Exploring Rural Poverty

Pilot Project Methodology Report

Prepared by Laura Ryser, Julia Schwamborn, and Greg Halseth

Community Development Institute
University of Northern British Columbia

March 13, 2012
## Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acknowledgements</td>
<td>2</td>
</tr>
<tr>
<td>Availability</td>
<td>3</td>
</tr>
<tr>
<td>Project Reports</td>
<td>3</td>
</tr>
<tr>
<td>Contact Information</td>
<td>3</td>
</tr>
<tr>
<td>1.0 Project Description</td>
<td>4</td>
</tr>
<tr>
<td>2.0 Methodology</td>
<td>5</td>
</tr>
<tr>
<td>3.0 References</td>
<td>8</td>
</tr>
<tr>
<td>Appendix A: Interview Materials for Residents</td>
<td>9</td>
</tr>
<tr>
<td>Appendix B: Interview Materials for Local Leaders and Service Providers</td>
<td>23</td>
</tr>
</tbody>
</table>
Acknowledgements

This past fall, our research team visited the Robson Valley to conduct interviews around how issues of rural poverty are affected by economic, social, and political change. We wish to thank all of the residents, community groups, business members, service providers, policy makers, and municipal staff who took the time to help out with this pilot project and to answer our many questions. Special thanks to our local partners and organizations who provided advice and input for this work including staff at the Robson Valley Support Society, the Seventh Day Adventist food bank, and many members of the Old Age Pensioners Association. We were greatful for the in-kind support provided by the Robson Valley Support Society with printing and with space for our meetings. We also wish to thank the Robson Health Association for assisting in the distribution of information about this project to potential participants throughout the valley. Finally, we wish to express special thanks to John H. Ryser for donating potatoes to all participants.

Funding for this project was provided by the Canada Research Chair in Rural and Small Town Studies.

Laura Ryser, Julia Schwamborn, and Greg Halseth
Prince George
March 13th, 2012
Availability

Copies of this report have been provided to the McBride and Area Public Library, the Robson Valley Support Society, and the Village of McBride. Copies of the report have also been provided to all participants. Copies have also been posted on the UNBC Community Development Institute’s website: www.unbc.ca/cdi.

Project Reports

- Pilot Project Methodology Report
- A Review of Socio-Economic Characteristics in the Robson and Canoe Valleys
- Pilot Project Summary Report

Contact Information

For further information about this topic and the project, feel free to contact Greg Halseth, Director of UNBC’s Community Development Institute.

Greg Halseth
Canada Research Chair of Rural and Small Town Studies
Professor, Geography Program
University of Northern BC
3333 University Way
Prince George, BC
V2N 4Z9

Phone: 250-960-5320
Fax: 250-960-6533
E-mail: halseth@unbc.ca
Website: www.unbc.ca/cdi
1.0 Project Description

Poverty remains an important, but challenging research, policy, and lived world issue. In Canada, most research has been urban focused and our knowledge about the dynamics, experiences, and complex underpinnings of rural poverty is more limited (Bunting et al. 2004; Canadian Council on Social Development 2007; Finnie and Sweetman 2003; Hajnal 1995; Lee 2000; Reutter et al. 2006; Standing Senate Committee and Agriculture and Forestry 2008). Since the early 1980s, Canadian rural and small town places have experienced accelerated change where economic and social restructuring have not only exacerbated local poverty, they have generated new pressures and trends leading to households being at risk of living with low incomes. These impacts are especially important in resource-based economies and those places located at a distance from major urban centres.

This research project is a pilot designed to examine the scope and experiences of rural poverty. It was carried out in the community of McBride, BC and its surrounding region. It explores how key factors, attributes of place, and institutional processes affect household journeys into, and out of, poverty. This includes exploring interactions between low-income households and service support networks to develop a greater understanding of emerging issues in resource-dependent towns undergoing intense economic and service restructuring. This report provides details and background information on the methodology used for this project (Table 1.1).

<table>
<thead>
<tr>
<th>Table 1.1: Timeline</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 2011</td>
</tr>
<tr>
<td>Discussions and meetings with local partners about the project.</td>
</tr>
<tr>
<td>September 2011</td>
</tr>
<tr>
<td>UNBC Research Ethics Board process completed.</td>
</tr>
<tr>
<td>Research team established.</td>
</tr>
<tr>
<td>Project logistics schedule completed.</td>
</tr>
<tr>
<td>October 2011</td>
</tr>
<tr>
<td>Interviews completed.</td>
</tr>
<tr>
<td>Interview summaries sent to participants for review.</td>
</tr>
<tr>
<td>November 2011</td>
</tr>
<tr>
<td>Census data collected.</td>
</tr>
<tr>
<td>Analysis of interview data.</td>
</tr>
<tr>
<td>December 2011</td>
</tr>
<tr>
<td>Complete draft project reports.</td>
</tr>
<tr>
<td>Review of draft reports by community partners.</td>
</tr>
<tr>
<td>January 2011</td>
</tr>
<tr>
<td>Final reports completed and distributed.</td>
</tr>
</tbody>
</table>
2.0 Methodology

The data and information for this project was collected through a review of Statistics Canada Census data and from key informant interviews.

Census Data

The Census is undertaken every five years and provides information on the age distribution and socio-economic characteristics of local populations. While Census data categories may change between Census periods, it is none-the-less possible to conduct an assessment of the population based on the following issues:

- The rates of population change,
- The changing age structure and household composition of the population,
- Employment and income characteristics, and
- Housing characteristics.

Caution must be taken when interpreting Census data for smaller communities. It is important to understand that Statistics Canada applies a rounding procedure to data in order to protect the anonymity of residents. For example, if there are 13 women employed in education, Statistics Canada will ‘round’ the number either down to 10 or up to 15. As such, totals for specific categories do not always ‘add up’. Furthermore, Statistics Canada will not provide some types of data for very small populations in order to protect the identity of residents. For example, while total population, total male, and total female data for income and employment statistics is available for McBride and Valemount, only total population data is available for rural communities located within Fraser-Fort George Area H.

The boundaries of some areas used as data collection units have also changed over time. For example, the seven electoral areas within the Fraser-Fort George Regional District, including Electoral Area H, have only existed as data collection units with Statistics Canada since 2001. Prior to this, the Fraser-Fort George Regional District was divided into only two data collection units, and, therefore, the census data is not comparable over time to local government jurisdiction areas. In this case, we have only included data since 2001 for the Fraser-Fort George Area H in our reports.

Selecting Interview Participants

Interviews were conducted on October 4th and October 5th, 2011. The purpose was to study the impacts of economic, social, and political restructuring on the many facets of rural poverty. Participants were recruited through multiple methods. First, interviews with community leaders/volunteers were recruited using publicly available lists of community groups, churches, service provision agencies, the business community, and local government. To recruit low-income residents, a poster containing information about the project was posted at the Robson Valley Support Society, the Robson Health Association used an e-mail distribution list to provide information to valley residents, and many local partners used word of mouth to promote the project.
A total of twenty-two residents were interviewed. Participants lived in a range of small communities throughout the Robson Valley including Dome Creek, McBride, Dunster, and Valemount. Interviews lasted between 30 minutes and 2 hours. A general breakdown of interview participants is shown in Table 2.1.

Table 2.1: Distribution of Interview Participants

<table>
<thead>
<tr>
<th>Sector</th>
<th>Number of Participants</th>
<th>% of Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residents</td>
<td>8</td>
<td>36.4</td>
</tr>
<tr>
<td>Seniors groups</td>
<td>1</td>
<td>4.5</td>
</tr>
<tr>
<td>Community services</td>
<td>2</td>
<td>9.1</td>
</tr>
<tr>
<td>Education</td>
<td>2</td>
<td>9.1</td>
</tr>
<tr>
<td>Employment</td>
<td>2</td>
<td>9.1</td>
</tr>
<tr>
<td>Health</td>
<td>3</td>
<td>13.6</td>
</tr>
<tr>
<td>Local government</td>
<td>2</td>
<td>9.1</td>
</tr>
<tr>
<td>Resource sectors</td>
<td>2</td>
<td>9.1</td>
</tr>
<tr>
<td>Total</td>
<td>22</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Rural Poverty Study 2011.

Research Ethics

Research conducted by the Community Development Institute is bound by protocols at the University of Northern British Columbia that require all survey or interview guides be submitted to UNBC’s Research Ethics Board for review. A key component to this protocol is to provide research participants with a copy of the consent form (Appendix A for residents; Appendix B for local leaders and service providers) that outlines the purpose of the study, how the research process will protect their anonymity and confidentiality, and that their participation is voluntary.

Interview Questions

The purpose of this pilot project was to explore the issue of rural poverty. The reports associated with this project assemble a summary of key issues as identified from our interviews. A detailed description of questions asked in each section of the interview guide is provided in the appendices (Appendix A for residents; Appendix B for local leaders and service providers). In general, participants were asked questions in the following areas:

- Background questions,
- Pathways into poverty,
- Housing,
- Education,
- Employment/self-employment supports,
- Community services,
- Social environment,
- Transportation,
• Cost of living, and
• Responses to poverty.

Analysis

During each interview, comments were recorded and notes were taken. A summary file was created for each interview and was sent to individual participants for their review and clarification. After a final summary file was created for each interview, qualitative analysis was done to identify, code, and categorize patterns and themes that emerged from the data.

Each table consists of theme headings and sub-headings. The theme headings are bolded and have a numerical count beside them of the total number of comments received for that particular topic. Under each theme are sub-headings that are in plain, non-bolded font. These cover the range of issues captured under a key theme. Beside each sub-heading is a numerical count of the total number of participants that raised a specific issue. When all of the sub-heading comments are added up, they indicate the number of times that a particular theme was raised.
3.0 References


Appendix A: Interview Materials for Residents

1. Consent form for residents
2. Interview guide for residents
Interview Consent Form for Resident Participants

**Purpose** – This project is being conducted by the Community Development Institute at UNBC. The purpose of this project is to identify how issues of rural poverty are being affected by economic and social change. The focus of the study will be in two towns in northern BC that have been hard hit by restructuring.

**How Respondents Were Chosen** – Potential interviewees will be drawn from low-income residents who can provide information about issues relevant to rural poverty. Interview participants will be recruited by partnering with service agencies to contact existing/former clients. Posters will also be set up at key locations, so that potential participants can contact the research team seeking to participate in an interview. The interview should take about 45-60 minutes to complete.

**Anonymity And Confidentiality** - The names of participants will not be used in any reporting, nor will any information which may be used to identify individuals. All information shared in this interview will be held within strict confidence by the researchers. All records will be kept in a locked research room at UNBC and will be accessible only to the research team. The information will be kept until the final report is complete. After which time, shredding and file erasure will destroy all information related to the interview.

**Potential Risks And Benefits** - This project has been assessed by the UNBC Research Ethics Board. The project team does not consider there to be any risks to participation. We hope that by participating you will have a chance to provide input into issues relevant to rural poverty.

**Voluntary Participation** - Your participation in the research project is entirely voluntary and, as such, you may chose not to participate. If you do participate, you may choose to not answer any question that makes you uncomfortable, and you have the right to terminate the interview at any time and have all the information you provided withdrawn from the study.

**Research Results** - In case of any questions that may arise from this research, please feel free to contact Dr. Greg Halseth (250-960-5826, halseth@unbc.ca) in the Geography Program at UNBC. The interviews will be recorded for accuracy and a copy of their notes will be shared with participants to ensure accuracy. All participants will receive a copy of the final project report. The final project report will also be posted on the Community Development Institute’s website.

**Complaints** - Any complaints about this project should be directed to the Office of Research and Graduate Studies, UNBC (250) 960-6735, or email: reb@unbc.ca

I have read the above description of the study and I understand the conditions of my participation. My signature indicates that I agree to participate in this study.

(Name -please print) (Signature) (Date)
INTERVIEW SCRIPT: Low-Income Residents

Interviewee Name: _________________________________________________

Contact Information:  __________________________________
__________________________________
__________________________________

Connection/Role in the Community: ________________________________

Interviewer: _______________________________

Date: ________________   Place: _______________________

Interview Time:  Start_____________  Finish______________

Comments on Interview:

SECTION A:  Background Information Questions

The first section of questions asks you how long you have been in the area, and some background information about your household.

How long have you lived in the area? ________________years.

Please fill out the following chart to describe your household composition. (Complete for as many people as applicable)

<table>
<thead>
<tr>
<th>Age</th>
<th>Male or Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yourself</td>
<td></td>
</tr>
<tr>
<td>Person 1</td>
<td></td>
</tr>
<tr>
<td>Person 2</td>
<td></td>
</tr>
<tr>
<td>Person 3</td>
<td></td>
</tr>
<tr>
<td>Person 4</td>
<td></td>
</tr>
<tr>
<td>Person 5</td>
<td></td>
</tr>
<tr>
<td>Person 6</td>
<td></td>
</tr>
<tr>
<td>Person 7</td>
<td></td>
</tr>
</tbody>
</table>
Are you part of a visible minority/Aboriginal group?

☐ Yes       If Yes, please specify: _____________________________
☐ No

What is your highest level of education? *(Please check one)*

☐ Elementary school
☐ Secondary school (incomplete)
☐ Secondary school (graduated)
☐ Some trade, technical, business or community college
☐ Diploma or certificate from trade, technical, business or community college
☐ Some university
☐ University degree (bachelor’s)
☐ Graduate work at University
☐ Other, please specify: __________________________________________

Please describe your employment status. *(Please check one)*

☐ Employed full-time (35 hours or more per week)
☐ Employed part-time (under 35 hours per week)
☐ Temporary & full-time (35 hours or more per week & specific end date)
☐ Temporary & part-time (less than 35 hours per week & specific end date)
☐ Casual or call-in (hours vary from week to week)
☐ Self-employed (full-time)
☐ Self-employed (part-time)
☐ Contract worker

☐ Student
☐ Retired
☐ Homemaker
☐ Not employed but looking for work
☐ Not employed by choice
☐ Maternity leave
☐ Workers Compensation leave

☐ Other, please specify: __________________________________________
In what sector(s) do/did you work? *(Please check all that apply)*

- Accommodation
- Artisan
- Construction industry
- Education services
- Food and beverage
- Health and social services
- Manufacturing
- Retail trade
- Transportation
- Agriculture
- Business services
- Communication and utilities
- Finance, insurance, real estate
- Government services
- Information technology
- Mining
- Tourism services, eco-tourism
- Wholesale trade
- Forestry: Logging
- Forestry: Silviculture
- Forestry: Sawmilling
- Forestry: Value added processing
- Forestry: Pulp/paper making
- Oil and Gas Industry: Exploration
- Oil and Gas Industry: Pipeline
- Oil and Gas Industry: Oilfield services
- Other, please specify: ____________

What is your marital status? *(Please check one)*

- Single - never married
- Married
- Live-in partner or common-law partner
- Separated
- Divorced
- Widowed

Do you have any dependants in your household? *(Please check all that apply)*

- Children
- Elderly
- Special needs
- Other, please specify: _______________________________________

What is your total household income for the past year, before taxes and deductions?
What portion of your total household income came from the following sources?

<table>
<thead>
<tr>
<th>Type of Income</th>
<th>% of Total Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages and salaries</td>
<td></td>
</tr>
<tr>
<td>Income from self-employment</td>
<td></td>
</tr>
<tr>
<td>Farm income</td>
<td></td>
</tr>
<tr>
<td>Dividends and interest (ie: on bonds, savings)</td>
<td></td>
</tr>
<tr>
<td>Employment insurance</td>
<td></td>
</tr>
<tr>
<td>Worker’s Compensation</td>
<td></td>
</tr>
<tr>
<td>Benefits from Canada or Quebec pension plan</td>
<td></td>
</tr>
<tr>
<td>Retirement pensions, superannuation or annuities</td>
<td></td>
</tr>
<tr>
<td>Old age security</td>
<td></td>
</tr>
<tr>
<td>Guaranteed income supplement</td>
<td></td>
</tr>
<tr>
<td>Child tax benefit</td>
<td></td>
</tr>
<tr>
<td>Provincial or municipal social assistance or welfare</td>
<td></td>
</tr>
<tr>
<td>Child support</td>
<td></td>
</tr>
<tr>
<td>Alimony</td>
<td></td>
</tr>
<tr>
<td>Other (Please specify):</td>
<td></td>
</tr>
</tbody>
</table>

SECTION B: Understanding the Context of Poverty in Your Community

This section explores local pathways into poverty.

In addition to some of these pressures, have any of the following triggers affected your economic/social well-being in the area:

- Employment/financial security
- Job losses
- Seasonal employment
- Part-time/underemployment
- Low wages
- Low social assistance rates
- Limited access to benefits
- No opportunities for job promotion
- Unable to find job that utilizes skills
- Gaps between employment and receiving financial assistance
- No more access to spouse pension benefits
- Unable to maintain irregular work schedule

- No access to employment offices
- No access to labour market information
- Scarce job postings (locally)
Scarce job postings (regionally)
Accumulated debt
Pressure to live an unaffordable lifestyle
Poor credit history

Housing costs (specify: ______________________)
Demolition of affordable housing
Lack of rental units
Interest rates on loans, payday lending, pawn shops
Additional costs with trailer parks (i.e. pad fees)
Repairs

Health issues
Funeral costs
Prescription costs
Rehabilitation/therapy costs
Chronic health issues
Injury/unexpected accident
Health issues of a family member
Pregnancy
Birth of a child
Mental health disability
Addictions (i.e. gambling/drug/alcohol)

Relationship break-up/divorce/separation
Single parent
Cost of daycare
Absence of daycare
Absence of after school/summer programs
Divorce costs
Poor enforcement of child support payments

Cost of education
Limited access to educational programs
Internet costs
No access to computer
Language limitations

Car insurance
Disasters (i.e. floods, fires, storms, etc.)
Peer pressure to uphold a lifestyle

Other: please specify: ____________________________________________
What are some of the strategies that you have used to cope with living in poverty?

*Prompts: lowering heat, walking, reducing consumption, obtaining a second job, roommates, full-time work, education, accessing other supports, etc.*

How have your coping strategies been **enhanced** by living in a small community?

What do you think are the most important issues that make it difficult to overcome some of these challenges of poverty in the area?

*Prompts: limited access to services, inability to upfront costs, short-term support, criteria to qualify for support, etc.*

**SECTION C: Housing**

In this section, I would like to ask you some questions relating to your housing situation in the area.

Do you live in a: *(Please check one)*
- Single detached house
- Duplex
- Row housing
- Mobile home park
- Apartment
- Condominium/town house
- Basement suite
- Seniors’ housing complex
- Other, please specify: ____________________________

Is this dwelling? *(Please check one)*
- Owned (even if it is still being paid for)
- Rented

Is this dwelling in need of any repairs? *(Please check one)*
- No, only regular maintenance is needed *(ie: painting, furnace, cleaning, etc.)*
- Yes, minor repairs are needed *(ie: missing or loose floor tiles, bricks or shingles, defective steps, railing or siding, etc.)*
- Yes, major repairs are needed *(ie: defective plumbing or electrical wiring, structural repairs to walls, floors or ceiling, etc.)*


Are you aware of any programs that can help you with household maintenance and repairs? If yes, please explain. **Prompts:** handyman program, promotion of energy efficient rebate programs (EcoEnergy Retrofit Programs), CMHC Renovation/Retrofit programs, BC Hydro Energy Conservation Assistance Program for Low-Income Residents, trades professionals, voluntary groups

Have you ever used any assistance/support for household maintenance/repairs? If yes, please explain.

For this dwelling, what are the YEARLY payments for:
- Heating?
  - None
  - $________
- Electricity?
  - None
  - $________
- Water and other services?
  - None
  - $________

For RENTERS only; what is the monthly rent for this dwelling? $_____

For OWNERS only:
- What are the total regular monthly mortgage or loan payments for this dwelling?
  - None
  - $________
- Are the property taxes included in this amount?
  - Yes
  - No

Are you aware of any assistance programs to assist with your housing costs? If yes, please explain. **Prompts:** BC Housing Rental Assistance Program/Shelter Aid for Elderly Residents

Have you ever received support from any housing assistance programs? Please explain.

Would you say the current housing situation in the area meets the needs of low-income residents? Please explain. **Prompts:** temporary shelter, transition house, low-income housing, rental units, low-income seniors’ housing, housing for single parents, youth, mental health etc.

What types of housing do you think are needed to address the needs of low-income residents in McBride? **Prompts:** temporary shelter, transition house, low-income housing, rental units, low-income seniors’ housing, housing for single parents, youth, mental health etc.
SECTION D: Education/Training

In this section, I would like to ask you some questions about education and training services for low-income residents in the area.

Please describe the key organizations that provide education/training programs in the area.

Have you accessed any education/training programs over the last 10 years?  
Prompts: literacy, computer literacy, financial planning, trades, post-secondary, etc.

Were any financial supports available to assist you to access education and training programs?

Did you need to leave the area to access these education/training programs? If yes, please explain:

If you needed to leave town, did you have access to any assistance to cover travel/accommodation costs?

Did you encounter any other barriers that affected your ability to access education and training supports?  
Prompts: eligibility criteria (no co-signer for student loans, sector/age/employment status/level of income), restricted length of programs that are funded, timing/frequency of programs delivered, literacy/capacity too low, etc.)

What did you find useful about education/training programs?

How could education/training programs be improved?

SECTION E: Employment and Self-Employment

In this section, I would like to ask you some questions about employment services for low-income residents in the area.

Have you experienced prolonged periods of unemployment due to strikes, layoffs, shut-downs, etc.?

What forms of employment/self-employment support have you accessed over the past five years?  
Prompt: job search programs, employment counselling, self-employment programs, job placement, apprenticeships, etc.

Which of these forms of employment/self-employment support have you accessed locally?

Can you describe some of the processes required to access local employment/self-
employment supports?

Which forms of support did you need to access outside of your community?

Did you encounter any barriers that affected your ability to access employment/self-employment programs?

*Prompts: eligibility criteria (sector/age/duration of previous employment), length of programs that are funded, timing/frequency of programs delivered, limited access to capital, etc."

Did you encounter any barriers that affected your ability to obtain/maintain employment? If yes, please explain.

*Prompts: access to transportation, daycare, distance to job site, weather, access to equipment, lack of confidence, self-esteem, etc."

Were there any specific skills required for a job that prevented you from obtaining/maintaining employment? If yes, explain:

*Prompts: special driver’s license, trade tickets, technology applications, education, relevant work experience, etc."

Did any financial costs/obligations associated with a new job prevent you from obtaining/maintaining employment? If yes, please explain.

*Prompts: costs for equipment, clothes, boots, special training, etc."

Have you ever had access to any labour market information that may have guided your entry/re-entry into the labour force?

Did you find these forms of guidance/support helpful in terms of employment/self-employment? Why or why not?

How could employment/self-employment programs and services be improved to address the needs of low-income residents?

**SECTION F: Social/Support Services**

*In this section, I would like to ask you some questions about social/support services for low-income residents in the area.*

In the last 10 years, what forms of social/support services have you accessed locally?

Which forms of social/support services did you need to access outside of your community?

Can you describe some of the processes required to access supports outside of your community?
What are some of the challenges that you faced in accessing social/support services?  
*Prompt: program restrictions, evaluations, eligibility criteria, etc.*

What forms of support/information/guidance have been most helpful to help you move out of poverty? Why?

How could programs and services be improved to address the needs of low-income residents?

What new/additional services or infrastructure investments for low-income residents do you think McBride needs most?

**SECTION G: Social Environment**

In this next section, I would like to ask you some questions regarding the social environment for low-income residents.

Can you please describe any social/recreational groups that you are involved with?

Can you please describe any volunteer experience that you have?

Have you ever been excluded from participating in any community activities/events?

What barriers have you encountered that limited your ability to participate/access social/recreational opportunities?

*Prompts: costs, transportation, eligibility criteria, etc.*

What forms of support are available to help low-income residents access social/recreational programs?

*Prompts: reduced rates, equipment loan programs.*

What types of support should be provided to help low-income residents access social/recreational programs?
SECTION H: Transportation

In this section, I would like to ask you some questions relating to your use of transportation in the area.

How do you normally travel within your community (to work, shopping, etc.)? (Please check all that apply)

☐ Car/truck
☐ Taxi
☐ Carpool
☐ Friends/Family
☐ Walking
☐ Bicycle
☐ HandiDART
☐ Transit
☐ Other, please explain: ____________________________

Do you own your own personal vehicle?

☐ Yes
☐ No

If you own your own vehicle, what are your annual insurance costs?______________________

How much do you spend each month on transportation?________________________________

What types of transportation services and supports do you think should be provided to help low-income residents access local supports?

What types of transportation services and supports do you think should be provided to help low-income residents access regional supports?

SECTION I: Quality of Life and Cost of Living

In this next section, I would like to ask you some questions concerning the quality of life and cost of living for low-income residents.

In your opinion is the cost of living in the area reasonable for low-income residents? Explain. 

Prompts: 
Housing
Food
Recreation
Transportation
Telephone
Home maintenance (including utilities, repairs, etc.)
Retail services
Health costs (prescription, physiotherapy, speech therapy, etc.)
SECTION J: Informal Networks

In this section, I would like to ask you some questions about your access to any informal support networks, such as family, friends, and neighbours.

Do you have family or friends in the area who could be thought of as a support network? (*People to whom you could turn when help is needed*)?

- [ ] Yes
- [ ] No

In the past 12 months have you needed help from another person or an organization to do any of the following activities: (*Please check all that apply*)

- [ ] Accommodations
- [ ] House maintenance, outside work
- [ ] Bill paying
- [ ] Finding work
- [ ] Shopping for groceries or other necessities
- [ ] Transportation
- [ ] Social/recreational activities
- [ ] Information about programs and services
- [ ] Mentoring
- [ ] Education
- [ ] Computer/Internet access
- [ ] Other, please specify: _______________________________
- [ ] Not Applicable

What is the relationship to you of the person(s) who provided assistance with these activities? (*Please check all that apply*)

- [ ] Family
- [ ] Friend
- [ ] Neighbor
- [ ] Government
- [ ] Private organization, please specify: _______________________________
- [ ] Volunteer organization, please specify: _______________________________
- [ ] Not applicable

SECTION K: Concluding Questions

From the experiences you have had in the area, do you have anything else that has not been touched on here about meeting the needs of low-income residents that you would like to comment on?
Appendix B: Interview Materials for Local Leaders and Service Providers

1. Consent form for local leaders and service providers
2. Interview guide for local leaders and service providers
Interview Consent Form for Local Leaders and Service Groups

**Purpose** – This project is being conducted by the Community Development Institute at UNBC. The purpose of this project is to identify how issues of rural poverty are being affected by economic, social, and political change in order to better understand this issue. The focus of the study will be in two towns in northern BC that have been hard hit by restructuring.

**How Respondents Were Chosen** - Interview participants were selected from among those people who have been active in addressing the needs of those living in poverty. All of these names come from publicly available community listings. The interviewees were selected for their potential to provide information about issues relevant to rural poverty. The interview should take about 30-45 minutes to complete.

**Anonymity And Confidentiality** - The names of participants will not be used in any reporting, nor will any information which may be used to identify individuals. All information shared in this interview will be held within strict confidence by the researchers. All records will be kept in a locked research room at UNBC and will be accessible only to the research team. The information will be kept until the final project report is complete. After which time, shredding and file erasure will destroy all information related to the interview.

**Potential Risks And Benefits** - This project has been assessed by the UNBC Research Ethics Board. The project team does not consider there to be any risks to participation. We hope that by participating you will have a chance to provide input into issues relevant to rural poverty.

**Voluntary Participation** - Your participation in the research project is entirely voluntary and, as such, you may chose not to participate. If you do participate, you may choose to not answer any question that makes you uncomfortable, and you have the right to terminate the interview at any time and have all the information you provided withdrawn from the study.

**Research Results** - In case of any questions that may arise from this research, please feel free to contact Dr. Greg Halseth (250-960-5826, halseth@unbc.ca) in the Geography Program at UNBC. The interviews will be recorded for accuracy and a copy of their notes will be shared with participants to ensure accuracy. All participants will receive a copy of the final project report. The final report will also be posted on the Community Development Institute’s website.

**Complaints** - Any complaints about this project should be directed to the Office of Research and Graduate Studies, UNBC (250) 960-6735, or email: reb@unbc.ca

I have read the above description of the study and I understand the conditions of my participation. My signature indicates that I agree to participate in this study.

________________________________________________________
(Name -please print) (Signature) (Date)
INTerview Script: Local Leaders and Service Providers

Interviewee Name: _________________________________________________

Contact Information:  __________________________________
__________________________________
__________________________________

Connection/Role in the Community: __________________________________

Interviewer: _______________________________

Date: ________________   Place: _______________________

Interview Time:  Start_____________  Finish______________

Comments on Interview:

SECTION A: Background Information Questions

The first section of questions asks you how long you have been in the area, and the benefits or drawbacks of living in the community.

How long have you lived in the area? _________________years.

Do you feel that poverty is a problem in your community?

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

For low-income residents, what are some of the benefits of living in the area?

For low-income residents, what are some of the drawbacks of living in the area?
In your opinion is the cost of living in the area reasonable for low-income residents? Explain.

Prompts:
- Housing
- Food
- Recreation
- Transportation
- Home maintenance (including utilities/telephone/repairs)
- Retail services
- Health costs (prescription, physiotheraphy, speech therapy, etc.)

SECTION B: Understanding the Context of Poverty in Your Community

This section explores local pathways into poverty.

What are some of the key events/changes that have affected the issue of poverty in the area over the past 10 years? (prompts: mill closures, business closures, pressures in agriculture, etc.)

In addition to some of these pressures, what do you believe are the key triggers of poverty:

- Employment/financial security
- Job losses
- Seasonal employment
- Part-time/underemployment
- Low wages
- Low social assistance rates
- Limited access to benefits
- No opportunities for job promotion
- Unable to find job that utilizes skills
- Gaps between employment and receiving financial assistance
- No more access to spouse pension benefits
- Unable to maintain irregular work schedule
- No access to employment offices
- No access to labour market information
- Scarce job postings (locally)
- Scarce job postings (regionally)
- Accumulated debt
- Credit card debt
- Pressure to live an unaffordable lifestyle
- Poor credit history
- Housing costs (specify: ____________________________)
- Inability to sell house
Demolition of affordable housing
Lack of rental units
Interest rates on loans, payday lending, pawn shops
Additional costs with trailer parks (i.e. pad fees)
Repairs

Health issues
Funeral costs
Prescription costs
Rehabilitation/therapy costs
Chronic health issues
Injury/unexpected accident
Health issues of a family member
Pregnancy
Birth of a child
Mental health disability
Addictions (i.e. gambling/drug/alcohol)
Elder abuse

Relationship break-up/divorce/separation
Single parent
Cost of daycare
Absence of daycare
Absence of after school/summer programs
Divorce costs
Poor enforcement of child support payments

Cost of education
Limited access to educational programs
Internet costs
No access to computer
Language limitations

Car insurance
Disasters (i.e. floods, fires, storms, etc.)
Peer pressure to uphold a lifestyle

Other: please specify: ____________________________________________________________________

What do you think are the most important issues that prevent low-income residents from moving out of poverty?

Prompts: lack of resources, lack of local supports/resources, inability to qualify for existing supports, culture of defeat, inability to upfront costs, inappropriate policies, short-term support, etc.
SECTION C: Services/Supports Provided by Key Informant

In this section, I would like to ask you some questions about the services and supports that you provide for low-income residents in the area.

Service Providers:

**If they work/volunteer with an organization that deals with low-income residents ask:**

What are the roles and responsibility of your organization with respect to low-income residents in your community?

Can you describe the range of clients that you serve? (prompts: seniors, single parents, youth, Aboriginal, etc.)

Do you have any program restrictions, evaluations, or eligibility criteria for low-income residents to access supports? If yes, explain:

Please explain how the services provided by your organization are delivered to low-income residents (prompts: office-based, outreach, processes to access supports)

How does your organization promote/advertise programs/services provided for low-income residents?

What are some of the challenges facing your organization with respect to delivering support to low-income residents in your community?

Prompts: 
- Funding
- Limited partnerships
- Lack of expertise
- Economies of scale
- Lack of volunteers
- Volunteer burnout
- Change in government mandate
- First Nations/non-Aboriginal services
- Client specific challenges
SECTION D: Housing

In this section, I would like to ask you some questions relating to the housing situation in the area for low-income residents.

Would you say the current housing situation meets the needs of low-income residents? Please explain.

What types of housing do you think is needed to address the needs of low-income residents?  
*Prompts: temporary shelter, transition house, low-income housing, rental units, low-income seniors’ housing, housing for single parents, youth, mental health etc.)*

Have local government, community groups, and private sector groups explored/pursued any steps to develop housing options for low-income residents?

What forms of assistance are available to help low-income residents with household repairs and other related costs?  
*Prompts: (handyman program, promotion of energy efficient rebate programs (EcoEnergy Retrofit Programs), CMHC Renovation/Retrofit programs, BC Hydro Energy Conservation Assistance Program for Low-Income Residents, trades professionals, voluntary groups, BC Housing Rental Assistance Program/Shelter Aid for Elderly Residents)*

SECTION E: Education/Training

In this section, I would like to ask you some questions about education and training services for low-income residents in the area.

Please describe the key organizations that provide education/training programs in the area.  
*Prompts: literacy, trades training, business training, etc.*

What are the strengths of current education/training programs for low-income residents? Compared to 10 years ago?

What are the weaknesses of education/training programs for low-income residents in the area?

What financial supports are available to assist low-income residents to access education and training programs?

If residents must leave to access training, do they have access to any assistance to cover travel/accommodation costs?
What barriers affect the ability of low-income residents to access education and training supports?

Prompts: eligibility criteria (sector/age/employment status/level of income),
restricted length of programs that are funded, timing/frequency of programs delivered,
literacy/capacity too low, etc.)

SECTION F: Employment and Self-Employment

In this section, I would like to ask you some questions about employment services for low-income residents in the area.

Please describe the key organizations that provide employment/self-employment programs.

What are the strengths of current employment/self-employment programs for low-income residents? Compared to 10 years ago?

What are the weaknesses of employment/self-employment programs for low-income residents in the area?

What barriers affect the ability of low-income residents to access employment/self-employment programs?

Prompts: eligibility criteria (sector/age/duration of previous employment),
length of programs that are funded, timing/frequency of programs delivered, limited
access to capital, etc.)

What local factors, if any, influence the effectiveness of these programs?

SECTION G: Social/Support Services

In this section, I would like to ask you some questions about social/support services for low-income residents in the area.

Please describe the key organizations that provide social/support services for low-income residents in the area. Prompts: daycare, victim’s support services, food bank, life skills, etc.

What are the strengths of current supports for low-income residents? Compared to 10 years ago?

What are the weaknesses of supports for low-income residents in the area?

Prompts: loss of transitional supports

Do you think people are aware of/hear about programs and services provided for those living in poverty?
Yes/No – explain

How could information on programs and services be better provided?
*Prompts: Newspaper, television/radio, word of mouth, telephone, information brochures, flyers, website/e-mail, other*

Are there any program/policy requirements that low-income residents have difficulty meeting in order to access support?

Do low-income residents need to commute to access any forms of support? If yes, please explain.

Are there any other key issues that make it difficult for low-income residents to access supports in the area?
*Prompts: hours of operation, general/computer literacy, transportation, costs, must live with a parent/guardian, eligibility criteria – age, have children, length of residency, etc.)*

What new/additional services or infrastructure investments for low-income residents do you think the area needs most?

**SECTION H: Social Environment**

*In this next section, I would like to ask you some questions regarding the social environment for low-income residents.*

Do you feel there are adequate social/recreational opportunities for low-income residents in the area? Please explain.
*Prompts: seniors, youth, women, families, single individuals, etc.*

Are there any barriers that may limit social/recreational opportunities for low-income residents in the area? Please explain.
*Prompts: cost, transportation, equipment, etc.*

What forms of support are available to help low-income residents access social/recreational programs?
*Prompts: reduced rates, transportation programs, equipment loan programs.*

What types of support should be provided to help low-income residents access social/recreational programs?
SECTION I: Transportation

In this section, I would like to ask you some questions relating to transportation for low-income residents in the area.

Would you say the current types of transportation options in the area meet the needs of low-income residents?  
  Please explain.

What types of transportation services and supports do you think should be provided to help low-income residents access local supports?

What types of transportation services and supports do you think should be provided to help low-income residents access regional supports?

SECTION J: General Community Responses

In this section, I would like to ask you some questions about general community responses to address poverty in the area.

Are there any barriers that may impact community responses to poverty?

- Yes
- No

If yes, what are some of the barriers that impact community response to poverty?

- Poverty is not perceived to be an issue
- Would attract more low-income people to the community
- NIMBYism
- Poverty is viewed to be a personal problem
- Preference to police problem rather than address it
- No support to allocate taxes for poverty infrastructure/initiatives
- Potential clients are reluctant to pursue/access supports
- Strong self-help ethic
- Lack of leadership
- Lack of local authority to address poverty issues
- Limited understanding of the scale and scope of poverty
- Lack of resources
- Resources for programs are reduced/eliminated
□ Temporary provision of supports
□ Limited use of job training/placement programs
□ Other: please specify

Do you think that local government should play a role to address poverty in the area?

□ Yes
□ No

If yes, what role should the local government play to address poverty in the area?

□ Allocating staff resources for coordinating initiatives
□ Regulations/bylaws
□ Grants/rebates to private sector
□ Providing building lots
□ Partnership with private sector
□ Purchase/convert local buildings into affordable housing
□ Donate lots
□ Waive development fees
□ Other: please specify

SECTION K: Concluding Questions

_______________________________________________________________________

From the experiences you have had, do you have anything else that has not been touched on here about meeting the needs of low-income residents that you would like to comment on?

Can you suggest any community members who are interested in poverty issues who would possibly be interested in participating?

Prompts:
   Name
   Phone
   Address