

EXPLORING POVERTY REDUCTION GAME CHANGER SERIES

OVERVIEW

The poverty reduction game changer series highlights eight priority areas and strategies, as identified by Vibrant Communities Canada and our Cities Reducing Poverty members, that elicit an array of positive, significant, and cascading outcomes towards reducing poverty.

What is a poverty reduction Game Changer? Read: [Sometimes to hear the music you have to turn down the noise.](#)
 Have feedback or ideas on our Game Changer exploration? Let us know by filling out this [short survey](#).

POVERTY REDUCTION GAME CHANGERS



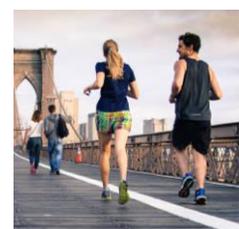
#1 – INCOME AND EMPLOYMENT
 Income security through employment and non-employment sources, and readiness for, access to, and retention of secure, livable wage jobs where employer policies support employees' needs.

#2 – HOUSING
 Affordable, accessible and appropriate housing that meets people's unique needs, affordable utility costs, housing retention supports, and protection from eviction.



#3 – TRANSPORTATION
 Affordable and accessible public transportation and innovative rural solutions that accommodate and cater to individuals with unique needs.

#4 – EDUCATION
 Literacy, graduation from high school or equivalency, affordable and accessible post-secondary education, and opportunities for alternative learning supports.



#5 – HEALTH
 Affordable and accessible health care services that are not covered under provincial/territorial medical plans, and comprehensive, inclusive supports for physical and mental health.

#6 – EARLY CHILDHOOD DEVELOPMENT
 Healthy early child development, school readiness, strong parenting skills, and access to affordable and regulated childcare spaces.



#7 – FOOD SECURITY
 Affordable, accessible, sufficient, and nutritious food that meets dietary needs for an active and healthy life.

#8 – FINANCIAL EMPOWERMENT
 Accessible mainstream banking services, protection from fraud and predatory lending, and ability to build savings/assets, improve credit ratings, and reduce debt.



EXPLORING POVERTY REDUCTION GAME CHANGER SERIES

GAME CHANGER #1 - INCOME AND EMPLOYMENT

Income security through employment and non-employment sources, and readiness for, access to, and retention of secure, livable wage jobs, where employer policies support employees' needs.



Economic security remains the primary factor in ensuring that individuals and families are able to meet basic needs and build assets. It secures one's capacity to afford necessities, including housing, food, transportation and childcare. Self-sufficiency through secure employment income is tied to the availability and accessibility of quality work, supports to access employment, job security, positive working conditions, and reliability of hours. Access to non-employment income, including social assistance, employment insurance, and disability supports, is essential for those who are not tied, either temporarily or permanently, to the job market, including people living with disabilities or medical conditions, seniors, and mothers of very young children. Increased workforce participation supports productivity, stimulates economic activity, and decreases costs spent on social programs.

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RECOMMENDATIONS FOR BEST PRACTICES AND POLICIES

FEDERAL



Government of Canada Gouvernement du Canada

[Government of Canada's Guaranteed Income Supplement \(GIS\)](#) – A monthly non-taxable benefit to Old Age Security (OAS) pension recipients in Canadians who live on low income.



[Canada Revenue Agency Community Volunteer Income Tax Program](#) – Free tax preparation clinics through community organizations where

volunteers prepare income tax and benefit returns for individuals on modest incomes.

PROVINCIAL / TERRITORIAL



[Ontario Works](#) – Provides emergency, financial, and

employment assistance for those in financial need.



[Manitoba Employment and Income Assistance \(EIA\) Program](#) – Provides

financial help including Rent Assist, financial assistance for basic needs, and back-to-work supports.

MUNICIPAL

[Ottawa Social Assistance Services](#) – Provides temporary employment and financial benefits and services, including basic financial assistance for shelter and basic needs, employment assistance, and supports to complete high school, overcome barriers, obtain work experience, and gain and retain employment.

COMMUNITY



[Vancouver's Living Wage for Families Campaign](#) –

Encourages employers to pay a living wage and advocates for government policies that support working families to make ends meet.



[Workers' Action Centre](#) – Worker-based organization in Ontario that advocates for fair employment and improved working conditions for people in low-wage and unstable employment.

EXPLORING POVERTY REDUCTION GAME CHANGER SERIES

GAME CHANGER #2 - HOUSING

Affordable, accessible, and appropriate housing that meets people’s unique needs, affordable utility costs, housing retention supports, and protection from eviction.



Housing is a core component of social infrastructure, plays an essential role in supporting economic and social well-being, serves as a stabilizing resource, and is one of the most basic requirements for health. Access to safe, secure, adequate, affordable, and suitable housing is fundamental to living a decent life, and can help people escape poverty, experience less unemployment, and participate fully in their communities. Once people find stable housing, they can focus on other important areas of their lives, such as education and employment, and can build strong futures for their children. It frees up their resources for other essentials, reduces stress, and lowers government costs on social services.

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RECOMMENDATIONS FOR BEST PRACTICES AND POLICIES

FEDERAL



[Government of Canada – Let’s Talk Housing](#) – Collaborative public consultations towards a National Housing Strategy that promotes universal access of Canadians to affordable housing.

PROVINCIAL / TERRITORIAL



Ontario Energy Board

CONSUMERS

[Help for Low-Income Consumers](#) – Monthly credit to reduce utility

costs, emergency financial assistance, one-time grants, waiving of security deposits, allowing for longer payment times, and energy conservation.

MUNICIPAL



[Federation of Canadian Municipalities \(FCM\) – Fixing Canada’s Housing Crunch](#) – More than 180 FCM member municipalities putting housing in the spotlight via council resolutions, roundtables, media, and messages to MPs, senators and the prime minister.



[City of Toronto Housing and Homelessness Services](#) – Social housing, rent bank, service guides, tenant defense, eviction protection, fee exemptions, and inclusionary zoning.



[At Home in Medicine Hat: Our Plan to End Homelessness](#) – Accountable and measurable plan to end homelessness through a collaborative housing first model that ensures safe and secure homes for all citizens.

COMMUNITY

[Lutherwood’s Rent Bank and Eviction Prevention Program](#) – Assists tenants who have short-term emergency rental arrears due to unforeseen circumstance and are facing eviction for non-payment of rent.

EXPLORING POVERTY REDUCTION GAME CHANGER SERIES

GAME CHANGER #3 - TRANSPORTATION

Affordable and accessible public transportation and innovative rural solutions that accommodate and cater to individuals with unique needs.

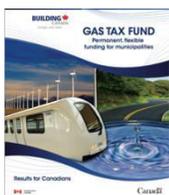
Affordable and accessible transportation impacts communities economically, environmentally, and socially. A key facilitator for community members to access employment and health care, it supports improved physical health and well-being. A robust public transportation system increases people’s capacity to shop for and consume goods and services, and opens doors to education and training, child care, quality food, recreation, and other basic services. It not only works to eliminate barriers faced by people living in poverty, but serves as a golden key to help connect people, deepen involvement and participation in community, and support active and healthy lives for citizens.



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RECOMMENDATIONS ON BEST PRACTICES AND POLICIES

FEDERAL



[The Federal Gas Tax Fund](#) – Provides predictable, long-term, stable funding for Canadian municipalities to support local infrastructure priorities including those within public transportation.

PROVINCIAL / TERRITORIAL



[Quebec Public Transit Policy: Better Choices for Citizens](#) – Meets the transportation needs of workers, seniors, students, people with reduced mobility, and people with modest incomes.

MUNICIPAL

- [Calgary Transit Low Income Monthly Pass](#) – Sliding scale oriented transportation pass.
- [Grand River Transit Reduced Income Rider Program](#) – Discount bus pass for people in low income.
- [Grande Prairie Low Income Transit Access Program](#) – Free monthly passes for people in low income.
- [Guelph Transit Affordable Bus Pass](#) – Lower cost public transportation pass for adults, youths and seniors living in low-income households.
- [Hamilton Affordable Transit Pass Program](#) – Half price monthly transit pass for working residents accessing Ontario Works or the Ontario Disability Support Program.

COMMUNITY



[Northumberland Affordable Transportation for Rural Communities](#) – Wheelchair accessible vans provide families, youth, and seniors with transport for as little as \$5.00 per ride.



[Charlotte County Dial-a-Ride](#) – Community-based partnership that employs volunteer drivers to provide an affordable, accessible, dependable, safe, and inclusive rural transportation option.

POVERTY REDUCTION GAME CHANGER SERIES

GAME CHANGER #4 - EDUCATION

Literacy, graduation from high school or equivalency, affordable and accessible post-secondary education, and opportunities for alternative learning supports.



Education is both a continuum of learning and a lifelong process that enables an individual to achieve his or her goals and develop his or her full potential. High quality early childhood education puts children on a path to development and success. Adults with higher levels of education are more likely to obtain and retain safe and secure employment, enjoy higher salaries, be economically self-sufficient, and be more resilient to life changes. Literacy is a core component of education and a key determinant of health. It facilitates economic and social relationships, and is foundational for future learning. Education, training, and lifelong learning need to be affordable, accessible and of high quality. As education is a driver of economic success and security, we need to invest in it, to invest in each other, and to create opportunity for all.

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RECOMMENDATIONS ON BEST PRACTICES AND POLICIES

FEDERAL



Government
of Canada

[Canada Learning Bond](#) – \$500 grant for parents to start saving for a child’s education after high school, plus annual grants to a maximum of \$2,000.

PROVINCIAL / TERRITORIAL



Ontario

[Ontario Student Grant](#) – Increased access to interest-free and low-cost student loans, and free tuition for many Ontario students with annual household incomes of less than \$50,000.



[New Brunswick’s Economic and Social Inclusion Plan](#) – Funds educational

projects including elementary school summer camps providing experiential learning for low-income children, and literacy mentors.

MUNICIPAL / COMMUNITY

- [Frontier College Aboriginal Literacy Camps: Bridging the Gap](#) – Creates early literacy opportunities in remote Aboriginal communities, including free summer camps for Aboriginal youth to prevent summer learning loss, encourage a love of reading, and contribute to better educational outcomes.
- [Living SJ’s Promise Partnership](#) – Closes the educational attainment gaps associated with low socio-economic status through maintaining grade appropriate levels of literacy, supporting youth to persist through high school and obtain a diploma, and ensuring students become academically prepared for post-secondary education or to enter the work force.
- [Red Deer Reads Adult Literacy](#) – Program that matches Adult Basic Literacy learners (ABL) and English as a Second Language learners (ESL) learners with volunteer tutors to work with tutors or in small groups to support reading, writing, and numeration up to about a Grade 9 level.
- [United Way Canada’s All that Kids Can Be](#) – Improves access to early childhood learning and development programs, and helps kids to complete high school and transition into post-secondary.

EXPLORING POVERTY REDUCTION GAME CHANGER SERIES

GAME CHANGER #5 - HEALTH

Affordable and accessible health care services that are not covered under provincial/territorial medical plans, and comprehensive, inclusive supports for physical and mental health.



The primary factors that shape the health of Canadians are not medical treatments or lifestyle choices but rather the social, economic and environmental living conditions they experience. These conditions impact an individual’s opportunity to make healthy choices. Consequently, education and the traditional health system are not enough to overcome pervasive health inequities. While Canada’s universal health program provides basic coverage to all citizens, there is a range of services, such as dental care, medication, eye care, mental health and physiotherapy, that are not covered under provincial plans. This leaves users to pay fees out-of-pocket. Improving affordability and accessibility of such health services, and focusing on preventative, high impact health policies, can address inequalities, improve quality of life, enhance participation, and reduce financial burden on our health care system.

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FEDERAL



Government of Canada

Gouvernement du Canada

[Interim Federal Health Program \(IFHP\)](#) – Provides temporary healthcare benefits to refugees and protected persons who are not eligible for provincial or territorial health insurance.

PROVINCIAL / TERRITORIAL



Ontario

[Open Minds, Healthy Minds: Ontario’s Mental Health and Addiction Strategy](#) –

Improves mental health and well-being, identifies and intervenes on mental health and addictions problems, and provides timely, integrated response.



[Accessibility 2024](#) – Ten year action plan focused on making BC the most progressive province in Canada for people with disabilities by 2024.

MUNICIPAL



[Killarney Health Centre](#) – Rural health centre

providing primary health services using distance communications such as examinations via video connection.



[Carnegie Community Centre’s Street and Homeless Outreach](#) – Assists vulnerable people who are unlikely to access

traditional services, including by connecting them to social, health, and housing services, and by providing emergency first aid, emotional support, and harm reduction supplies.

COMMUNITY



[The Alex Mobile Health Program](#) – Operates three mobile clinic busses (community health, youth health, and dental health) that remove barriers to health care by providing services, education, and advocacy free of charge to Calgary residents experiencing poverty and homelessness.

EXPLORING POVERTY REDUCTION GAME CHANGER SERIES

GAME CHANGER #6 - EARLY CHILDHOOD DEVELOPMENT

Healthy early child development, school readiness, strong parenting skills, and access to affordable and regulated childcare spaces.



Healthy early childhood development supports children to be physically and emotionally healthy, safe and secure, ready to learn, socially engaged, and responsible. A child’s early years, particularly from before birth through age six, critically influence the course and outcome of their adolescent and adult lives. Their development during these years influences success in school, transition into adulthood, and lifelong health and well-being. Children require access to early literacy and development programs, positive school experiences, inspiring adult role models, and opportunities to develop their talents. Parents must have the time, tools, and resources required to give their children a good start in life, including strong parenting skills, and access to affordable, regulated child care services. Ultimately, children are our future parents, consumers, and decision-makers. Maximizing development through their early years ultimately creates positive and supportive communities for all.

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RECOMMENDATIONS ON BEST PRACTICES AND POLICIES

FEDERAL



Government of Canada
Gouvernement du Canada

[Canada Child Benefit](#) – A tax-free monthly payment to help low- and middle-income families with the costs associated with raising their children.

[Early Childhood Development and Early Learning and Childhood Agreements](#) – Fund transfer to provinces to support them to invest in early childhood development, early learning and child care, and child care spaces.

PROVINCIAL / TERRITORIAL



[Ontario’s Child Benefit](#) – Financial support for low- to moderate-income families, regardless of working status, to help parents with the costs of raising their children.



[Healthy Child Manitoba: Starting Early, Starting Strong](#) – Prevention and early intervention strategy supporting children’s physical and emotional health, safety and security, learning success, and social engagement and responsibility.

MUNICIPAL / COMMUNITY

- [\\$10 per day campaign](#) – Proposed child care plan to reduce fees, to ensure regulated spaces are available for every child, and to train and employ fairly-compensated educators.
- [Early Childhood Development Provincial Partnership \(ECDPP\): Success by 6](#) – Develops community Early Years Councils and Aboriginal Early Years Councils, advances early childhood development, improves service delivery, and builds child and family friendly communities.
- [Early Years Development Institute](#) – Fosters innovative strategies to support young children by identifying strengths, acknowledging vulnerabilities, leveraging resources and influencing systems.

EXPLORING POVERTY REDUCTION GAME CHANGER SERIES

GAME CHANGER #7 - FOOD SECURITY

Affordable, accessible, sufficient, and nutritious food that meets dietary needs for an active and healthy life.



Food security, as defined by the Food and Agriculture Organization (FAO) of the United Nations exists “when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food which meets their dietary needs and food preferences for an active and healthy life.” Food forms a key part of our daily lives, both socially and culturally. It has the power to bring people together through traditions and experiences, but can also incite exclusion, for example where people are faced with the need for nutritious food products that they cannot afford. Intimately connected to health, having a nutritionally adequate, balanced diet is foundational for well-being. Beyond individual and community health, our food system and the local food industry play an important role in community economic development, job creation, environmental issues, and in building strong, diverse and resilient communities.

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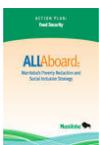
FEDERAL



Government of Canada

[Nutrition North Canada](#) - Subsidy program to provide Northerners in isolated communities with improved access to perishable nutritious food.

PROVINCIAL / TERRITORIAL



[Manitoba’s Poverty Reduction and Social Inclusion Strategy: Food Security Action Plan](#) – Improving long-term access to affordable and nutritious food.



[Nunavut Food Security Strategy and Action Plan 2014-2016](#) – Reflects two years of collaborative effort. Actions improve food security in Nunavut.

MUNICIPAL / COMMUNITY



[Ottawa Food Policy Council](#) – Enables a broader and more coherent discussion and elaboration of policies related to food.



[The Good Food Charter of Windsor Essex County](#) – Nutritious food for all, food skills, healthy choices in schools, and healthy public policies.



[Food Secure Canada](#) – Pan-Canadian alliance of organizations and individuals advancing food security through Zero Hunger, healthy & safe food, and sustainable food systems.



[New Brunswick Food Security Action Network](#) - Networking, food mentoring, public relations, and partnerships to ensure that all residents have access to food.

EXPLORING POVERTY REDUCTION GAME CHANGER SERIES

GAME CHANGER #8 - FINANCIAL EMPOWERMENT

Accessible mainstream banking services, protection from fraud and predatory lending, and ability to build savings and assets, improve credit ratings, and reduce debt.

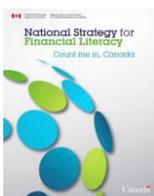


Financial empowerment creates opportunities and fosters behaviors that improve the financial security and well-being of low-income individuals. It facilitates their access to safe and affordable financial products and promotes their inclusion in mainstream financial systems. Individuals gain protection from fraud and predatory lending practices, reduce debt, and build savings, assets and credit ratings. Ultimately, they are empowered with the knowledge, skills, confidence, tools, and opportunities required to make positive financial decisions and to invest in their own and their families' financial futures.

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RECOMMENDATIONS ON BEST PRACTICES AND POLICIES

FEDERAL



[Count me in, Canada: National Strategy for Financial Literacy](#) – Strengthens Canadians' financial well-being by empowering them to manage money and debt wisely, plan and save for the future, and prevent and protect against fraud and financial abuse.



[Financial Consumer Agency of Canada's Financial Literacy Month](#) – Tools, calculators, events, and blogs to increase collaboration between private, public and non-profit sectors to promote financial literacy for Canadians of all ages.

PROVINCIAL / TERRITORIAL



[Act to End Predatory Lending](#) – Legislation to curb exploitation by payday loan companies, strengthen consumer protection, and create fair rules for payday lending.



[Ontario's \\$5 million Financial Empowerment Investment](#) – Establishes financial empowerment services for 50,000 Ontarians living on low incomes in partnership Prosper Canada.

MUNICIPAL / COMMUNITY

- [Calgary's Financial Empowerment Partnership](#) – Citywide initiative with the City of Calgary, Government of Alberta, United Way of Calgary and Area, Vibrant Communities Calgary, Momentum and Bow Valley College that addresses the root causes poverty, and helps people reduce debt, increase savings, and build assets.
- [Manitoba Financial Literacy Forum](#) – A coalition of more than 40 organizations, including governments, businesses, not-for-profits, financial educators, credit counselling services, volunteer groups, individuals, and families, working together to promote lifelong financial education and skills to Manitobans.
- [Prosper Canada](#) – A national charity that expands economic opportunity for Canadians living in poverty, develops and promotes financial policies, programs and resources, and fosters prosperity of all Canadians.
- [Vancity's Fair & Fast Loan](#) – Fast, no-fee, and low-interest loan that bridges the gap between a payday loan and a traditional loan to help individuals establish a better credit history and build stronger financial futures.