in the workplace.

Despite having the largest household sizes, families on-reserve had the lowest number of income earners within a household as well as the lowest number of employed household members.¹⁷ The employment rate was highest for Non-Aboriginal households and lowest for First Nations on-reserve. The latter also had the lowest labour force participation rate (people actively looking for work) and, at 22 percent, the highest unemployment rate.

¹⁶ Statistics Canada defines a community as very remote if it is a region where none of the region’s employed residents commutes to work in any census metropolitan area (CMA) or census agglomeration (CA), where region refers to a census subdivision. This category also contains very sparsely populated regions with fewer than 40 persons in their resident employed labour force. See <https://www150.statcan.gc.ca/n1/pub/17-26-0001/172600012020001-eng.htm> for further information on the index.

¹⁷ This can be partially attributed to Aboriginal economic families on-reserve having the largest number of household members under the age of 18 and the smallest number of household members in the labour force.

Income and Income Poverty

Income

In 2015, the average First Nations family on-reserve had a before-tax total annual income, defined as market income plus government transfers, of \$62,357.¹⁸ This compares to \$91,727 for an Aboriginal family living off-reserve and \$110,091 for non-Aboriginal families. First Nations families on-reserve thus earned almost \$50,000 less per annum on average than their non-Indigenous counterparts. The income gap is smaller but still sizable at roughly \$20,000 for Aboriginal families off-reserve. The disparity is driven by market income, as both government transfers and income tax play an equalizing role in after-tax total income.

Among Indigenous families, the single largest contributor to income from government sources was the Canada Child Benefit (CCB) payments, with Old Age Security (OAS) plus Guaranteed Income Supplement (GIS) payments. The most likely sources of government transfers for non-Aboriginal families were the Canada Pension Plan (CPP), OAS and GIS, suggesting that the primary recipients of government transfers among this group are seniors. Social assistance payments accounted for a smaller portion of total income for the average family in all subgroups, keeping in mind that the numbers on-reserve do not yet reflect subsidized housing and other assistance provided to First Nation members.

When looking at income by family type, First Nations on-reserve had the lowest incomes in every group, with the largest gaps in the single individual (or single parents without children under 18) category and the couple with children (under 18 years) category. In both cases, average incomes were more than 40 percent lower than non-Aboriginal families. For Aboriginal families living off-reserve, the gaps are narrower but still significant.

The picture is similar at the individual level. A closer look at income gaps between Aboriginal people by age group show two noteworthy points. First, income is highest for non-Aboriginal individuals in every age group, except for the age cohort 20-24, where incomes are highest for Aboriginal individuals off-reserve. This likely reflects the fact that non-Aboriginal persons in that age bracket will have a far greater propensity to pursue post-secondary education and thus, postpone employment. Second, incomes of First Nations on-reserve increase after retirement. This noticeable “anomaly” illustrates once again that total income among First Nations on-reserve is so low that – contrary to the general population – the combined OAS and GIS payments raises their standard of living at age 65.

¹⁸ Unless otherwise noted, all data are from the 2016 Census of the Population.

Income Poverty

In 2016, B.C. had one of the highest rates of poverty in Canada with over 557,000 British Columbians living below the official poverty line. British Columbia's Poverty Reduction Strategy, introduced in 2017, aims to reduce overall poverty in B.C. by 25 percent and child poverty by 50 percent by 2024.¹⁹

Defining poverty is not easy, even if one confines the concept to a strictly economic dimension of comparing income to a certain (absolute or relative) threshold.²⁰ In 2018, the Market Basket Measure (MBM) was adopted as Canada's official poverty line, based on the cost of a specific basket of goods and services for different locations and family configurations. A family with income below the MBM threshold can be said to have insufficient income to afford goods and services deemed necessary to take part in the community where they live. The MBM includes the costs of food, clothing, footwear, transportation, shelter, and other expenses, and is adjusted for region and family type (single, adults with and without children, single parents). Importantly, and unlike other commonly used measures, the MBM accounts for the regional variations in the cost of living. The MBM is therefore more sensitive than other low-income measures to geographical variations in typical living expenses, which is a desirable feature in the context of examining the extent of poverty among Indigenous peoples.

Measuring Poverty

Poverty has many dimensions: low income, material deprivation, lack of education, poor health, unemployment, and social inclusion, all of which limit opportunities and choices, and threaten the well-being of individuals, families, and communities. Our approach to measuring poverty for Indigenous peoples is based on a specific definition of (monetary) income or expenditures. It therefore does not allow for a multifaceted understanding of poverty and its elimination. In Part III, we identify other dimensions (specifically, education and health) that are critical to the multi-generational nature of poverty and its elimination. Still, the limited scope of this report precludes an in-depth recognition of other factors that are inextricably linked to poverty, from rates of incarceration and child apprehensions to long-standing colonial practices, structural racism, the dispossession of traditional territories, and the intergenerational trauma resulting from residential schools and the Sixties Scoop that perpetuate the experience of poverty by Indigenous peoples.

We also need to understand that the Indigenous perception of poverty is often radically different from a Western colonized world view. Many First Nations across Canada possess no word for "poverty" in their own language and communities do not conceive of themselves as "poor" at all, even though incomes would warrant such a label (Poverty Action Research Project, 2018) in the Western context.

¹⁹ For the full strategy, please refer to: <https://www2.gov.bc.ca/gov/content/governments/about-the-bc-government/poverty-reduction-strategy>.

²⁰ This concept sidesteps the complex nature of poverty, which encompasses an inability to meet basic needs because food, clean drinking water, proper sanitation, shelter conditions, education, health care, and other social services are inaccessible. Broader measures of poverty may also take into account the extent of dependence, oppression, social exclusion, and exploitation.

Nevertheless, there are drawbacks with using the MBM for Indigenous peoples in general and on-reserve in particular. Specifically, although it accounts for the regional cost of living, it is not based on a reserve-specific price index. It thus does not incorporate reserve-specific circumstances such as remoteness or lack of accessibility, which can dramatically increase the cost of transportation, food, and other necessities, elevated energy (heating) costs due to substandard housing, and subsidized Band housing. The measure does not account for subsidized housing, the barter system, or hunting and gathering activities. While some of these factors would imply that using the MBM cannot accurately measure poverty on-reserve, others would lead us to overestimate poverty on-reserve. Due to the lack of data to identify the measurement error, we proceed with the caveat that the MBM threshold is not as clear a measure of poverty for Indigenous peoples as it is for non-Indigenous peoples, in particular when looking at Indigenous people living on-reserve. As there is no evidence or presumption that the measure has a systematic bias, we opted to use it as our primary point of comparison. The main argument is that alternative measures have their own shortcomings, most importantly, they do not account for the differential costs of living. Throughout this section, it is important to keep in mind that all poverty thresholds are established using off-reserve communities.²¹

The following terms are used to discuss poverty.

- The **poverty rate** is the proportion of households whose disposable income falls below the poverty line as measured by the appropriate MBM.
- The **poverty gap**, or depth of poverty, is the average gap between the disposable income of those in poverty and the MBM.
- The **poverty gap ratio** is the poverty gap in percentage terms of the poverty line rather than measured in absolute dollar value.

In 2016, First Nations people on-reserve were almost three times more likely than the general population to live in poverty, and Indigenous people off-reserve were almost twice as likely, using the MBM measure. Poverty rates were 31 percent, 18 percent, and 11 percent, respectively.²² At the same time, the average dollar amount needed to eliminate poverty for these groups with a (perfectly) targeted annual cash transfer would

²¹ See <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2019009-eng.htm>. The two other commonly used poverty measures are the Low-Income Cut-Offs (LICO) and the Low-Income Measures (LIM). The LIM is a relative measure of poverty and therefore would remain unchanged if real incomes grew but the income distribution remained constant. The LICO is an absolute poverty measure reflecting the fraction of families that fall below an absolute income threshold. For example, if everyone's income were to double, the LIM would remain unchanged and the LICO would decrease assuming some people's income was lifted above the pre-defined threshold. See the Final Report of the BC Expert Basic Income Panel (Green et al., 2020) for an overview and more details.

We replicated our analysis with the LIM measure for comparison. The conclusions are very similar, and if anything, the poverty rates we found were higher for the LIM than the MBM measure.

²² The overall poverty rate in B.C. has since fallen to 8.9 percent in 2018, mirroring a nation-wide decrease. One of the main drivers of this trend has been the introduction of the Canada Child Benefit in 2016, which together with rising market incomes has lifted many families out of poverty. Unfortunately, Statistics Canada does not provide recent statistics for the Indigenous population; the 2016 Census is the most recent source of that information.

be \$4,209, \$1,910, and \$1,402, illustrating that the depth of poverty follows a similar pattern to the breadth: First Nations on-reserve have the most profound needs, followed by Indigenous peoples off-reserve. Figure 1-1 depicts poverty rates and poverty gaps for the three groups (at the individual level), as well as a breakdown by employment status (at the economic family level). The latter documents that poverty among families with at least one parent who worked full time all year is still substantial. One in five such families in a First Nations community live in poverty, and one in ten among off-reserve Indigenous peoples, and even for non-Indigenous peoples, the poverty rate for families with a working parent is 8 percent. Notwithstanding these numbers, the figures also show that unemployment is a primary driver of poverty. Not having at least one family member working full-time means that a First Nations family on-reserve has a more than 50 percent chance of falling below the poverty line, and the average dollar amount needed to fill the gap would be over \$8,000 annually.

Figure 1-1: Poverty Rates and Gaps by Subpopulation, Overall (Individual) and Employment Status (Economic Family)

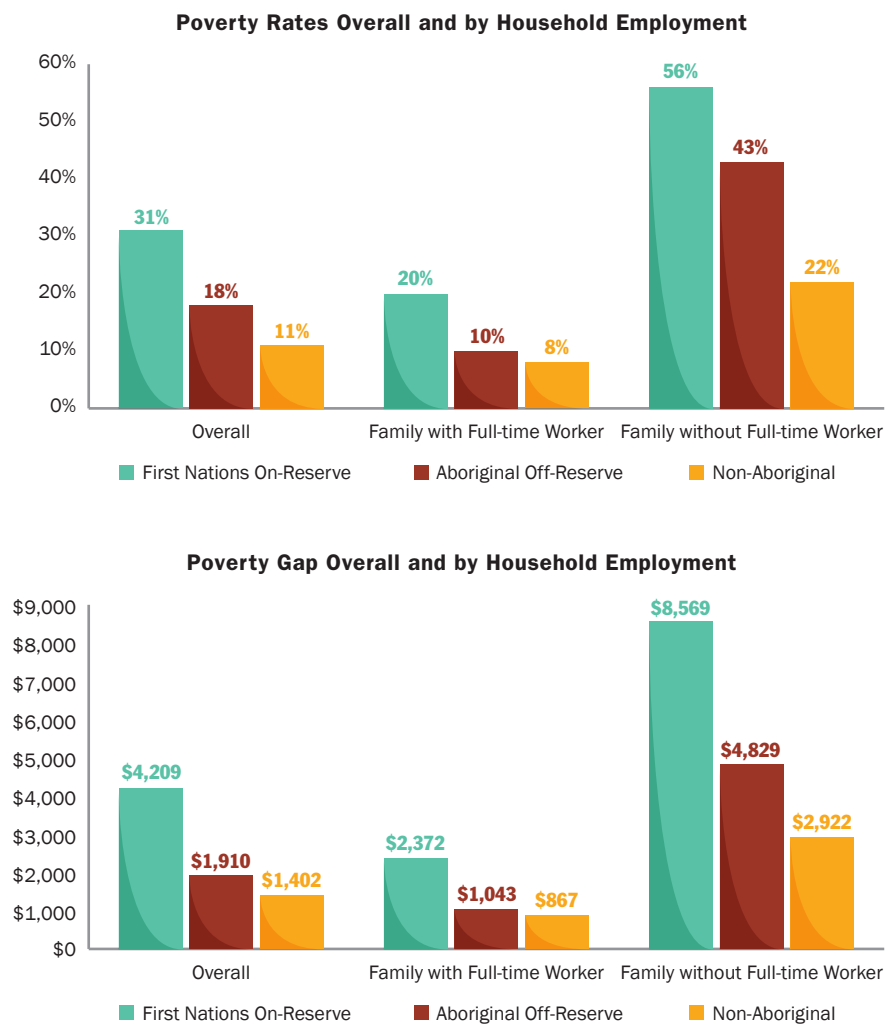


Figure 1-2 shows poverty rates by age group. Poverty among First Nations on-reserve was over two times the rate of non-Aboriginal households regardless of age, but the gap is largest for children, and for seniors (many of whom will receive OAS and GIS). For self-declared Aboriginal households off-reserve, the poverty rate of children was still 60 percent higher and that of working age adults was 24 percent higher than for the rest of the population. For seniors only, that gap falls (just) below 20 percent. The figures for children are especially harrowing and they are even worse if one considers alternative measures of poverty. Using the Low-Income Measure of Poverty, a recent report co-authored by the Canadian Centre for Policy Alternatives and the Assembly of First Nations based on consecutive Census waves shows that child poverty on First Nations reserves in 2016 was 47 percent and the off-reserve rate was 41 percent; what is more, those numbers remained almost unchanged for a decade (Beedie et al., 2019).

Figure 1-2: Poverty Rates by Age Group and Subpopulation

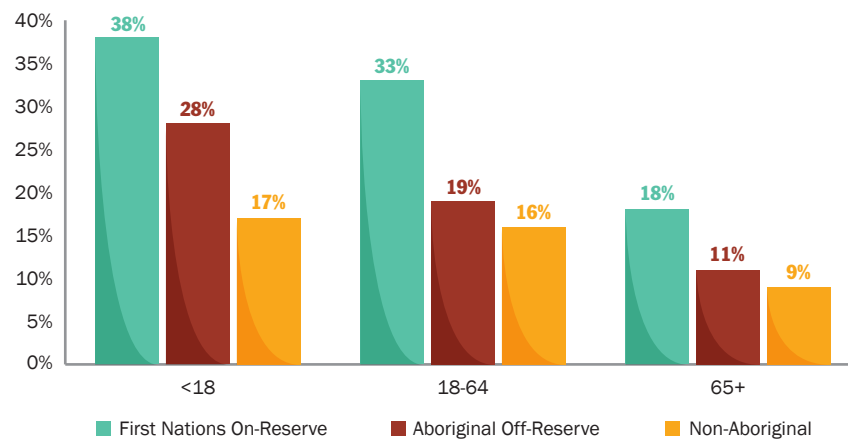


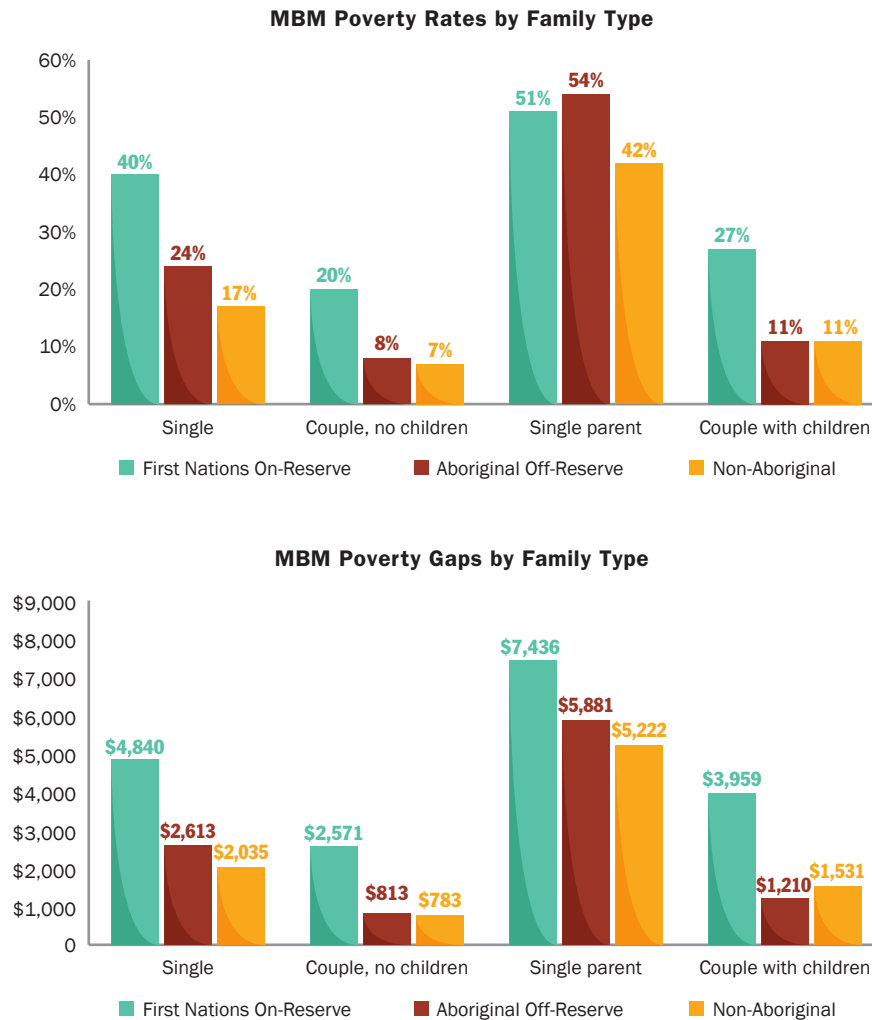
Figure 1-3 looks at poverty by type of family across subpopulations. Couples (with or without children) have the lowest poverty rates but it is notable that the gap between First Nations on reserve and other populations is highest in this subgroup. Not surprisingly, poverty is most prevalent among single parents in each subpopulation.²³ Poverty among single individuals is also comparatively high, likely driven by working age adults whose overall poverty rate was over 30 percent in 2016 and has not been trending significantly downward since (Green et al., 2020, p. 75).

To study whether poverty was more prevalent in rural areas versus urban centres, and whether there were differences in the subpopulations, we broke poverty rates down by location. Figure 1-4 documents the breadth and depth of poverty by the type of population centre in which a person resides. We treated Vancouver as a separate location of interest, given its comparatively large urban Indigenous population and cost of housing. The other large urban population centres are cities with over 100,000 residents, medium-sized cities are classified as having at least 30,000 residents, while small towns have

²³ With the introduction of the federal Canada Child Benefit and some provincial measures, the overall rate for single parents has since fallen to 18.6 percent in 2018. See Final Report of the BC Expert Basic Income Panel, 2020 (p. 74).

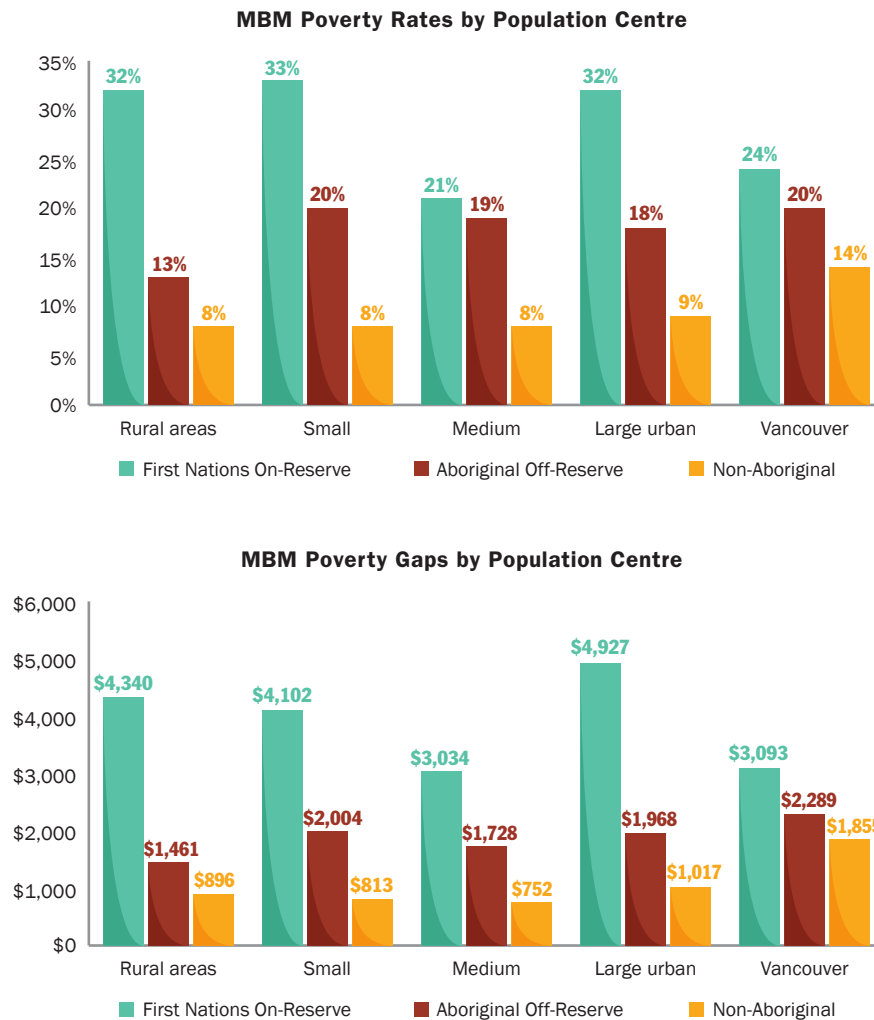
1,000 residents or more. Residing in any other location would classify the person as living in a rural area. Perhaps the most surprising observation from the numbers is the fact that there is no sizable rural-urban disparity in poverty rates or gaps for any of the subpopulations. The one exception is Vancouver, where the poverty rate and the poverty gap for non-Indigenous residents are notably higher than elsewhere. Otherwise, no consistent pattern emerges regarding location indicating that rents and affordability of housing (which is included in the MBM measure) are equally problematic across locations.

Figure 1-3: Poverty Rates and Gaps by Family Type and Subpopulation



To provide a final complementary perspective, we conducted a regression analysis to better understand whether ancestry or other factors correlated with ancestry are driving Indigenous income poverty in BC. We found that even when compared to their *same-characteristic* non-Indigenous counterparts, First Nations households on-reserve are still an estimated 11 percentage points more likely to fall below the poverty line. The corresponding estimate for off-reserve Indigenous households was much smaller, only 2 percentage points, but still highly statistically significant.²⁴

Figure 1-4: MBM Poverty Rates and Gaps by Population Centre and Subpopulation



²⁴ See the Full Report for more details and a primer on regression analysis.

Income Assistance for Indigenous Peoples in B.C.

ACCORDING TO THE 2016 CENSUS, the average dependency rate for social assistance was almost four times higher among Indigenous families than among non-Indigenous families. While only 4 percent of the latter group received social assistance as part of their declared income, the corresponding figures were 14 percent (off-reserve) and 15 percent (on-reserve) for Indigenous families.

Indigenous peoples are over three times more likely to receive Income Assistance than the rest of B.C.'s population.

Although the census data are suitable to compare on- and off-reserve populations, it is limited in that it contains only income data for the year 2015. To consider longer-term time trends, we analyzed data on Income Assistance from the provincial DIP dataset, which is more detailed than the census and covers a longer period, from 1989 to 2017. The drawback of the DIP data is that we lose information from on-reserve income support recipients.²⁵ The “Aboriginal” indicator in the DIP data is broadly defined as persons who either self-identified as Aboriginal in the education system or identified as Aboriginal in the births or deaths file or have their MSP premiums paid by Health Canada because they are Registered Indians [Appendix D in the Full Report provides further details].

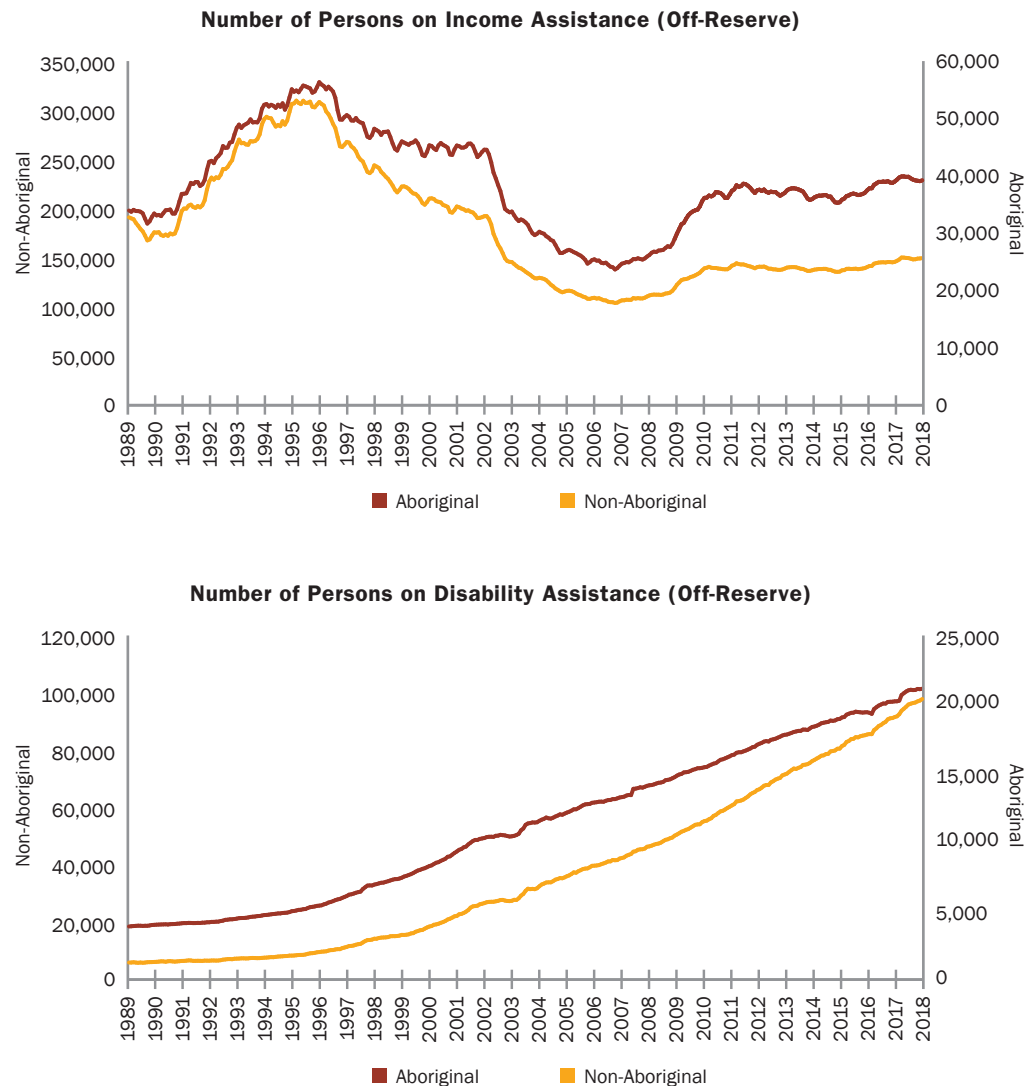
We begin by looking at total provincial caseloads. Indigenous peoples make up a disproportionately large share of provincial Income Assistance recipients. The latest numbers we have available (2017) show that one out of five recipients of Income Assistance payments (or 20 percent) had Indigenous ancestry, significantly more than Indigenous peoples’ relative share of the population. Similarly, 16 percent of Disability Assistance recipients were identified as Indigenous in our data. Figure 1-5 illustrates the time trends and reports the number of individuals who received Income Assistance and Disability Assistance by month, broken down by subpopulation. The graph shows that provincial caseloads have changed considerably over time and that the trends for Indigenous peoples (bottom scale) mirror those of non-Indigenous peoples (top scale). Over the first half of the 1990s, caseloads increased rapidly but started to fall sharply in 1996. The decline lasted until 2007 and can be attributed to a series of policy changes in 1996 and 2002, which tightened eligibility criteria and increased requirements to seek work (Green et al., 2020).²⁶ One key factor for the rise in caseloads after 2007 is a significant and steady rise in Disability Assistance over the entire period. As a fraction of

²⁵ We were able to obtain some data from ISC; however, the data collected from communities by ISC are so limited in scope that they provide very little useful information beyond the census.

²⁶ See Appendix A in the Full Report for a list of changes.

cases, Disability Assistance went from 10 percent in 1994 to over 70 percent in 2019, primarily due to a natural accumulation of the cases over time (Disability Assistance requires recipients to have a long-term condition), an aging population, and the expansion of eligibility criteria (specifically, the inclusion of mental health conditions) over that period (2020). Notably, Indigenous Income Assistance clients experienced a much sharper increase in disabilities. While the Disability Assistance caseload quadrupled for non-Indigenous peoples, the increase was 15-fold for Indigenous peoples.

Figure 1-5: Income Assistance and Disability Assistance Recipients (Clients and Dependents) by Subpopulation

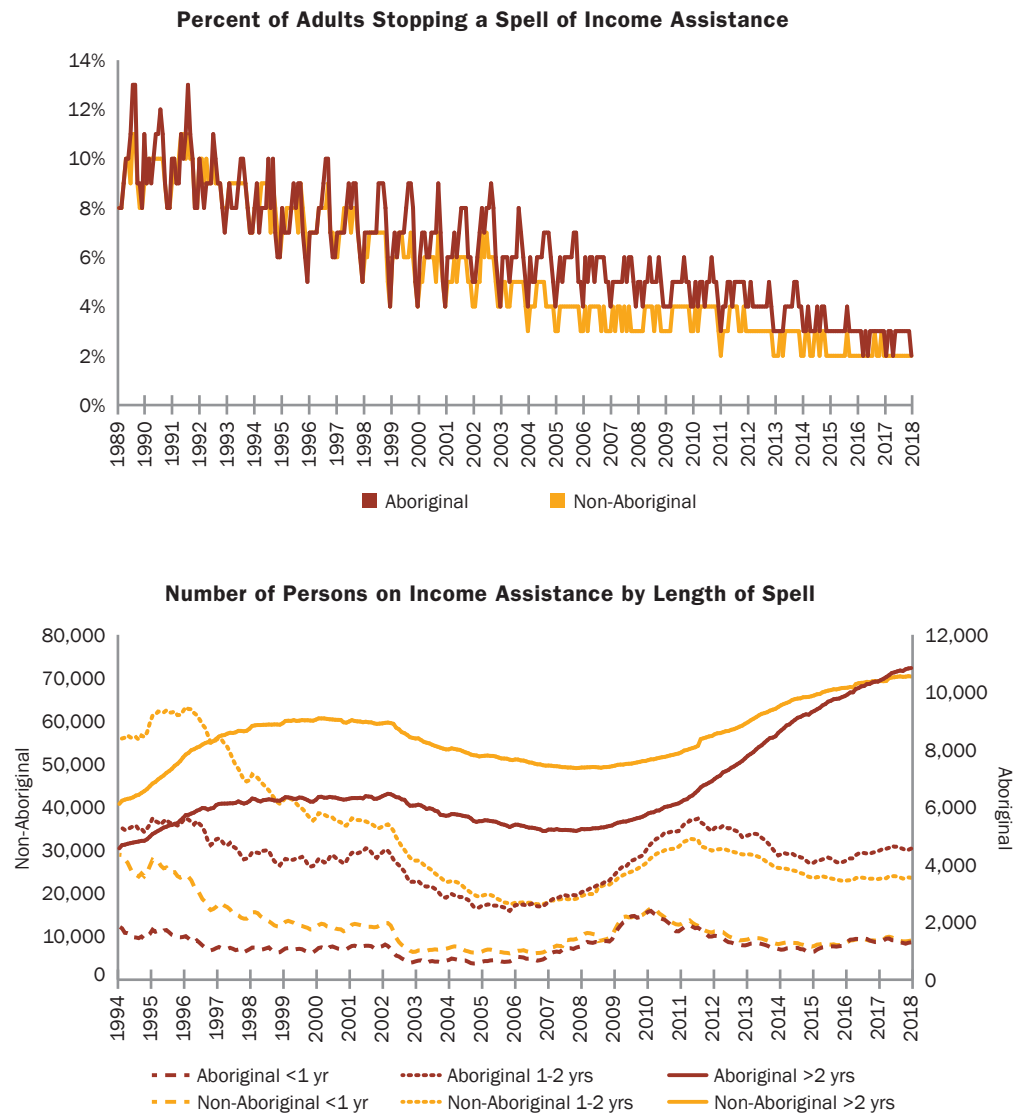


There are other important differences in income support experiences between Aboriginal and non-Aboriginal peoples. Figure 1-6 (top chart) shows the proportion of ongoing spells on Income Assistance that end in the month for each month from 1989 to 2017. We see a general downward trend, indicating that long-term Income Assistance spells have become more frequent over time²⁷ as well as a sharp up-and-down pattern

²⁷ As Green et al. indicate, among the general population, the percentage of spells that exceed two years nearly tripled over that time period (2020, p. 16).

that reflects seasonal changes in usage. The seasonality is noticeably larger among Aboriginal clients, suggesting a comparatively higher incidence of seasonal work, possibly augmented by transitions to and from reserve for this subpopulation. The bottom chart shows that the provincial Income Assistance system has shifted toward long-term users in general, but that Indigenous peoples have experienced a sharper rise in long-term spells than the rest of clients.

Figure 1-6: Adult Applicants and Spouses (25 and older) Ending an Income Assistance Spell and Receiving Income Assistance by length of spell (in years), by Subpopulation



Another noteworthy difference between subpopulations concerns the family composition of Income Assistance clients (2017 data, from the DIP dataset and ISC). While two-thirds of non-Indigenous recipients are single persons, less than half of Indigenous recipients on-reserve and off-reserve are single persons. Instead, a larger percentage of Income Assistance recipients are in one-parent families; off-reserve, this share is two times larger than in the non-Indigenous recipient group and growing faster. The fact that

one-parent families are over-represented among Indigenous income support recipients relative to single persons is important because, by definition, the one-parent family includes young and more vulnerable dependents.²⁸ The pattern is also consistent with a concern expressed by one of our key informants, a Community Integration Specialist who noted that child support orders appear to be disproportionately rare among Indigenous single parents. Although child support is exempt from income calculations to determine eligibility for assistance, it is often paid alongside spousal support which is not exempt and thus affects dependency rates. The SDPR worker stated further that the disproportionate lack of child support orders among Indigenous single parents on welfare seems to have originated in a 2015 policy change of the ministry's Family Maintenance Enforcement Program. While the new policy no longer deducted child support from Income Assistance payments, the worker worried that it inadvertently affected Indigenous single parents negatively because the requirement to sign over the rights to pursue child and spousal support claims to the ministry was dropped, resulting in fewer legal actions to obtain support.²⁹

Summary Remarks

The section has illustrated how Indigenous peoples in B.C. are disproportionately and negatively affected by poverty. The underlying reasons for the ongoing and disproportionate income vulnerability that impacts Indigenous peoples and communities in B.C. are manifold: socio-economic factors, such as barriers to education and lack of access to medical service providers (see Part III); remote locations where employment and educational opportunities are not readily available; *Indian Act*-imposed obstacles to good governance and functional capital markets;³⁰ ongoing land dispossession; political, social, and cultural oppression and marginalization; intergenerational trauma; and systemic racism. Together, these elements form the larger context within which the experiences of Indigenous residents of B.C. need to be considered. We saw that income poverty permeates all age groups and family types, though one-parent families and single working-age adults are especially affected. Being employed is no shield from poverty either – one in five families on-reserve and one in ten families off-reserve with at least one full-time working adult fall below the poverty line. The gaps are large. The average family on-reserve would require \$4,000 annually to reach the poverty

²⁸ Over the period 2007 to 2017, the number of single parents grew by 29 percent among non-Indigenous clients and 35 percent among Indigenous clients.

²⁹ The B.C. government offers several services for Income Assistance clients to help with obtaining or defending a maintenance order or written agreement; further details are provided here: <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/family-maintenance-services>.

³⁰ It is with some regret that we have to leave out the very important question of institutions and their effect on sustainable well-being from this report. Some scholars have argued that good institutions and state capacity are the most critical factors determining economic prosperity and well-being (Acemoglu & Robinson, 2012). Graham (2006) provides an overview over the peculiar characteristics of First Nations community governance and the embedded pitfalls under the *Indian Act*. See also Aragon and Kessler (2020) for an analysis of the effects of (private) property rights on-reserve and Aragon and Kessler (2021) for a study on electoral codes and well-being in First Nations communities.

line. Outside First Nations communities, to close the average gap would still require an additional \$2,000 annually.

In the next section, we report on the voices we heard from Indigenous peoples and communities. The community-based research process is focused on understanding the current system of income supports from an Indigenous perspective, learning from the Indigenous community about issues and gaps, and highlighting opportunities for improvement and alignment with community needs and aspirations.



**PART II:
WHAT WE
HEARD FROM
COMMUNITY
VOICES**

What We Heard from Community Voices

IT WAS IMPORTANT TO THE research team that this study was community driven and sought the voices of income support recipients and community knowledge holders within communities, along with the perspectives of front-line Band Social Development Workers (BSDW) and Community Integration Specialists (CIS). During the spring, summer, and fall of 2020, we engaged with six First Nations communities across the province – Tsleil-Waututh, Nak’azdli, Lower Similkameen, Fort Nelson, Tseshaht, and Xaxli’p – and created space for each community to share their voices and perspectives with us. Our work in the communities was based in responsive research and the TRAC method (Quinless & Corntassel, 2018), which braids together Indigenous knowledge with community-based research practices, while using western scientific research methods. The TRAC method ensures that the research approach is safe for participants, respectful, trauma-informed, and rooted in Indigenous cultural values.

The findings in this section are grouped into two main areas: barriers to service, and gaps in service. Along these two dimensions, we report on the main themes and sub-themes that were expressed through the voices of Income Assistance recipients and Key Knowledge Advisors in these communities. How these themes are further supported by empirical information from secondary data analysis is detailed in Part III. In total, we gathered the thoughts and perspectives of 174 people through different qualitative methods including self-administered surveys and in-depth interviews. The voices that contributed to our findings and the total response for each data-gathering method are outlined in Table 2-1. A detailed description of our approach for the community-based research as well as how we overcame the challenges that COVID-19 presented can be found in Appendix C in the Full Report.

Band Social Development Workers

We held 24 interviews with a diverse group of Band Social Development Workers across British Columbia. Our overarching goal was to listen and learn more about the Income Assistance process on-reserve, barriers experienced when applying for assistance, potential gaps in support, and other information deemed to be an important issue or challenge with respect to on-reserve Income Assistance. Band Social Development Workers administer Income Assistance on-reserve for B.C. First Nations communities. Band Social Development Workers play an important role within the Income Assistance program and provide training, policy clarification, and guidance for income support recipients. Given that Band Social Development Workers provide front-line services

within Indigenous communities, we centred our initial conversations with these workers as an important part of the research shaping process. We welcomed the opportunity provided by ISC to talk with Band Social Development Workers during the regional Income Assistance training workshops. Our research team provided a meeting table during the Income Assistance in-person training workshops in Parksville, B.C. (October 22-24, 2019) and Richmond, B.C. (November 5-7, 2019, prior to the COVID-19 pandemic).

First Nation Income Support Recipients (Households)

A total of 104 family household interviews were conducted by self-administered questionnaires in the six First Nations communities across the province, covering a total of 277 individuals within these households. To ensure that we gathered knowledge from income support recipients, households were selected according to purposeful sampling. This means that only those households who currently receive or previously received income support were identified in consultation meetings with the community researchers and First Nations representatives. All but one of our interviewed households were currently receiving some form of social assistance, either through their Nation or through the government. Roughly 60 percent of households indicated that they receive Income Assistance (Temporary Assistance or Disability Assistance) from ISC at the moment. The questions were divided into several sections that focused on socio-demographic information, income, and economic-related questions. The questionnaire also included a section where participants could add additional thoughts, suggestions, or comments through an open question before concluding the interview. A demographic profile of the households we interviewed can be found in Appendix C in the Full Report.

Key Knowledge Advisors

We conducted 36 in-depth interviews with Key Knowledge Advisors in the six participating communities who were familiar with the social, economic, and health aspects of community social and economic life. The interviews included individuals from the following groups: Chief and Council, addictions recovery counsellors, family support workers, health directors or health outreach staff, Band administration staff, education staff and traditional knowledge holders. See Appendix A in the Full Report for a sample of questions asked during these interviews.

Community Integration Specialists

We conducted ten in-depth interviews with Community Integration Specialists from all regions of the province of B.C.³¹ Community Integration Specialists are SDPR staff who focus on connecting B.C.'s most vulnerable citizens with financial assistance and community supports. These staff work collaboratively with other government and community agencies to create positive outcomes for clients in their communities. Other ministry staff, such as Employment and Assistance Workers, continue to provide ministry

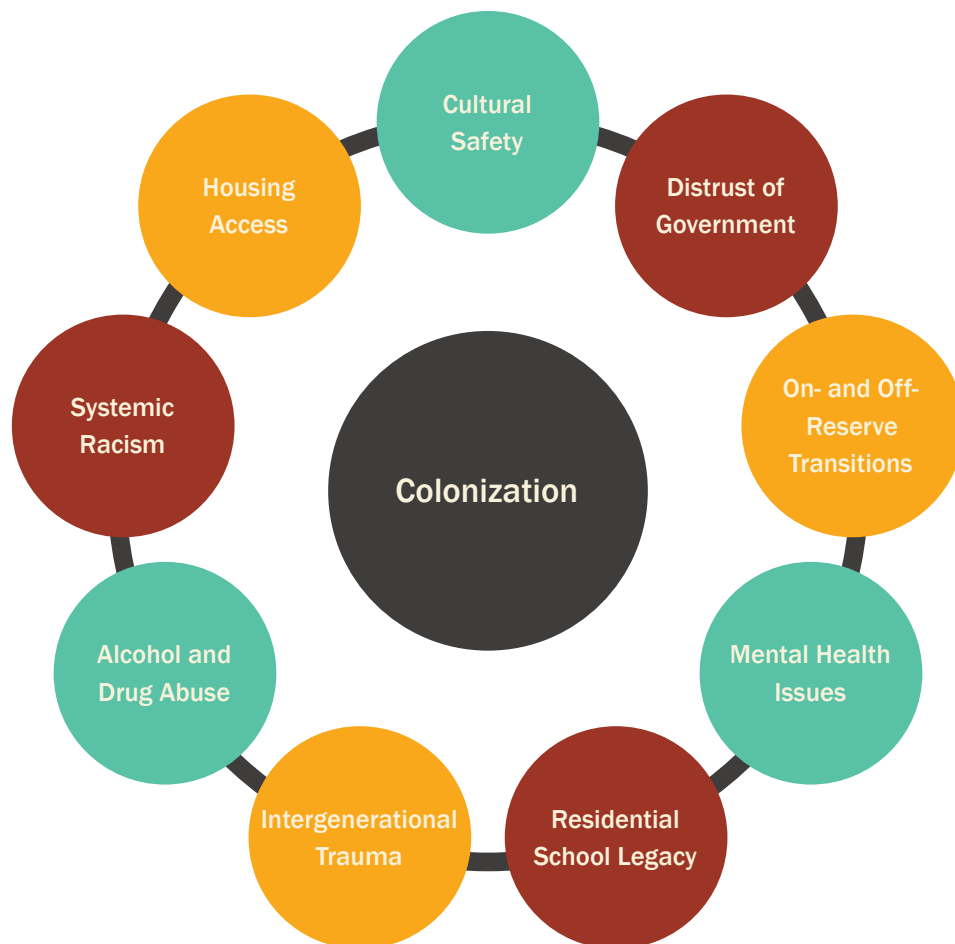
³¹ Theoretical saturation was reached after the sixth interview, employing the method of assessing saturation outlined in Guest et al. (2020) and applying the most conservative parameters in the assessment.

services to vulnerable citizens who are able to navigate within the existing service options, such as through My Self Serve (online access to services), over the phone, and/or by accessing in-person offices. The interviews were conducted via Zoom. They were semi-structured and designed to elicit information about barriers to accessibility and gaps in service faced by Indigenous Income Assistance clients, as well as the unique role that Community Integration Specialists play to ensure that barriers and gaps are reduced for the most vulnerable clients.

Barriers to Income Assistance Services

DURING THE RESEARCH PROCESS, PARTICIPANTS, including Band Social Development Workers, Community Integration Specialists, Key Knowledge Advisors, and community members, explained that there are several barriers to accessing Income Assistance services that are directly related to the impacts of colonization. Figure 2-1 provides a visual display of the themes and sub-themes of barriers to Income Assistance services that emerged through our interviews.

Figure 2-1: Impacts of Colonization Related to Barriers to Income Assistance Services



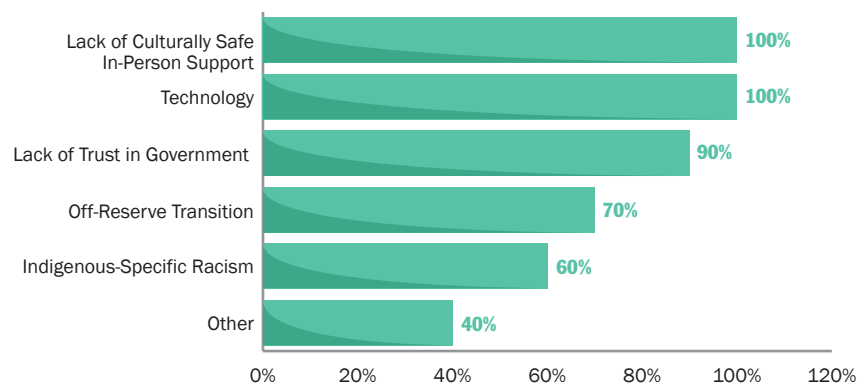
Barrier I: Colonization and Systemic Racism in Government Services

“Systemic and institutional racism create barriers for Income Assistance recipients to improve their quality of life” – Knowledge Advisor Tsleil-Waututh

Ongoing colonization has created discriminating processes and racist beliefs which have been embedded in social policies and practices. These policies and practices have negatively impacted the experience of Indigenous peoples when they connect with the government to access Income Assistance services. Article 24 of UNDRIP states that “Indigenous individuals also have the right to access, without any discrimination, to all social and health services,” yet our research participants explained that Indigenous people continue to be exposed to deeply disrespectful and racist procedures, policies, and individual attitudes. This in turn creates tension between government service providers and Income Assistance recipients, perpetuating a culture of mistrust held by Indigenous peoples towards government, and generates apathy toward publicly funded services.

In addition, we learned from our interviews with Community Integration Specialists that “a lack of culturally safe in-person support,” “barriers to technology,” and “a lack of trust in government” were described as the main barriers to services outside First Nations communities. The numbers are presented in Figure 2-2, which identifies barriers to services, including Indigenous specific-racism, a lack of trust in government, a lack of cultural safety, technology barriers, and the transition from on-reserve to off-reserve, as the main barriers to income support services outside First Nations communities.

Figure 2-2: Main Barriers to Service (Community Integration Specialist Interviews)



When passing the *Declaration on the Rights of Indigenous Peoples Act*, the B.C. government committed itself to the objectives of the declaration, including taking “effective measures, in consultation and cooperation with the Indigenous peoples concerned, to combat prejudice and eliminate discrimination and to promote tolerance, understanding and good relations among Indigenous peoples and all other segments of society” (2019, Article 15). However, according to our interviews with Key Knowledge Advisors, Band Social Development Workers and Community Integration Specialists,

clients do not feel comfortable making their circumstances known to government workers, divulging the multitude of challenges they face in their daily lives, and making themselves vulnerable, which is required when one applies for Income Assistance. These factors pose considerable barriers to accessing Income Assistance services and are a direct result of a historical relationship based on colonization.

Need for Culturally Safe Services Off-Reserve

Indigenous peoples move off-reserve to urban centres for a variety of reasons (most notably employment and educational opportunities) that are largely unrelated to the support and services they receive in their communities. As noted in Part I, Section 2, there may be some advantages for potential Income Assistance recipients to apply for, or receive, social support through the B.C. government's Income Assistance program, rather than the federal program from ISC. At the same time, however, residing outside a First Nations community and then having to apply for provincial Income Assistance presents its own unique set of challenges. The underlying reasons for most of those challenges are the absence of a dedicated, culturally safe, and face-to-face channel such as Band Social Development Workers, through which potential clients can connect with services that are offered. When asked about barriers for eligible Indigenous individuals and families to apply for and eventually obtain financial support through the SDPR's programs, the Community Integration Specialists overwhelmingly identified obstacles that are rooted in the lack of a culturally safe environment.

Barrier 2: Accessing and Navigating the Support System

Aside from the need for a culturally safe environment in which government services can be accessed and utilized without discrimination, stigma, or fear of mistreatment, we heard about several barriers that are directly related to accessing and navigating the system of income supports. Table 2-1 provides a list of sub-themes related to these challenges:

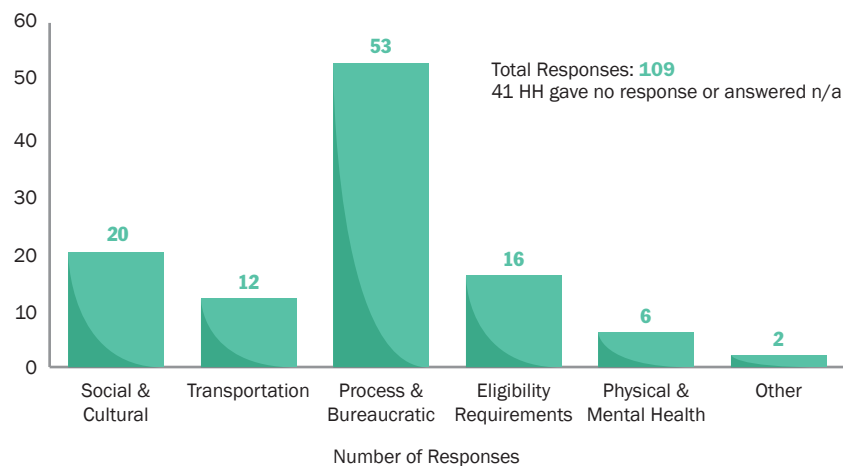
Table 2-1: Sub-Themes Related to Barriers to Accessing and Navigating Income Assistance

SUB-THEMES
Difficulties People Face Navigating a Complex System
Lack of Access to Phones, Computers, and the Internet
Need for Face-to-Face Interactions

Difficulties People Face Navigating the System

An important barrier identified by participants is related to challenges that people experience when applying for Income Assistance because of the difficulty navigating the system and the need to have all the required documentation. In the household interviews, we asked participants about the barriers they faced when trying to get on income support. Overall, Key Knowledge Advisors named barriers that could be placed into five categories, summarized in Figure 2-3 below. From the graph, we can identify the most prominent challenges related to the process and bureaucratic requirements. Within this category, households identified the complexity of paperwork, the requirement of documentation that is often lacking, and delays in the approval process as the most challenging hurdles. Difficulties filling out and understanding the paperwork was listed equally as often as missing documents such as ID, bank statements, and tax forms. Qualifying for assistance was mentioned as a further problem. About 25 percent of households said that they did not meet the eligibility requirements, e.g., because they had a small part-time job they did not want to give up or because they had an asset such as a farm they did not want to sell. Households also identified cultural and social barriers to receiving income support. Those primarily referred to the stigma of relying on government support, as well as racism in government (off-reserve). The most often named financial barrier was the lack of money for transportation, which creates considerable challenges to meeting with income support officers in order to obtain help with the application process.

Figure 2-3: Main Barriers to Receiving Income Support (Household Interviews, up to 3 responses allowed)



Key Knowledge Advisors expressed a general concern that the process for accessing services is not as clear as it could be and that procedures were inconsistent, making filling out applications and eventually receiving Income Assistance significantly more difficult. One Key Knowledge Advisor explained that:

“The application online for the ministry... most clients can’t do it alone. It is very complicated, and most people don’t have the computer skills necessary to do it alone. It is not a direct shift over. If they don’t apply

a month ahead before they move then they will miss a payment, which is problematic. Ministry workers are not helpful, saying that it's not their job to help with technology/application issues.” – Fort Nelson Key Knowledge Advisor

Moreover, the paperwork presents a significant barrier, as it is difficult to complete. These issues can make navigating the system too bureaucratic and challenging, which in turn deters people from pursuing the process.

Lack of Access to Phones, Computers, and Internet

Many people living below the poverty line lack a computer, internet connectivity, and even use of a cell phone. For those who are unable to access an online computer or cannot afford internet, online technology acts as a significant barrier. The need to phone a call centre can also be an issue. For example, one Key Knowledge Advisor explained that:

“... it used to always be in-person applications, and now some are online. Toll phones are also an issue because people can't afford long waiting queues on their phone plans.” – Key Knowledge Advisor Lower Similkameen

Some participants reported extremely long wait times and being on-hold sometimes for over an hour to talk to Employment and Assistance Workers.³²

The Income Assistance program delivered on-reserve does not rely on call centres or internet connectivity. Off reserve, however, the provincial government has increasingly been relying on clients' use of online self-serve portals to apply for assistance and submit the required initial documentation and monthly reports. In the process, it has closed the majority of its dedicated SDPR offices and replaced them with Service BC offices [see also Part III, Section 1 in the Full Report]. This change in delivery of the service disadvantages Indigenous clients in several ways. First, Indigenous clients normally depend more on face-to-face interactions that allow for conversations to take place and relationships to develop. One Community Integration Specialist explained that *“Indigenous culture is based around relationships, so just logging into [online] systems is not conducive to their way of being”*. Second, online access can be a barrier among households whose monthly earnings preclude them from purchasing cellular data or home internet. Also, many households live in remote areas where little or no connectivity exists and public-use computer terminals are limited or far away. In both groups, Indigenous peoples are over-represented. Third, the reliance on self-serve portals is even more problematic for clients who come from the most vulnerable segments of society, which again disproportionately affects Indigenous peoples. Our interview data outlined the lack of a cell phone (with data) or access to a computer as a major issue for this group. The use of technology serves to further marginalize clients who may be uncomfortable, or even be barred

³² The chronically long wait times for the ministry's centralized telephone line have been documented in a 2018 Ombudsperson report “Holding Pattern: Call Wait Times for Income and Disability Assistance.” The 2020 update to the report documents that the ministry has since adopted most of the recommendations, and call times have decreased overall, although they can still exceed one hour in the weeks when cheques are issued.

from, accessing computer terminals in libraries or ministry or Service BC offices. Even in the best of circumstances, many clients may not have the knowledge or the capacity to interact in the required way and will miss submission deadlines as a result.

Need for Face-to-Face Interactions

Face-to-face conversations allow for contextual discussions that can overcome otherwise debilitating hurdles in the application process and can establish trust relationships that are so important to break a multitude of barriers. For reasons of mistrust and fear, Indigenous clients are often reluctant to talk to an anonymous Employment and Assistance Worker in a call centre, and even if they do, they often fail to use the correct terminology that might mean the difference between a successful versus a failed application. One Community Integration Specialist described the problem as follows:

“Unfortunately, what I find with all my [Indigenous] clients regardless of whether they are going through the call centre or the [online] portal is that their requests are being denied because they are not using the right language. There is simply no way they will state what they need to state and prove their eligibility, either over the phone, because they are nervous about what they can say and what will get them into trouble, or through the portal, where they will fumble because they are not giving enough information. So, they get [mistakenly] denied all the time” – Community Integration Specialist interview

Indigenous clients may also lack the necessary documents or the information that may be required. For example, many Community Integration Specialists mentioned that clients who have moved away from their First Nations community frequently have no government-issued ID and (erroneously) believe that they require this ID as part of the provincial assistance application. They are also likely to lack other documentation such as bank statements. In the absence of a personal connection, missing information or documents can cause applications to be rejected or cases to be closed prematurely. Lastly, we heard that in the past, Employment and Assistance Workers who were based in a local office and may have personally known the client would, unlike the online system, initiate regular reviews of files to see whether circumstances had changed and whether they qualified for new or additional supports.

Barrier 3: Obstacles for Indigenous Persons with Disabilities (PWD)

In March 2021, the Union of BC Indian Chiefs (UBCIC) endorsed a resolution outlining that the current Persons with Disabilities (PWD) designation application and appeal process is a “grueling, demoralizing, and colonized experience” for Indigenous applicants (UBCIC Resolution 2021-17 “*Decolonizing the Persons with Disabilities Designation (PWD) Application and Appeal Process*,” p.3). They called on the provincial government to reform the process, removing structural barriers and to be more respectful of the

“A man was legally blind and couldn’t get on Disability and didn’t know why. We did all the paperwork. It was hereditary, and we couldn’t get him on. It’s pretty degrading the hoops they have to jump through. Getting denied was really hard on him.”

– Tseshaht Key Knowledge Advisor

cultural, mental, and physical needs of Indigenous people with disabilities. These concerns were mirrored in our interviews.

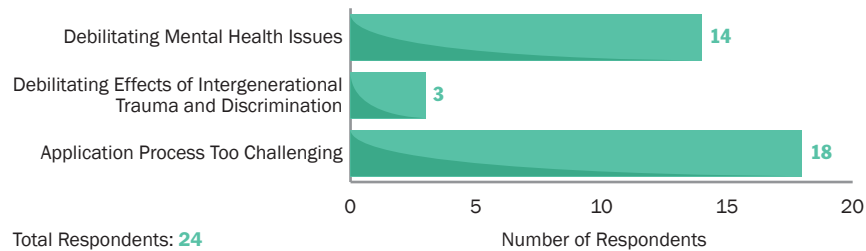
About two-thirds of Key Knowledge Advisors felt that some members of their communities should receive Indigenous Services Canada (ISC) disability support rather than temporary support. Many reported discrimination and historic oppression, the application process itself, and the stigma of being on disability as potentially inhibiting Indigenous peoples from applying for Disability Assistance. It was also noted by Key Knowledge Advisors

that many people suffer from various “invisible” or undiagnosed disabilities and should be receiving additional funding. Similarly, many felt that the definition of what constitutes a disability was too narrow, excluding people who might actually be eligible for such funding.

When we asked the Key Knowledge Advisors about challenges for those seeking disability funding, two out of three advisors stated that in their view, there were members in the communities who should be receiving Disability Assistance support but are instead on temporary Income Assistance support. Of those who identified members who should be eligible, 75 percent named the onerous application process as the cause for not receiving support. Other barriers named were the debilitating effects of historical trauma and discrimination and of mental health issues, as Figure 2-4 illustrates. The process was described to be extremely time-consuming and not intuitive, making it difficult to do alone, not counting the requirement to seek outside help for various parts of the application, which can be even more challenging for some. One Key Knowledge advisor also explained:

“Some just stay on social assistance because of the amount of time it takes and how hard it is to get on disability.” – Xa’xlip First Nation

Figure 2-4: Main Barriers to Access Disability Funding (Key Knowledge Advisors, multiple responses allowed)



People reported significant lag times in receiving support payments after they moved off-reserve. Those delays may arise simply because ministry workers can be misinformed and do not accept the ISC letter indicating that a client is a PWD. One of the key knowledge holders explains:

“I had a PWD client who transferred to the ministry, they moved off-reserve, and when they first moved off their first month they were put on

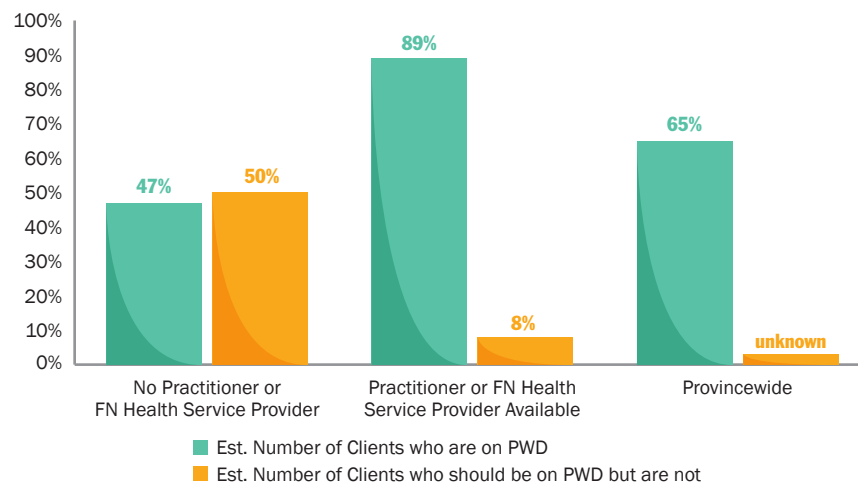
the hardship at a regular rate, instead of getting the PWD rate for that first month that they were collecting with the ministry. That was a gap, they didn't accept the ISC letter saying that this was a PWD client, they had to have the whole file sent over and reviewed first before they approved them at the PWD rate.” – Tseshah Knowledge Advisor

We heard similar concerns expressed by the Band Social Development Workers. When asked about how many of their clients have PWD status, the responses varied considerably, but the average of the numbers that the social workers named was 31 percent, similar to what we found in ISC data (see Part III, Section 1 in the Full Report). Although we could not deduct seasonal Income Assistance clients from the total for all 24 Band Social Development Workers we interviewed, it is plausible to assume that only a small portion of the discrepancy to the province-wide average of 65 percent could be explained by a comparatively higher percentage of seasonal work on-reserve. In our community household interviews, the proportion of clients who received Disability Assistance as a fraction of all Income Assistance recipients was under 48 percent, also well below the provincial average. Band Social Development Workers mentioned the lack of access to a medical practitioner, stigma, and mental health issues, as well as lack of information on the PWD program as access barriers for their clients. One should note that the PWD application is neither assessed nor managed by Band Social Development Workers. Rather, the federal government has contracted with the BC Aboriginal Network on Disability Society (BCANDS) to provide adjudication services relating to all PWD applications for individuals residing in First Nations communities. For privacy reasons, Band Social Development Workers are not involved in the process at all. Having all applications adjudicated by the same organization ensures consistency in the application process. However, it also removes the opportunity for the clients to receive in-person information on program requirements, or to have their application explained, and they do not have the chance to discuss challenges in the application process in a face-to-face interaction with a social worker. BCANDS is located in Victoria, B.C., which means that all correspondence regarding individual applications has to be conducted over the phone or through email – modes of communication that present challenges for many Indigenous clients.

Many community voices expressed explicit concern about several systemic obstacles preventing Indigenous peoples from successfully completing applications for a PWD designation. Access to a care provider such as a family doctor is necessary for potential applicants to complete Section 2 of the PWD form, the “Physician’s Report.” It is well-known that there is a lack of primary health providers in B.C., particularly in rural and remote areas. This problem is even more severe for Indigenous peoples seeking health care. They are over-represented in rural and remote regions, and they face additional barriers due to systemic racism in the health care system and the absence of culturally safe health care facilities and medical practitioners. In the latest 2017 FNHA Regional Health Survey, 47 percent of adults and 37 percent of children reported that a lack of access was a barrier to receiving primary care in the past year. As a result, the proportion of Disability Assistance clients is lower than it should be.

Discrepancies also exist outside Indigenous communities. When asked to estimate how many clients (out of ten) are currently on Disability Assistance, and how many should be on Disability Assistance, most Community Integration Specialists noted huge differences, meaning more of their clients should receive Disability Assistance. Clients who had access to either nurse practitioners (who were reported to be flexible and willing to go above and beyond when assisting with their clients' applications) or to a First Nations health facility were more likely to receive the appropriate support, i.e., Disability Assistance as opposed to Temporary Assistance. Figure 2-5 shows the reported numbers and a comparison to provincial PWD rates. Keeping in mind that the Indigenous clientele is considered vulnerable and at risk, all interview participants stated that most of their clients should actually be receiving Disability Assistance, a much larger proportion than the province-wide average of 65 percent PWD clients. What is most striking in these findings is that when we compare the province-wide figure to the actual number of clients who receive Disability Assistance, it is much lower in those areas where the specialists reported that clients do not have access to a nurse practitioner or First Nation health service provider. In other words, even though those clients are more marginalized, comparatively fewer of them – namely only an estimated 47 percent – are on Disability Assistance despite the fact that they almost all should be eligible.

Figure 2-5: Average Estimates on the Number of Clients (Who Should Be) on PWD (Community Integration Specialists Interviews)



There are systemic barriers embedded in the PWD application process. Not only are challenges caused by reduced access to medical practitioners, but the process also requires multiple professionals to fill out different segments of the application. This is very complex and often frustrating to complete correctly. One of the Community Integration Specialists said that:

“I would be starting the process, then take [my client] to the Friendship Centre helping them find a life-skills worker who will fill out the next section, then find a social worker to sign that, then a nurse practitioner from [the local health facility] to fill out the medical part of the application.”

I have been working with one man for an entire year to fill out the PWD application, because the barriers are so huge. What the ministry is asking for, and what they send back if it is not done right, is a huge barrier. I definitely feel for my clients because I despair trying to fill this out with them and seeing the setbacks because something was not signed by the right person.” – Community Integration Specialist Interview

We also heard from Community Integration Specialists that doctors and other health care staff may be unwilling to complete the form if they believe the client’s condition is temporary or can be managed and overcome with certain interventions. We also heard that medical professionals expressed frustration about the length of time and the information required to fill out the document, i.e., ambiguities on what information to include and how much detail is required.

These challenges were further documented in Part III, Section 1 in the Full Report. Over the past 20 years, the fraction of PWD recipients in the Indigenous Income Assistance client base for the province of B.C., has been consistently 10 to 15 percentage points, or 23 percent, lower than the corresponding fraction of Disability Assistance recipients among non-Indigenous Income Assistance clients. For ISC clients, we were unable to obtain exact numbers on Disability Assistance clients, but a simple calculation using the number of “expected to work” clients resulted in an estimate that was below roughly 30 percent of the client base. Those statistics substantiate the voices we heard from community and cannot easily be reconciled with the fact that the mental and physical health among Indigenous peoples living in B.C. is generally worse than that of the population as a whole. The most plausible explanation for these findings is that Indigenous clients are systematically disadvantaged through barriers in the Disability Assistance application process, both at the provincial and federal level.

Gaps in Income Assistance Services



GAP I: Insufficient Benefit Levels

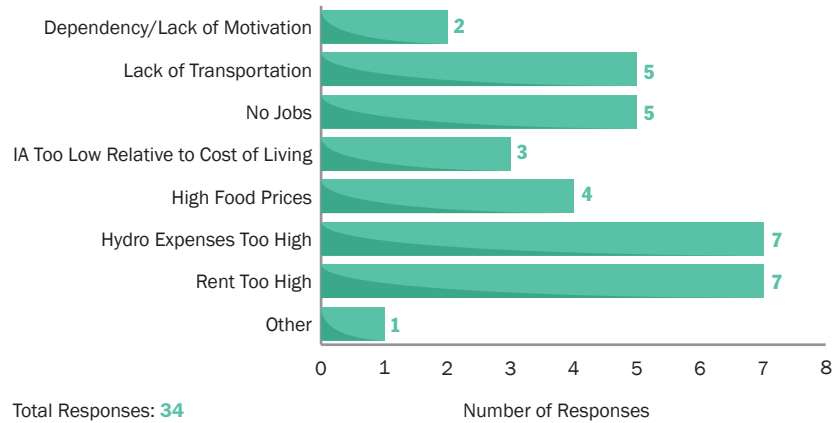
An important question that emerged from our interviews centred on whether the Income Assistance monthly payment amount provides enough money on which an individual and a household can live. A universal complaint among Income Assistance recipients was that the support they received was insufficient and often fell short of their monthly expenses for basic needs. Similarly, all Community Integration Specialists and Band Social Development Workers noted that their clients struggle to cover their expenses and that the level of assistance provided is not enough. The Band Social Development Workers identified a primary reason for why social assistance levels are too low, stating that they do not account for regional variances and the significantly higher cost of living in First Nations communities (notably transportation and hydro expenses (see Part III, Section 1 in the Full Report for further data analysis)).

As a result of insufficient support, people on Income Assistance experience high economic insecurity. One key knowledge holder explained that:

“By the time rent and other bills are paid, they only have \$100 or \$200 for groceries, which is insufficient.” – Knowledge Advisor Tseshaht

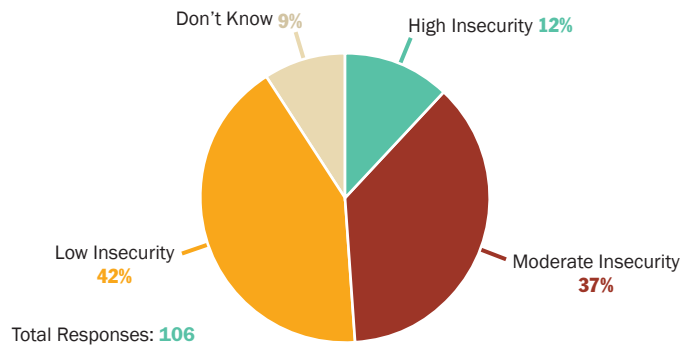
When we asked Band Social Development Workers whether they thought clients lived in economic insecurity, 87 percent believed this was a valid assessment of the general economic situation. The Band Social Development Workers also identified the primary reasons for why residents in their community would experience economic insecurity in general: high cost of rent, high cost of utilities (hydro), the lack of jobs, and limited or costly transportation.

Figure 2-6: Why is Economic Security an Issue? (Band Social Development Workers’ Interviews, multiple responses allowed)



Since the Income Assistance program is specifically designed to “meet basic needs”, we also asked the participants from our household interviews whether the income support they received (from ISC and other sources, including their community) provided their household with food security, and their responses are shown in the table below. Only 12 percent of households indicated that Income Assistance provided them with high levels of food security, while roughly 80 percent of families felt that they were experiencing moderate to low levels of food security, despite the support they received.

Figure 2-7: Experienced Level of Food Security (Household Interviews)



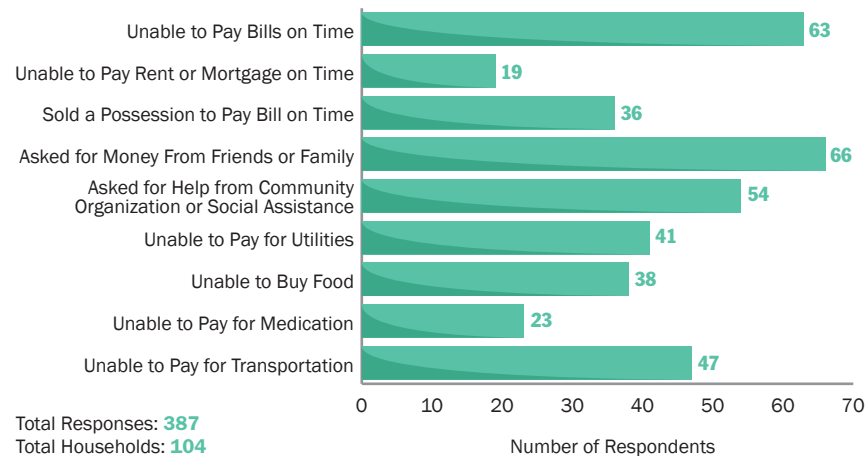
As one household member explained:

“[The support] is very limiting as to the quality of food one can afford for the month. I am fortunate my parents pick up the slack/shortfalls of PWD, as you cannot rent a place anywhere for the minuscule \$300 per month allowed for rent.” – Household Interview Participant

Key Knowledge Advisors explained that there used to be a program in which individuals could work for several hours per day and receive an extra \$100. Unfortunately, this program is no longer available. To supplement their food, households often take advantage of community-based services, in particular, communities may organize berry

picking, hunting, and fishing, and then food is distributed to community members. Some communities organize fish days where community members are provided with fish. Sometimes communities create a GoFundMe online fundraiser if an individual is extremely ill and needs to go to the city for treatment. Part II, Section 3 in the Full Report provides a more detailed look at community responses to gaps in service. We asked households how they experience the shortage of monthly income. Over 60 percent of respondents (66 out of 104) stated that they had to ask friends and family for help, and almost as many had to ask for additional funding from community or social assistance. Almost all households had experienced a situation where they had been unable to either pay a bill on time or pay for utilities (or both). One in three households was unable to buy food (38 out of 104), almost one in two (47 out of 104) was unable to pay for transportation, and over one in five could not pay for medication at some point. It seems indisputable that basic needs are not being met for those households.

Figure 2-8: Consequences of Shortage of Money (Household Interviews, multiple responses allowed)

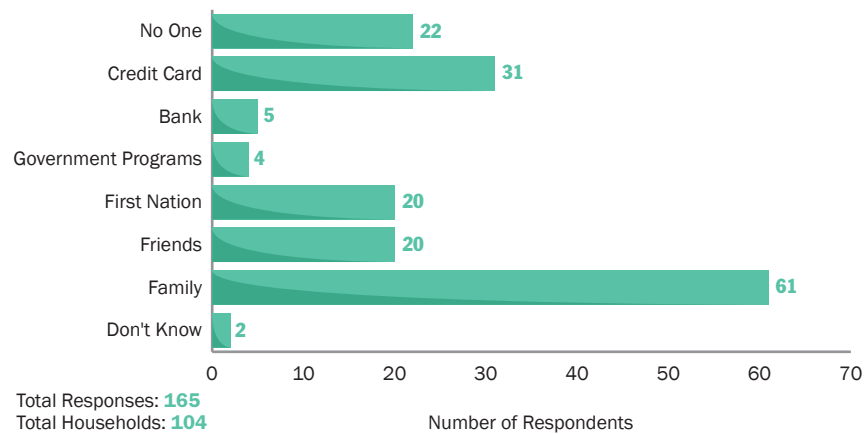


Another dimension of chronic deprivation is that almost no one had any money set aside for emergencies. Of the 104 households we interviewed, only six had more than \$500 saved to pay for any kind of emergency expense. Ten households had some money for emergencies but less than \$500. The vast majority, about 82 percent, had no money at all available to them in case of an emergency.

Four out of five interviewed households had no money set aside for emergencies.

In addition, the household interviews provided information about how and where people supplement their income gap each month. When we asked participants from whom they received help when they are unable to cover their basic needs or pay their bills, over 60 percent said they turned to family (confirming the data from Figure 2-8), and roughly 30 percent would borrow from a credit card. About one in five households named their Nation as a source of help, and the same number borrowed from friends. The results are shown in Figure 2-9.

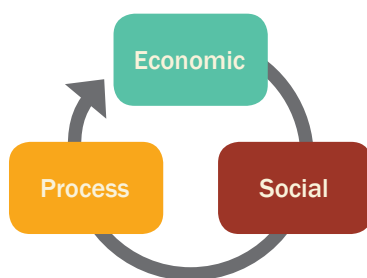
Figure 2-9: Sources of Additional Funds to Cover Expenses (Household Interviews, multiple responses allowed)



Key Knowledge Advisors discussed concerns about being able to survive on the amount provided through social assistance, citing the costs of transportation, cell phones, medication, etc., as important factors that are overlooked in general cost-of-living equations and funding formulas. One of the Key Knowledge Advisors explained that some individuals suffer from health issues, such as obesity or mobility disabilities, which presents a barrier in finding full-time employment, leading to judgement by others that affects their dignity and confidence.

Gap 2: Transitions from On-Reserve to Off-Reserve

Key Knowledge Advisors identified a variety of gaps that exist for people moving off-reserve. These were consolidated into the following categories: economic gaps, social gaps, and process gaps as illustrated below.



1. **Economic gaps** are related to situations where finances hindered the ability for a successful transition out of the community. Examples are higher housing costs off-reserve, additional financial support provided by the Band, waiting periods to get payments when transitioning to provincial Income Assistance, etc.
2. **Social gaps** involved situations where a person's status and/or social class in society may be compromised during the transition off-reserve. These may include a lack of support from family and friends, social isolation, and the separation from on-reserve life, as well as fear of racism and discrimination.
3. **Process gaps** involved situations where the procedures and/or bureaucracy involved in a transition to another community reduced

the successfully transition. Examples would be a challenging application process, the loss of in-person Income Assistance support, or incomplete knowledge of the provincial Income Assistance program.

Key Knowledge Advisors expressed a general concern with respect to the challenges for community members transitioning off-reserve. The process for accessing services is not always clear and the procedures vary, making accessing Income Assistance difficult. For example, participants explained that access to First Nations support services decreases or is lost when people move from living on-reserve to urban cities and towns. This is because many services received on-reserve are not portable. Key Knowledge Advisors discussed the frustration experienced by an individual associated with the time gap between signing up for assistance and receiving payment. There is no policy to help with a move from on-reserve to off-reserve, even if the move is to find employment. Without a moving allowance, community members cannot receive the help they require and often spend months without income. Lack of information also presents a problem, as one Key Knowledge Advisor explains:

“I know there is a way for transition, to live [on Income Assistance] off-reserve, but policies change so much our social assistance worker doesn’t know or understands the process, or it has changed and its costs are not covered anymore.” – Key Knowledge Advisor Tseil-Waututh

In addition, there are unintended impacts that people experience when they decide to leave the community in pursuit of better opportunities, especially through stigma and lack of community connection. One of the Key Knowledge Advisors explained that some individuals pick up sporadic jobs, such as collecting cans, handing out flyers, and mowing lawns; however, this is time-consuming and can take away from their ability to access mental health support and take care of themselves in order to secure and retain employment. In our conversations, Key Knowledge Advisors outlined the following four main areas that require further attention:

Table 2-2: Sub-Themes Related to Transitioning for Off-Reserve Members (Key Knowledge Advisors)

SUB-THEMES
Need for a Clearer and More Streamlined Process for Transitioning Off-Reserve
Lack of Urban Support Systems
Lack of Transportation
Urban Racism and Racial Discrimination

Delays for Income Assistance Recipients Transitioning Off-Reserve

Echoing the sentiments in community, the majority of Community Integration Specialists interviewed reported that the transition process for Income Assistance clients who move away from First Nations communities is far from seamless. Since Income Assistance on-reserve is under federal jurisdiction, with ISC as the service provider, support users first have to officially withdraw from the federal Income Assistance program before they can apply for provincial support. Although federal (on-reserve) and provincial (off-reserve) benefit levels and requirements are aligned, the transition process requires the submission of an entirely new application with the SDPR, with different and new forms to be filled out and submitted. This presents a challenge for reasons laid out earlier, including accessing online application systems, lack of information, or missing required paperwork (bank statements, ID, which often presents a problem for former on-reserve residents), mistrust in government, Indigenous-specific racism, and so on. One Community Integration Specialist states:

“... the online application process, creating a BCeID [account], providing all the documentation, having it all signed off, explaining your story again – for many [Income Assistance clients previously on-reserve] it is too much, especially if they have other barriers.”

In addition to being required to start a new application, we heard that former Income Assistance recipients also experience unnecessary delays in getting their application approved because the process requires an Employment and Assistance Worker to confirm that they are no longer receiving assistance from ISC. In the absence of a centralized system that maintains records for on-reserve income support, ministry staff must first confirm that the file was actually closed. This means they must connect with the local Band office, which requires contacting the Band Social Development Worker responsible for the client file to ascertain whether the client is eligible for a new application. An intake Employment and Assistance Worker may lack the resources that are necessary to commit time and effort to track down the administrator and to perform the multiple follow-ups that are potentially needed to confirm eligibility. One of the Key Knowledge Advisors explains:

“The process is different for off-reserve, maybe a waiting period. A couple of years ago, a family member moved off-reserve and there was a two-month waiting period. They had to depend on family for financial support.”
– Key knowledge Advisor Tsleil-Waututh

GAP 3: Lack of Affordable, Accessible, and Safe Housing

As part of the provincial poverty reduction strategy, the NDP government conducted comprehensive consultations in 2017-2018. In the engagement process, affordable and safe housing was overwhelmingly named as the highest priority issue, both in the general consultations and in the First Nations and Indigenous-specific engagement process, which included community and small group meetings across the province. Many voices we heard for this report also identified either a lack of housing or the inability to afford housing as the number one gap in service facing families or individuals on Income Assistance. This is partly due to a grossly inadequate shelter allowance. Off-reserve, a lack of housing stock, a tight rental market, and high rents, combined with discrimination in the housing market contribute to elevated levels of homelessness or, if people manage to stay in their accommodations, to food insecurity because they have to spend the funds earmarked for basic needs on shelter instead.

In the interviews, Community Integration Specialists provided a range of rent prices in their area for studios or single-bedroom basement suites. At the low end of the market, rents would range between \$700 and \$900 a month, more than twice the maximum shelter allowance for a single person, which is currently capped at \$375 per month. Even for a family of four, the maximum shelter allowance is capped at \$715 per month. All interviewees stated that those clients who succeeded in keeping their existing accommodation did so using the general support to help pay rent, sacrificing other necessities, in particular, food. As some interview participants pointed out, reducing the gap between housing expenses and allowance may not be a simple matter of raising the shelter allowance. In their experience, landlords that routinely rent to persons on Income Assistance will closely watch shelter allowances and any increase would be followed by a matching increase in monthly rents.

For people living in community, we learned from our interviews with Key Knowledge Advisors and Band Social Development Workers that the Band frequently subsidizes housing to narrow the gap between cost of accommodation and shelter allowance. Housing expenses still exceed benefits, however, in part because poor housing quality contributes to excessive utility expenses. The following areas of concern surfaced throughout our conversations with community members:

Table 2-3: Sub-Themes Related to Lack of Affordable Housing (Key Knowledge Advisors, Band Social Development Workers)

SUB-THEMES
High Hydro Costs
Shelter Rates Too Low Relative to Rents, Should Reflect Local Cost of Housing
Social Housing, On-Reserve Development

The majority of the Band Social Development Workers and Key Knowledge Advisors interviewed mentioned hydro expenses as one of the primary reasons for why income support recipients experienced significant economic insecurity in their community. This is confirmed in the data. Using 2019 figures on electricity consumption from BC Hydro, we found that the average consumption in the median First Nations community was 73 percent higher than the median consumption in the province as a whole: for the median First Nations community, the hydro expenditures in a typical month exceeded \$164.³³ Thus, a single person or a family of four living in a standard dwelling in that community would spend over 40 percent or 20 percent, respectively, of their shelter allowance on electricity alone.³⁴ Key Knowledge Advisors informed us that rent relief and social programming with fixed rent is available in communities. Subsidies are provided to maintain rent at standard rates. It was reported that some households have had hydro cut off due to higher costs during the winter season. Reference was made to an emergency fund that is available for “astronomically high” hydro rates.

Band Social Development Workers also stated that policy restrictions on the shelter allowance make their work supporting clients more difficult. For example, in situations where two or more people (families) share a dwelling, which is common on-reserve due to the inadequate supply of housing, the allowable shelter amount is reduced, even though the clients’ rent exceeds the maximum shelter allowance.

GAP 4: Lack of Transportation, Employment Supports, Training, and Life Skills Development

Missing access to transportation was identified by Key Knowledge Advisors as a gap in service for off-reserve Income Assistance recipients and as a barrier for on-reserve members seeking employment. Key Knowledge Advisors commonly explained that people may be driving without licences or insurance. When people are caught driving without a licence, their licence/insurance is revoked. The issue is that people continue to drive out of necessity and receive fines even though they are unable to afford the fines. Not having a licence and no access to public transportation makes it difficult to obtain employment, so people turn to loan companies to pay their licence fines, which results in additional debt loads. Two out of three caseworkers also named the lack of reliable transportation as one of the most significant barriers to accessing labour market programming and employment: lack of public transportation, lack of a driver’s licence, or prohibitive costs of transportation prevent their clients from seeking jobs outside their communities. Transportation costs are covered in the “basic needs” portion of the income support payments; however, if most of that portion is spent on housing already, people cannot afford to take the bus or ferry to seek out employment opportunities or training, even in those communities where public transportation is available.³⁵

³³ The median is the “middle” of a sorted list of numbers (here: average hydro expenditures). For example, the *median* community would be a community with the property that half of the communities in our data had higher average hydro cost, and half of communities had lower average hydro cost.

³⁴ Refer to Part III, Section 1 in the Full Report for additional data on utility expenses.

³⁵ An additional transportation allowance is provided to clients with a PWD designation. There is also a “confirmed job” supplement for essential transportation and work-related expenses when clients start a new job.

Transportation is not the only impediment, however. Lack of available jobs, education, and training, as well as health issues, make re-entering employment for Income Assistance clients on-reserve difficult. Exit-to-employment rates are generally very low (see also Part II, Section 3 below). ISC’s Income Assistance program provides funding for pre-employment supports to selected communities (in 2019, 44 communities in B.C.). Those funds support activities that include counselling and life skills, training in essential skills, etc. Band Social Development Workers working in communities where a pre-employment program was offered named the training and assistance through the program as a major benefit to their clients, especially for younger participants. Other Band Social Development Workers cited the need to have a dedicated staff person to help people work on their employability, assist them with resumes, find appropriate training and education opportunities, and coach them through initial employment phases. Providing these kinds of assistance also requires training, however. One Band Social Development Worker pointed explicitly to a professional development program she participated in as a “game changer” because it allowed her to take a holistic approach to pre-employment supports, teaching basic life skills, financial skills, and health and wellness skills, and to help develop an individual-specific action plan. A 2016 evaluation of an Enhanced Service Delivery pilot project which provided pre-employment services for Income Assistance clients aged 18 to 24 from 2013 to 2017 found that the support helped identify clients’ individual barriers, allowed them to overcome low self-esteem, and helped them exit to either employment or education (Indigenous and Northern Affairs Canada, 2016).

Key Knowledge Advisors reported that although the job market improves in the summer because of seasonal work available, such as fruit picking, in the past several years foreign workers have increasingly been doing this seasonal work. Several themes emerged in our key knowledge advisor interviews regarding opportunities to close employment support gaps:

Table 2-4: Sub-Themes Related to Alternatives to Close Employment Support Gaps in Community

SUB-THEMES
Short-term Income/Supplementing Income Through Subsidies for Education and Training
Promoting Subsistence Hunting/Fishing
Increasing Drivers Licences and Driving Programs On-Reserve
Promoting Indigenous Specific Small Businesses Related to Traditional Knowledge Skills
Getting Youth Engaged in Community Skills Training
“Traditional” Economy Support
Creating Employment Opportunities Using “Cultural Interns”

GAP 5: Gaps in Eligibility and Supplemental Supports

There are many community members who suffer from trauma related to the intergenerational effects of the Indian residential school system, and participants felt that these issues are not being given adequate attention. That is, there are severe trauma and underlying chronic conditions that still need to be recognized and addressed, and there is a need for culturally safe and appropriate Disability Assistance. Hidden social disabilities need to be addressed as well, such as anxiety, lack of confidence, or difficulty functioning in social settings. Social assistance is too narrowly defined, and disability is too restrictive. In effect, this ignores “invisible” disabilities that do not manifest overtly. Key Knowledge Advisors reported that the standard range of disabilities covered by Disability Assistance is insufficient. In 2019, the Government of British Columbia included addiction as a disabling health issue for the purposes of a PPMD (persons with persistent multiple barriers) designation, which is an important step in this direction. SDPR and ISC need to ensure, however, that information on this change is widely circulated and well understood among clients and Band Social Development Workers.

A majority of Key Knowledge Advisors mentioned that the lack of funding to cover moving costs is a problem because it renders a transition away from community more difficult and sometimes unaffordable. This is an issue for existing Income Assistance clients who are looking for jobs elsewhere, as well as clients who move off-reserve for other reasons. The current policy is too restrictive in that it either requires a “confirmed employment” or very specific circumstances proving that the move is necessary, such as an imminent safety threat or a lower rental payment elsewhere.

In addition to acknowledging “hidden disabilities” to ensure that income support is provided adequately to people who need it, community members suggested several alternatives to bridge the existing gaps. While some of them are aimed at addressing larger social issues, others suggest tangible pathways to improve the overall well-being and connectedness in the community. Several key themes were identified for potential solutions:

Table 2-5: Sub-Themes Related to Solutions for Closing Gaps in Community (Key Knowledge Advisors)

SUB-THEMES
More Funding to Support Culture, Arts, and Recreation
Promote Community Healing
Promote Connection Between Youth and Elders
Address Disproportionate Incarceration Rates
Historical Awareness and Indigenous History Training

Many of the Community Integration Specialists we interviewed also stated that additional supports could be particularly useful to their (off-reserve) Indigenous clients. Suggestions ranged from life skills training and basic financial literacy training to mental health and substance use support. One recurring theme that mirrored what Key Knowledge Advisors had been emphasizing was that Indigenous Income Assistance users would benefit from a more flexible approach to financial or in-kind support of culturally important activities. As one participant noted:

“The concept of ‘culture saves lives’ comes to mind, [that is,] help people to connect back to their community.” – Community Integration Specialist Interview

How Communities View and Respond to the Income Assistance Program

IN OUR HOUSEHOLD INTERVIEWS, WE asked participants about the sources of their income support, listed in Figure 2-10 below. Recalling that we specifically targeted households identified as current or past recipients of support in our interviews, all but one indicated that they received some kind of support, and one in three households stated that they received support from multiple sources. About 60 percent of households in our survey (64 out of 104) named ISC as one of the sources from which they received income support. Almost the same fraction of respondents, namely about 50 percent, stated that they were supported by their community. Those who named other sources of support referred primarily to EI and OAS/GIS.

Figure 2-10: Sources of Support (Household Interviews, multiple responses allowed)

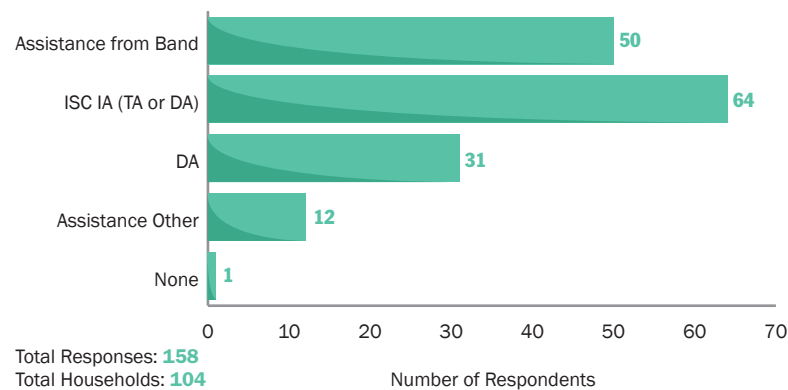
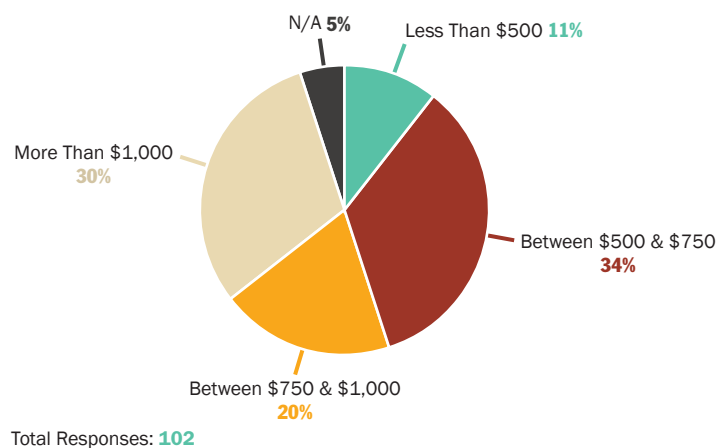


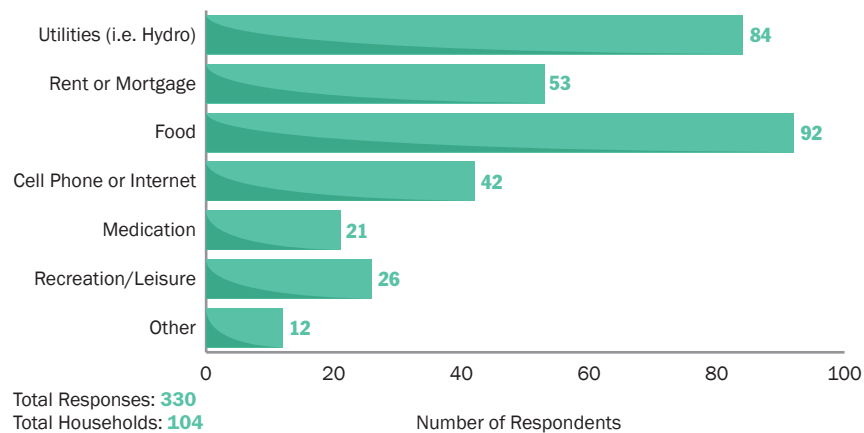
Figure 2-11: Amount of Monthly Income Support Received (Household Interviews)



Those who indicated they receive income support(s) were asked to give information on how much they received each month. The responses are illustrated in Figure 2-11 and show that about two-thirds of households (65 percent) receive less than \$1,000 per month, despite often multiple sources of support. This is a nominal amount to live on, which means that most recipients must turn to other sources to fill the “income gaps” in order to meet basic needs.

We asked households how they use monthly support funds [Figure 2-12]. Almost all households buy food for their family. Aside from allocating money to pay for groceries, we noticed that a significant number of households (over 80 percent) also use the funds to pay for utilities, i.e., hydro expenses. This confirms once again that utilities form a critical component of the re-occurring monthly expenses. One should also note that the relatively low number of households who indicated that they use their support to pay for housing (only around 50 percent) is likely driven by the fact that many households reside in Band-provided housing and the Band retains the shelter allowance to pay for their rent.

Figure 2-12: Budget Allocation of Income Support (Household Interviews, multiple responses allowed)



When we asked households whether the income supports they received enhanced their well-being, a remarkably large number – more than one in three households – told us that it did not. Many of those who had negative feelings cited the fact that the monthly amount was not enough to buy healthy foods and their medications. Others emphasized that because the support was too low to meet their basic needs, they lived in stress.

We asked participants what the perceived drawbacks were of the income support system, and their responses are listed in Figure 2-13 below. Reiterating the theme that support is insufficient, 74 out of 104 households (about 70 percent), stated that one difficulty was that the monthly amount is not enough to live on. In addition, though, 36 percent of households (38 out of 104) noted that the system makes them feel dependent, 24 percent felt that the support isolates them, and another 8 percent noted that it prevents them from trying to get work. Responses in the “other” category were frequently related to the stigma of receiving support.

Figure 2-13: Drawbacks of Income Support System (Household Interviews, multiple responses allowed)



Dependency

The problem of dependency was also raised in our interviews with Key Knowledge Advisors, who informed us that the system creates a cycle of state dependent welfare. One participant explained:

“The current social assistance program is a low-income support program. It really doesn’t set people up for success; rather, it maintains a relationship of dependency as it reduces individuals’ motivation to seek employment. Consequently, this keeps the community in a perpetual state of poverty as well as reliance on the program.” – Key Knowledge Advisor, Lower Similkameen

“Governments impose this type of lifestyle (dependency) on you, not being able to get back to grassroots of teaching everyone’s role in the community. In pre-contact times, everyone had a role. That [purpose] is really missing... Government needs to invest up front so that the people can grow and accept challenges.” – Tsleil-Waututh Key Knowledge Advisor

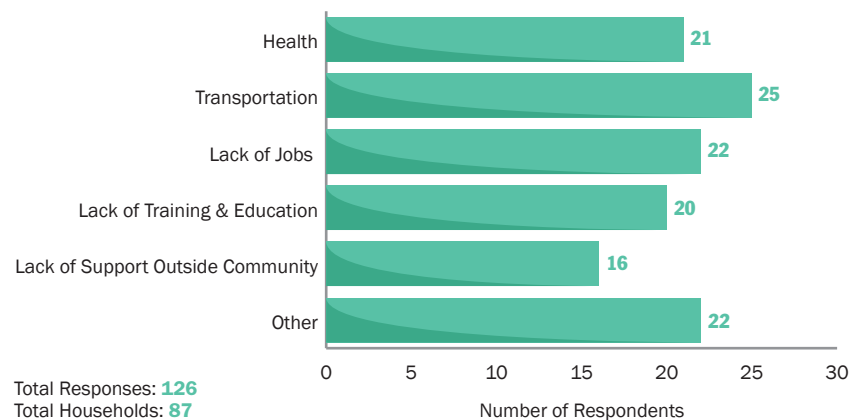
More generally, Key Knowledge Advisors were critical of policies in the *Indian Act*, which they feel perpetuate a relationship of dependency between the state and First Nations communities. Discussion focused on the need for a complete overhaul of the system and suggested the First Nations Leadership Council work on this.

Dependency is aggravated by the low exit rates in communities. Many of the households we interviewed received temporary assistance, which is not meant to be a permanent replacement of income. Rather, recipients are

generally expected to continue seeking employment, yet exit rates are extraordinarily low on-reserve. Data we obtained from ISC for the fiscal year 2016/17 suggest that less than 5 percent of Income Assistance recipients (clients and dependents) residing in a B.C. First Nations community exited support to employment or education during that year. This finding was corroborated by Band Social Development Workers, who overwhelmingly stated that almost none of their clients would be able to find work and get off support.

We asked households what barriers they faced when trying to get off income support. Data are summarized in the Figure 2-14. We see that lack of transportation was the most frequently named barrier, with one out of five respondents citing the lack of a reliable vehicle, a driver's licence, limited public transit, or no money for transportation as an impediment to finding employment. Lack of jobs as well as lack of sufficient education or training (including life skills) and health issues were also identified as barriers. Many people indicated a reluctance to leave the community to search for employment on the basis of missing support elsewhere; they were uncertain about how life outside the community would look and who would help them (particularly with housing needs). They also needed to preserve childcare and other supports provided by family and friends in the community. The "other" category includes responses that named lack of funds to buy appropriate work wear or gear, age, lack of motivation, and a sense of dependency. It also includes conflicts due to the time that is needed to participate in traditional activities and land-based practices for example, community ceremonies and hunting. Note that one-quarter of households did not respond or responded "not applicable" to this question; almost all of those were on Disability Assistance.

Figure 2-14: Barriers to Exit Income Support (Household Interviews, up to 3 responses allowed)



When asked why the Income Assistance program is not achieving the goal of transitioning people off Income Assistance, caseworkers answered very similarly. Interview participants cited lack of jobs (in community) and lack of transportation as major barriers, followed by a lack of education, training, and basic life skills. In addition, many Band Social Development Workers expressed concern that the main barriers to getting off income support are related to clients having physical and mental health issues preventing them from achieving employment readiness, referencing the fact that many clients should be receiving Disability Assistance but are not at the moment. A cycle of dependency was noted as well: as one Band Social Development Worker explained: *"Income assistance becomes a way of life, so people get used to it and don't feel insecure because they don't think it will stop."* In addition, the Band Social Development Workers sensed reluctance on the part of Income Assistance recipients to engage in endeavours that may interfere with their support. For example, if people are working, they tend to prefer to be

compensated in cash so they do not have to worry about being cut off Income Assistance. Clearly, a lower claw-back rate for monies earned above the maximum income threshold (currently at 100 percent) or a more generous earning exemption would prevent this behaviour and provide better incentive for people to seek official employment.

Importantly, the majority of First Nations communities in B.C. do not have access to ISC employment support (active employment measures and/or client case management), which is critical to a successful transition to employment.³⁶ The effectiveness of employment support was shown in a 2013-2017 pilot project, in which ISC (then INAC) and Employment and Social Development Canada collaborated to implement additional services through the First Nations Job Fund, with the goal of addressing barriers to employability for clients aged 18 to 24 on-reserve. In the year following implementation, exit rates for this age group increased by over 20 percent, and 51 percent of clients who participated found employment. As we saw above, our community participants saw the cycle of dependency as a major drawback of the income support system. Employment supports are one key element toward helping people regain dignity and self-reliance. As one community member stated:

“[Income support] keeps you from being self-sufficient because you’re stuck in the system. It is getting much better with programs to help you with training and job readiness now compared to ten or even five years ago.” – Household Interview Participant

Resilience and Community Resurgence

We learned earlier that benefit rates generally fall well short of meeting basic requirements. When asked how Income Assistance recipients would fill the gap between Income Assistance rates and the actual cost of living, the most common response in our household interviews was that they would do this through community financial assistance and community food sharing. Financial assistance was identified as loans, or in some cases, direct supplemental income. Food sharing included hunting, fishing, community gardens, berry picking and other foraging, canning, food banks, food hampers, etc.

Key Knowledge Advisors identified some of the other ways community members filled the gap and supplemented their Income Assistance amounts, such as clients taking on odd jobs, bartering goods or services, and selling artwork. More specifically, Key Knowledge Advisors explained that support recipients are participating in a variety of informal income-generating activities that includes selling artwork, trading for Indigenous medicines, and selling traditional foods. For example, people who have been harvesting and hunting traditional foods and who are looking at creating sustainable food systems are being supported by their Nations, and these activities have become more permanent ways of filling the gaps. Permanent positions are now created in many communities, such

³⁶ In 2018/2019, roughly 720 persons in 41 First Nations communities had access to ISC’s case management Pre-Employment Supports (PES) program or an Aboriginal Skills Employment and Training Strategy (ASETS) program.

as “cultural interns” as jobs that focus on the resurgence of Indigenous ways of knowing and being. Community members are using social media to expand awareness about complex issues across Coast Salish communities, including those related to creating sustainable food networks, beading circles, drum making, and language revitalization.

Similar to the Key Knowledge Advisors’ comments, the Band Social Development Workers revealed to us that people have been selling artwork off-reserve, as well as providing cleaning and child care services to fill income gaps. People who have been hunting and fishing have been sharing goods and encouraging more youth to get involved as a way to create sustainable food systems. Many Nations have developed policies to create more employment opportunities in this direction.

We learned that there are many ways in which the entire community comes together to provide additional supports for members in need. Indigenous community perspectives of “no one gets left behind” and communal sharing are ever present among the participating communities. As a way to understand the specific supports made available for community Income Assistance recipients, we asked Key Knowledge Advisors about how their communities assist members. We grouped the responses to the questions about the types of community-based supports into three main categories: distribution of food and medicine, additional cash transfers, and community services or donations.

1. **Food Distribution and Indigenous Food Sovereignty:** All six participating communities distribute additional food or medicine for members in need, children, or Elders in a variety of ways. The average community provides over six different free food services, ranging from community gardens, regularly distributed food boxes and community kitchens, to Christmas hampers and meals-on-wheels for Elders. Many school-aged children receive lunches while at school and some Elders are regularly provided lunch twice a week. Community gardens with vegetables and fresh food are available for community members, and community breakfasts or dinners are provided for members on social assistance. One Key Knowledge Advisor noted that some community members are pursuing their own initiatives, explaining how a Facebook group was created to redistribute excess food to other community members. Traditional foods and medicine are distributed through canning programs, seasonal sharing of fish catches, community freezers, or community berry picking and harvesting. One community organizes a Bingo game with dinners as prizes.
2. **Cash Payments:** All six communities also provide additional monetary support for Income Assistance recipients and/or Elders. Key Knowledge Advisors named monetary top-ups for individuals and families on Income Assistance, Christmas bonus money, or one-time payments as examples of how the Band would assist members in need with cash. COVID-related support payments were also available in every community. Importantly, these cash transfers are above and beyond the assistance that all communities would provide to help pay for utilities, as well as any regular rental assistance/relief provided by the Band or subsidized housing.

3. **Donations and Community Services:** Key Knowledge Advisors identified a number of ways in which people received supplemental free items and services. Gift cards for groceries and gas were mentioned frequently – a participant in one community noted that local businesses would occasionally reach out to donate food items to people in need and ensure that food deliveries are provided for Elders. Delivery of free firewood was also commonly listed. A Key Knowledge Advisor in one community named free workshops offered by the Band, including ones where participants would go berry picking, gather medicine, or harvest moose together. Finally, during the COVID epidemic, we heard that communities would provide residents with free sanitizing and cleaning supplies.

Figure 2-15: Types of Support in Communities (Key Knowledge Advisors, multiple responses allowed)



Summary Remarks

THIS SECTION SHARED OUR FINDINGS of the community-based research component from the six participating Indigenous communities across the province. The community voices of the income recipients and the Key Knowledge Advisors, as well as front-line Band Social Development Workers and Community Integration Specialists, were clear regarding the many barriers and gaps in the coverage of income supports for people living on and off-reserve, and in urban, rural, and remote communities. We learned that communities have developed strategies to overcome gaps and barriers through Indigenous resurgence of cultural and traditional ways of life. Indigenous peoples are strong and vibrant, and Income Assistance recipients are resilient and turn to family and friends regularly as a way to cope with the nominal amount of income support provided. In many instances, even the Band will step in to fill gaps in income support and services, and all community members come together to help each other and make sure that Income Assistance recipients do not fall through the cracks.

In Part III, we turn our attention to what the secondary data have to say. We examine the datasets from the DIP, the census, and some auxiliary sources with two goals in mind. First, we want to contextualize and further reinforce the voices from the communities around their experiences with the existing income support programming. Second, since any attempts and strategies to alleviate poverty need to be multifaceted, we will broaden our outlook and highlight two key elements in the cycle of poverty, namely education and health. Both factors are critical in maintaining the well-being of Indigenous peoples in the province and have real potential to break the recurring pattern of intergenerational poverty transmission and sustainably reduce the dependency on welfare for Indigenous persons in the longer term.



PART III:
WHAT THE
DATA SAY

What the Data Say



THE FOLLOWING SECTION SUMMARIZES THE results from the quantitative analysis of secondary data that help us describe and identify the determinants and consequences of poverty and dependency on social assistance, utilizing standard measures of poverty that have been tracked over time.

The statistical analysis presented in this part of the report is unique in that it was guided by the First Nations Leadership Council. We were able to draw on a novel dataset that contained information on all B.C. residents over a considerable time period, linking data from several British Columbia Ministries, notably the Ministries of Education, of Health, and of Social Development and Poverty Reduction. These data were linked by the B.C. government's Data Innovation Program (DIP) and provided to us in a single, highly informative, dataset, which we accessed through Population Data BC. We also drew on the 2016 Census microdata, made available to us through the Statistics Canada's Research Data Center located at Simon Fraser University, as well as data from Indigenous Services Canada (ISC). Lastly, we collected a variety of small auxiliary data sources that improved our understanding of the specific circumstances and needs related to income supports of Indigenous peoples and communities in B.C. These sources included, among others, secondary data from BC Hydro on the average energy consumption on-reserve, and a survey of client satisfaction provided to us by MSDPR. All this data was de-identified – that is, no names attached to the data, so it can be used only in ways that do not present observations on individuals or even small groups who might be identified from data patterns.

While the DIP data allowed us to study a range of outcomes, including high school completion, Income Assistance incidence, and health outcomes, the data set did not include a) income tax data and b) exit data on income support recipients (either through explicit exit surveys or through data linked to clients' tax records). This information would be crucial to evaluate the benefits and shortcomings of B.C.'s income support systems, both for the general population and for vulnerable subpopulations such as Indigenous peoples. We refer the reader to Recommendations 63 and 64 in the Final Report of the Basic Income Expert Panel (Green et al, 2020).

The underlying theme that emerged in the analysis of our secondary data is that income support programming, as well as other governmental efforts have not been successful in closing the gap between income and the income required to meet living expenses. The data also highlight that the discrepancies in the experiences of Indigenous peoples and non-Indigenous peoples continue to persist and, in some cases, have grown over time. We outline our specific findings below.

Importance of Publicly Funded Income Support

Data collection and analysis revealed government transfers are critical to reducing the depth of poverty for all subpopulations: in a counterfactual world without government transfers, the poverty gap (the difference between income and the poverty line) would be 2.5 times wider for families in First Nations communities, and over 3.2 times wider for Aboriginal families off-reserve. Transfers are also important for lifting families out of poverty, but less so. Without government aid, poverty rates (the proportion of the population below the poverty line) would be 1.7 times higher for families in First Nations communities, and 2.1 times higher for non-Indigenous families. Child Benefits play a larger role in alleviating poverty than social assistance, particularly on-reserve. Eliminating Child Benefits would raise the poverty gap on-reserve by over 45 percent, whereas eliminating social assistance would only result in a corresponding increase of 14 percent.

Lack of Affordable and Safe Housing for Indigenous Peoples

Our analysis showed that one in three households on-reserve live in dwellings in need of major repairs. This compares to about one in ten Indigenous households off-reserve and one in 20 non-Indigenous households. Overcrowding is an issue as well – when not enough bedrooms exist in the family dwelling for the size and composition, households on-reserve live in housing deemed overcrowded. The rate for their non-Indigenous off-reserve counterparts is half that, at 7 percent. Poor quality housing, i.e., poor construction, or homes in need of repair, translates to higher hydro expenses, amplifying housing costs. The average electricity bill of a typical family in a First Nations community is almost 50 percent higher than the rest of the population. As a result, the percent of household income in First Nations communities spent on electricity is over twice that for non-Indigenous households, who have lower electricity bills and higher disposable incomes on average. The situation is worse for households living in poverty. The MBM poverty threshold in the 2016 Census for a representative family of four living in a rural area in B.C. was \$37,153, with a shelter component of \$9,327, implying that a household on-reserve just at the poverty line would be spending 5 percent of its income and over 20 percent of its “expected” shelter cost on electricity alone.

Lack of Accessibility and Imperfect Take-Up of Income Support by Indigenous Peoples

The data provided additional evidence to reasons why Indigenous people may not be obtaining the income support they need or even what government deems is appropriate. A lack of information and missing documentation create challenges to completing a successful application. Lastly, stigma, racism, or a mistrust in government act as barriers to receiving benefits for otherwise eligible individuals and families. Specifically, we document that a disproportionately high number of First Nations, namely over 15 percent or roughly 18,000 people, did not file a tax return in 2015. Over 6.8 percent, or about 8,500 people, had no CRA record at all. Without a tax return, individuals miss out on government supports delivered through the tax system. We also show that regions with a higher proportion of Indigenous residents have been more severely affected by a loss of in-person service delivery by the Ministry of Social Development and Poverty Reduction and the shift to Service BC. The interview participants stated that outsourcing of services to Service BC offices negatively affected the scope and quality of services offered, and that face-to-face access is critical to providing information and guidance, and eliminating misconceptions for Indigenous Income clients.

Barriers to the PWD Applications and Appeal Process

Lastly, our analysis showed that Income Assistance recipients are consistently over-represented in regular “expected to work” support and consistently under-represented in disability support. Over the past 20 years, the fraction of PWD recipients in the Indigenous Income Assistance client base for the province of B.C., has been consistently 10 to 15 percentage points, or 23 percent, lower than the corresponding fraction of Disability Assistance recipients among non-Indigenous Income Assistance clients. For ISC clients, we were unable to obtain exact numbers on Disability Assistance clients, but a simple calculation using the number of “expected to work” clients resulted in an estimate that was below roughly 30 percent of the client base. Those statistics substantiate the voices we heard from community and cannot easily be reconciled with the fact that the mental and physical health indicators of B.C.’s Indigenous population fall significantly short of those of the population as a whole. The most plausible explanation for these findings is that Indigenous clients are systematically disadvantaged through barriers in the Disability Assistance application process, both at the provincial and federal level.

Connectedness Between Poverty and Educational Success

Children growing up in low-income families face unique challenges and barriers such as poor nutrition and health, poverty-induced stress, and a lack of parental support, which impede their chances of educational success.

We document that despite multifaceted efforts to narrow the gaps between Indigenous and non-Indigenous peoples with respect to important educational and wellness indicators, disparities continue to persist and may have even grown over time, contributing to a perpetual intergenerational cycle of poverty and dependence.

Specifically, we find that although the gap in high-school graduation rates between Indigenous and non-Indigenous students has narrowed somewhat since 2008, it remains a substantial 24 percentage points in 2017. This suggests the chances of Indigenous youth graduating from high school were still roughly 28 percent lower than those of their non-Indigenous classmates. Students who live on-reserve had even lower chances of education success, with a completion rate of less than 52 percent. Gaps in higher education were more pronounced and have in fact widened over time. The results of a multi-variate regression analysis reveals that there is a serious imbalance in successful completion of secondary education for Indigenous youth, especially those that reside on-reserve, when taking into account (“controlling for”) variation in time trends, the quality of schools, parental background, primary educational achievement, and other confounding factors. Compared to their non-Indigenous classmates in the same school and year, with the same parental background, living in the same family type, and with the same provincial skill assessment score in Grade 7, the likelihood of First Nations youth who live on-reserve to graduate is 20 percentage points lower – or roughly one-quarter.

The findings are similar for wellness and health indicators. Indeed, we show that mental health disparities between Indigenous and non-Indigenous people in B.C. have been growing. At the same time, we find no evidence that the gap in hospitalization rates is closing and that First Nations are also over-represented among overdose deaths.

Intergenerational Cycle of Poverty

As a last step, we analyzed how comparatively worse outcomes in education, health, and poverty contribute to the intergenerational cycle of income dependency for Indigenous peoples in B.C. To document the cycle, we study the probability of Grade 7 students falling into poverty and into state dependency in their early adulthood (i.e., becoming Income Assistance recipients). This poverty and government support-dependency are related to the failure to graduate from high school, a mental health diagnosis, and to parental dependency on income support.

The results indicate all three factors are strong predictors of whether a child will become dependent on income support as a young adult, implying that Indigenous children have significantly higher chances of adult state dependency than their non-Indigenous peers because of a compounding effect of lower graduation rates, poorer mental health, and higher incidence of growing up in poverty.


We also find, however, that the linkages between those factors and the outcome of becoming a recipient of Income Assistance are similar for Indigenous and non-Indigenous children. Put differently, in a world where the disparities in parental poverty, education, and health for children have been eliminated, an Indigenous youth who failed to graduate from high school or whose parents receive Income Assistance would stand a similar chance as non-Indigenous youth to experience poverty and state dependency. This finding is important because it also means that tackling critical gaps such as those in child poverty, education, and mental health would not only relieve the plight of the current generation, but in the long-term, lower Indigenous poverty and dependency rates substantially, improving the well-being of future generations in a sustainable way.

Conclusion



THE SECONDARY DATA ON POVERTY amongst Indigenous peoples presented here provides evidence that current income support programming and other government programs fail to close the gaps that persist between Indigenous peoples and the rest of B.C.'s population. With respect to several measures, the disparities are in fact growing. We have also demonstrated that the so-called cycle of poverty (or dependency) is evident in the data and that tackling critical gaps such as those in education and mental health would not only relieve the plight of the current generation, but in the long-term, lower poverty and dependency rates significantly, elevating the wellness of future generations in a sustainable way.

Part IV below will return to the question of how some of these socio-economic gaps could be addressed. A recent comprehensive 5-year *Evaluation of the British Columbia Tripartite Framework Agreement on First Nation Health Governance Report (2019)* concludes that, since the FNHA assumed the responsibility for planning, managing, service delivery and funding of health programs for First Nations communities in 2013, a First Nations perspective on health and wellness has been increasingly embedded in the policies and practices of the provincial health system, and strong partnerships and collaborations have been established. Although changes to health outcomes will take time, as the same report notes, there are also early signs this is improving.



PART IV:
SUMMARY AND
RECOMMENDATIONS

Summary

IN 2018, AS PART OF A poverty reduction strategy, the B.C. government created an independent expert panel to research whether giving people a basic income would be an effective way to reduce poverty, and improve health, and housing. In December 2020, in consultation with the First Nations Leadership Council, a recommendation was made to undergo a separate study for Indigenous peoples. Our study “Barriers and Gaps in Income Supports for Indigenous peoples in BC” was conducted in collaboration with the First Nations Leadership Council, to ensure that all aspects of the project including developing the research questions and research methodologies, centre on Indigenous voices. The discussion and research findings are rooted in community-based approaches to generate Indigenous knowledge and supplemented with advanced statistical analysis using quantitative data. We used responsive research as a way to weave the findings together incorporating empirically based findings and ensuring Indigenous community voices remain a focus.

Our findings identified a variety of specific and often insurmountable hurdles people have to overcome before they receive support. Several barriers are related to stigma and discrimination when accessing government services. Other obstacles were the difficulty with procedures and the bureaucratic processes, a lack of face-to-face support and human connection, as well as a general lack of access to technology and transportation. We also heard through our knowledge exchanges that delays and hurdles exist for people moving off-reserve. In many situations, the delay or lack of funding prevented the successful transition out of the community. Situations can arise where a person’s sense of position in society would be compromised during the transition off-reserve. These factors coupled with “hidden disabilities” and manifested through substance use and trauma are often not adequately considered in income support programs. Many of our research participants believed that the vast majority of Income Assistance recipients should be receiving disability support and the data confirm that disproportionately fewer Indigenous people receive disability support, likely as a direct result of the application process. This is a serious problem because PWD status has a number of important benefits, such as higher monthly payments and more generous earnings exemption, as well as additional (often health-related) supports.

Turning to gaps in service, community members and Key Knowledge Advisors overwhelmingly stated that the current social assistance amounts are insufficient to meet basic needs. In some cases, not being able to cover expenses resulted in the need

to purchase cheaper food that is not as healthy or nutritious, or it led to food insecurity. Off-reserve, clients can visit shelters, food banks, and other charitable organizations to make up for the difference to keep them fed, clothed, and sheltered. On-reserve, income support recipients often turned to family, friends and borrowed from credit cards to cover expenses. At the same time, we found that communities pull together to bridge the gaps to provide people with the in-kind or monetary supports they require to meet their basic needs. Community resilience comes from within the communities where people are taking care of one another to ensure that no one person is left behind. There are many barriers to obtaining services, and gaps in services that need to be addressed to support income recipients and their families. Providing easier access to services or a suitable level of income support is required to equip people along their journey of economic well-being, resilience, and self-sufficiency.

Lastly, we saw how persistent gaps in important socio-economic variables (notably educational achievement and health conditions) contribute to the ongoing, intergenerational, income vulnerability of Indigenous peoples and communities in British Columbia. Any strategy that aims to close gaps in poverty and income among the Indigenous population must also address these disparities as critical steps toward breaking the cycle of poverty.

Recommendations

THE B.C. GOVERNMENT INTRODUCED A poverty reduction strategy in 2017 and took several other measures (raising the minimum wage, increasing social assistance rates) that over time may contribute to lowering poverty rates across the province. Overall poverty rates have fallen since then, particularly among children where B.C. is meeting its target: the provincial child poverty rate is now below the national average.³⁷ This trend is encouraging and the fact that targeting a particular subgroup (children) was effective suggests that targeted efforts to other subgroups may be a successful strategy. The evidence presented here points to the Indigenous population as one group that could be prioritized for specific poverty-reduction measures.

Many B.C. government initiatives are already focused on Indigenous peoples and communities, and their number is increasing. Yet as we complete this report, extensive gaps and barriers remain. In implementing B.C.'s poverty reduction strategy, the government must continue its efforts to provide dedicated support to Indigenous persons and communities. Overall, the interconnectedness of poverty with many other factors implies that two levels of action and commitment are needed by governments and other organizations. First, pursuing specific and targeted measures is paramount to narrowing income and other disparities among the Indigenous population. Second, however, taking an integrated and holistic approach to the policies and programming related to poverty reduction is equally critical. Sustained change over time necessitates a strategy that spans all levels of government, involving multiple departments and integrating non-governmental initiatives. It includes comprehensive consultation with Title and Rights holders in a coordinated manner. Any policy development also needs to acknowledge and accommodate an ongoing shift in the landscape of who has jurisdiction over policies; through modern-day treaties and self-government agreements, adopting new land codes, reconnecting with traditional governance regimes, and seeking to secure 10-year block grants. First Nations are increasingly taking charge of their own socio-economic, education and health priorities, and this needs to be supported.

The recommendations listed below were developed from our community-engaged research and statistical analysis. They point to specific actions to address gaps and barriers for Indigenous peoples in income support programs, experiencing intergenerational poverty and to reduce dependency rates over time. Some of these

³⁷ Final Report of the BC Expert Basic Income Panel, 2020.

recommendations are grounded in our data analysis and expertise on various program components. Others are firmly rooted in community members' comments and suggestions; they literally represent the "voices of community". We begin with the latter.

Community Recommendations

Recommendation: Address and Dismantle Colonization and Systemic Racism in Government Services

- Address the historical and current impacts of colonization
- Address systemic and Indigenous-specific racism

Recommendation: Improve Access to and Navigation of the Support System

- Provide technical assistance through technical support workers
- Create a program for people moving off-reserve to address payment lag periods
- Ensure action plans are on file for clients

Recommendation: Provide Sufficient Benefit Levels and Subsidies

- Provide subsidized transportation
- Subsidize utilities
- Provide cost-of-living subsidies
- Provide food subsidies

Recommendation: Provide Support to Strengthen Local Food Systems and Housing Options

- Strengthen the local food system, including online food banks in urban centres and create more community gardens
- Strengthen the local food system, including more traditional and nutritious food
- Provide affordable and safe housing in communities

Recommendation: Provide Harm Reduction Support and Indigenous-Specific Treatment Options for People with Addictions

- Provide harm reduction support

Recommendation: Remove Obstacles for Indigenous Persons with Disabilities (PWD)

- Provide subsidized or free financial counselling services for persons with disabilities

Recommendation: Provide Employment Supports, Training, and Life Skills Development

- Provide online training options so people do not need to leave their community for employment
- Provide student debt relief and subsidies for post-secondary education
- Provide funding for Indigenous-specific training programs that build traditional knowledge
- Provide life skills and financial literacy training
- Provide funding for job readiness and resumé-building training
- Increase access to jobs, trades, skills training

Study Recommendations

Making progress toward implementing the United Nations Declaration on the Rights of Indigenous Peoples and the Truth and Reconciliation Commission’s Calls to Action means taking meaningful action with Indigenous peoples rather than words and statements of commitment to act. Our first set of recommendations calls for an Indigenous-specific lens when developing or reforming poverty reduction policies in general and Income Assistance programming in particular. The remainder lists specific actions that can be taken to improve how Indigenous B.C. residents experience delivery and service in Income Assistance programming, as well as concrete ways to close educational gaps with the aim of breaking the cycle of poverty. All levels of government must work with First Nations communities, businesses, leaders, organizations, and advocacy groups to improve social support programming for Indigenous persons and to address the many disparities we identified throughout the report.

Recommendation Area #1: Develop Strategic and Evaluative Approaches

- Develop and implement a comprehensive Indigenous-specific poverty reduction plan
- Develop and implement a framework for an evaluation of income support programs from an Indigenous perspective and through Indigenous voices

Recommendation Area #2: Address Colonization and Systemic Racism in Government Services

- Seek input from Indigenous peoples on income support policies and programs through a well-being and resilience lens
- Establish partnerships with Indigenous organizations and communities in cities throughout B.C.
- Reduce reporting requirements for federal income support programs

Recommendation Area #3: Increase the Availability of In-Person, Culturally Safe Services Outside First Nations Communities

- Expand program delivery through Community Integration Specialist workers (ongoing)
- Equalize availability and quality of service across SDPR offices and Service BC offices (ongoing)
- Client files need to be reviewed on a regular basis to ensure that change of circumstances and eligibility for new or additional supports is up to date

Recommendation Area #4: Integrate Provincial and Federal Income Support Programs

- Integrate in-community and outside-community support programs by negotiating a formal agreement between the provincial and the federal governments (long term)
- Mutually recognize application, approval, and appeals processes for Income Assistance (with reviews as appropriate), harmonize application forms
- Build and strengthen community capacity to increase scope and quality of service in communities to align with provincial programs
- Increase investment in pre-employment and case management support

Recommendation Area #5: Remove Obstacles for Indigenous Persons with Disabilities

- Review PWD application and appeal process
- Improve access to culturally safe health care professionals who can support the PWD application process
- Understand and account for hidden disabilities and provide support for trauma and mental health

Recommendation Area #6: Improve Adequacy of Basic Needs Benefits

- Increase Temporary Assistance benefit payments and reduce claw back rates to better meet basic needs
- Account for the differential cost of living
- Adopt official poverty measures in First Nations communities
- Include First Nations communities in annual income surveys

Recommendation Area #7: Increase the Stock and Availability of Affordable, Accessible and Safe Housing Options for Indigenous Peoples

- Simplify housing support in the Income Assistance program
- Examine and implement outstanding recommendations
- Review housing supports and the expansion of supply-side initiatives for Indigenous peoples in B.C.
- Expand programs for transitional and supportive housing
- Encourage municipalities to incorporate Indigenous housing needs and strategies in their municipal planning

Recommendation Area #8: Develop and Implement a Shared, System-wide Strategy to Close Education Gaps

- Examine and improve educational support for Indigenous children and youth
- Conduct a thorough review of the educational experiences for Indigenous children and youth
- Examine the B.C. regional college and university system to improve access for Indigenous peoples
- Review the budgets of B.C. school districts from the lens of supporting Indigenous children and youth

Recommendation Area #9: Broaden Demand-side Income Support Policies to Encourage Indigenous Youth to Pursue Post-secondary Education and Training

- Create an Indigenous-specific Learning Bond to support Indigenous student post-secondary education
- Increase services to Indigenous children and youth with respect to understanding education required to pursue opportunities
- Increase resources for Indigenous-specific high school counselling

Disclaimer: While we would have appreciated consulting with the First Nation Education Steering Committee (FNESC) to gain valuable insights on developing the recommendations, it was not possible due to time constraints. However, we strongly recommend that the government consults with FNESC on these recommendations given their expertise in this area. It is imperative that the Province reassesses its strategy to close the gap in education outcomes between Indigenous and non-Indigenous people, working together with the federal government, school boards and superintendents, Indigenous leaders and communities, and FNESC.

Conclusion

THE MANDATE OF THIS PROJECT was to examine the current system of income supports available to B.C. First Nations and to understand barriers, gaps, and opportunities for improvement. Using a variety of indicators of well-being and progress available in the data, as well as listening to community voices, we documented how Indigenous peoples in B.C. are disproportionately and negatively affected by poverty and to what degree income support programs are successful in addressing existing gaps. Our list of recommendations provides meaningful steps that could be taken with partnerships and respectful dialogue moving forward.

There are numerous reasons for the ongoing and disproportionate income vulnerability that impacts Indigenous peoples and communities in B.C.: lack of education, lack of access to medical service providers, remote locations where employment and educational opportunities are not readily available, and many other factors. These are rooted in ongoing land dispossession, which is accompanied by political, social, and cultural oppression and marginalization, systemic racism and intergenerational trauma. Many of these hardships can be traced back to historical injustices. The government of Canada's colonization carried out through the *Indian Act* created the reserve system, and forced assimilation policies created residential schools, which had horrific impact on Indigenous peoples. They are directly responsible for poverty creation.

Through our knowledge exchanges with Key Knowledge Advisors and Band Social Development Workers in communities, along with the Community Integration Specialists, we identified numerous barriers to accessing Income Assistance services. Many of these are linked to historical or ongoing forms of colonization. For example, Indigenous Income Assistance clients often do not feel comfortable sharing the daily challenges they experience or explaining their circumstances to government workers, which is required in the Income Assistance application process. Our recommendations provide concrete actions and strategies to reduce or eliminate the direct barriers Indigenous peoples face when accessing provincial or federal services.

In addition, through statistical analysis, we have documented how disparities and inequities in education and health lead to ongoing poverty – spanning multiple generations. Closing these gaps must be a priority in any long- or medium-term strategy to reduce Indigenous income vulnerability. At the same time, all levels of government and society need to work to together in addressing the deeper roots of Indigenous poverty in B.C., such as *Indian Act*-imposed obstacles to good governance and functional capital

markets; ongoing land dispossession; political, social, and cultural oppression and marginalization; intergenerational trauma; and systemic racism.

We also learned, however, that communities overcome gaps and barriers in service through Indigenous resurgence of cultural and traditional ways of life. Indigenous peoples are strong and vibrant, and Income Assistance recipients try hard to get what they need and often receive support from family to survive on insufficient monthly income support. While our findings show that Indigenous peoples in B.C. experience significant and persistent inequities that affect their health and social and community well-being, it is important to recognize that Indigenous peoples continue to show remarkable resilience and strength. In fact, many First Nations communities are taking important steps to address the structural origins of inequity by reclaiming their sovereignty through self-government, treaty implementation, land management codes, and traditional governance systems.

We note that the impacts of colonialism are ongoing and persist through Canadian systems and policies, and are entrenched in the justice system, education system, health care system, and child welfare system. These linkages are discussed throughout this report, and cannot be fixed by simply focusing on social assistance programming. Indigenous communities in B.C., and across Canada, experience ongoing impacts from colonization causing cultural genocide, societal disruption, dispossession, and geographic dislocation. These factors, while they vary from person to person, or community to community, form the larger context within which poverty of Indigenous peoples in B.C. needs to be understood and addressed.

The 2015 Truth and Reconciliation Commission's Calls to Action and the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP), along with numerous court challenges over the years, have slowly and steadily brought recognition to the transformational change that needs to occur. Both the federal and the B.C. governments endorsed UNDRIP and committed themselves to the objectives of the Declaration and its full implementation. Legislation has been passed to establish UNDRIP as a framework to reconciliation and to ensure that an action plan is developed to achieve the Declaration's objectives over time. On the provincial level, a draft action plan spanning all departments has already been formulated on the basis of extensive collaboration and consultations between the provincial government and First Nations and Indigenous partners and organizations. This action plan is currently open for feedback from the Indigenous peoples of B.C. Many of the proposed actions and priorities contained in the draft touch upon the themes in this report, notably those in housing, education, health, and racism and discrimination in government services. As we argue, addressing these issues will overcome barriers for Indigenous peoples in the provincial support system and help to create pathways out of poverty. Above all, however, meaningful poverty reduction strategies need to acknowledge and uphold Indigenous peoples' inherent right to self-determination, economic freedom, and the right to their title and rights over their land and waters. As the late Secwépemc leader Arthur Manuel emphasizes in the *Reconciliation Manifesto*, land restitution is the foundation for Indigenous self-determination and prosperity – without a land base and economic rights over that base, Indigenous peoples will be disadvantaged and trapped in dependency forever.

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Appendix: Abbreviations, Acronyms, and Glossary

ACRONYM OR TERM	DEFINITION
AHMA	Aboriginal Housing Management Association: An umbrella organization for Indigenous non-profit housing providers in B.C.
B.C.	British Columbia
BCANDS	British Columbia Aboriginal Network on Disability Society
BCB	<i>BC Benefits (Income Assistance) Act</i>
BCEA	BC Employment and Assistance program
BCR	Band Council Resolution
BSDW	Band Social Development Worker
CCB	Canada Child Benefit: A tax-free benefit for low-income families with children (replaced the Canada Child Tax benefit in 2016).
CCTB	Canada Child Tax Benefit. Was replaced by the CCB in 2016.
CEP	Common Experience Payment
CHN	Core Housing Need
CIS	Community Integration Specialist
CMA	A Census Metropolitan Area consists of one or more neighbouring municipalities situated around a core. A CMA must have a total population of at least 100,000, of which 50,000 or more live in the core.
CMHC	Canadian Mortgage and Housing Corporation
Community engagement	Different methods used to gather community members' views and priorities, such as dialogue sessions, consultation, outreach, kitchen meetings, and interviews.
Community visioning	Term used to describe a process for a group or team working together to help a community develop shared visions for the future of a site, area, community, or organization. Thinking collectively about what the future could be for a community.
CPP	Canada Pension Plan
CRA	Canada Revenue Agency
CRTC	Canadian Radio Television and Telecommunications Commission
CSD	Census Sub-Division. An area that is a municipality or an area that is deemed to be equivalent to a municipality for statistical reporting purposes. It is the smallest standard geographic area for which all census data are disseminated.

ACRONYM OR TERM	DEFINITION
CWB	Community Well-being Index
DA	Disability Assistance
DIP	Data Innovation Program, Government of British Columbia
DRIPA	Declaration on the Rights of Indigenous Peoples Act
EAW	Employment and Assistance Workers
Economic family	Term used by Statistics Canada to define a broader concept of family. Includes all persons in the same dwelling who are related to each other by blood, marriage, common-law union, adoption, or a foster relationship.
EI	Employment Insurance
Employment rate	The percentage of labour force participants, ages 20-64, employed during a given (fixed) week.
ETW	Expected to Work
FNESC	First Nations Education Steering Committee
FNHA	First Nations Health Authority
FNIGC	First Nations Information Governance Centre
FNLC	First Nations Leadership Council
FSA	Foundation Skills Assessment
GIS	Guaranteed Income Supplement is a non-taxable monthly benefit paid to residents of Canada who receive an OAS pension and who have little or no other income.
GST	Federal Goods and Services Tax
HST	Harmonized Sales Tax
IA	Income Assistance
INAC	Indigenous and Northern Affairs Canada – now Indigenous Services Canada
Indicators	Measures used to track progress on achieving results. Indicators for community plans typically work best and are most meaningful when they are chosen by the community.
IRSSA	Indian Residential School Settlement Agreement
ISC	Indigenous Services Canada
LICO	Low Income Cut-Off – a measure of poverty
LIM	Low-Income Measure of Poverty
MBM	Market Basket Measure of Poverty

ACRONYM OR TERM	DEFINITION
MEd	Ministry of Education
SDPR	Ministry of Social Development and Poverty Reduction
MSP	Medical Services Plan
N/A	Not available
n.d.	No date
OAS	Old Age Security: A universal retirement pension available to most residents and citizens of Canada aged 65 and older.
OCAP	Ownership, control, access, and possession
Participation rate	The expression of the labour force as a percentage of the population aged 15 years and older (Statistics Canada, 2007)
PAR	Participatory Action Research
PPMB	Persons with Persistent Multiple Barriers
PST	Provincial Sales Tax
PWD	Persons with Disabilities
RESP	Registered Education Savings Plan
Socio-economic	Describes social, economic, and health considerations
SRO	Single Room Occupancy describes buildings and residential hotels containing small single rooms, usually about ten-by-ten feet in size. Residents share common bathrooms and sometimes cooking facilities.
TA	Temporary Assistance
TRAC method	Trans-local relationships, Responsibility to partners, Accountability mechanisms, Community timeframes
TRC	Truth and Reconciliation Commission of Canada
UBCIC	Union of BC Indian Chiefs
UNDRIP	United Nations Declaration on the Rights of Indigenous Peoples
UCCB	Universal Child Care Benefit
Unemployment rate	The number of unemployed individuals aged 15 to 64, expressed as a percentage of persons actively seeking employment and willing to work, i.e., who are in the labour force.

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