**Municipal Government Representatives for Poverty Reduction CoP**

*January 8, 2018*

## Attendees

1. Jennifer Casorso, City of Kamloops
2. Jennifer Smith, City of London – Child and Youth Network
3. Kaitlyn Dewyk, City of Brantford
4. Paulo Staffieri, City of Toronto
5. Glenna Harris, Prosper Canada
6. Marlene Chiarotto, Prosper Canada
7. Lorina Morin, Prosper Canada
8. Vanessa Parlette, City of Hamilton
9. Marc Todd, Niagara Region
10. Lucenia Ortiz, City of Edmonton
11. Julie MacIsaac, Durham region
12. Phyllis Hodder, City of Peterborough
13. Stephen Lyn, City of Windsor
14. Natasha Pei, Vibrant Communities
15. Justin Williams, Vibrant Communities
16. Paul Born, Vibrant Communities

**Regrets:** Erika Haney (Simcoe-Muskoka District Health Unit), Pamela Pacheco (City of Brantford)

## City Check-Ins

**London’s** Child and Youth Network (backbone organization) has a Financial Empowerment (FE) initiative named in their action plan for the next four years. They’re part of a collaborative trying to create an FE strategy for the city. They are in the early stages of the work.

**Toronto** is implementing pilots and prototypes of FE initiatives within their Ontario Works programs. This work is rooted in the City’s Poverty Reduction Strategy and includes city staff delivering 1:1 financial counselling and low intensity FE interventions, like RESP/CLB promotion and benefit screening, as well as expanding existing community partnerships to enhance access to FE services currently available in the community.

**Kamloops** does not have an FE initiative yet, but are supporting some non-profits who have FE activities, especially the Elizabeth Fry Society on rent banks and financial planning.

**Hamilton** has an FE initiative in collaboration with many local partners from the community, including the Hamilton Roundtable for Poverty Reduction. They offer tax filing and have received funding to support financial empowerment workers to offer FE 101 training for workers, and workshops to the community.

**The Niagara Region** does not have an FE initiative, but funds community agencies through the Niagara Poverty Initiative for FE activities, such as tax clinics.

**Edmonton** is involved in a financial empowerment collaborative and just recently launched the [benefits navigator application](https://www.edmonton.ca/programs_services/for_family_individuals/financial-empowerment.aspx) for faster and easier access to all types of benefits and other resources.

**Durham Region** is in the early stages of developing a wider, collaborative FE initiative.

## Financial Empowerment Initiatives for Municipalities, led by Glenna Harris and Lorna Morin

About Prosper Canada

* Prosper Canada is a national charity, dedicated to expanding economic prosperity to people living in poverty. Their goal is to expand on and build the field of FE amongst various sectors (government, communities, etc.)
* Prosper Canada is a national organization with partners across the country.

What is Financial Empowerment (FE)?

* People living in poverty experiencing financial barriers, such as: limited access to financial information, counseling or advice; lack of awareness or access to government benefits; low or non-existent savings, limited access to mainstream financial services
* These individuals/families often are not able to weather a large transition or emergency
* People living with disabilities, newcomers and Indigenous populations are more likely to be in a financially vulnerable situation
* Moving out of the cycle of poverty isn’t just about access, it’s about getting support to help alleviate the stress/cognitive strain (Stress due to being poor, poor because of the stress.)

Financial Empowerment Framework

Goal: To move people out of survival/crisis mode, toward increasing stability and becoming more future-oriented. (Thinking and planning a few months or a few years in advance can seem near-impossible for many people living in the cycle of poverty)

Steps in the financial empowerment framework:

1. Financial information, education and counseling
2. Help access to government benefits and tax credits
3. Safe and affordable products and services
4. Access to and saving and asset-building opportunities (ex. CLB)
5. Consumer education and protection

Municipal Financial Empowerment Integration

First, cities must examine why it makes sense to provide their residents with financial access and how to do it.

* Prosper Canada’s FE framework stems from the work in the U.S.A., Cities for Financial Empowerment Fund (an NGO), which has its origins in New York’s FE funding model.
* Public-Non-Profit partnerships can sustain and expand FE initiatives
* FE improves:
  + Citizen well-being: individuals, families and communities
  + Reduces cost to cities of financial insecurity.
  + Supervitamin effect: integrating FE with existing social service programs can improve the other social service program outcomes by removing certain barriers for individuals and families
* Where municipalities can start:
  + ID your target population (who are the recipients, what are their challenges)
  + Think about what structures you have to build FE into:
    - Poverty reduction strategy: most cities have one; often includes goals such as increasing access to income benefits and financial literacy services
    - Workforce development programs: often include goals to reduce barriers to employment and increase effectiveness of current employment and training programs
    - Income maintenance programs: with goals to build families’ financial self-sufficiency and break cycle of poverty for children and youth
* Integrate 3 delivery approaches
  1. Do it yourself – build the city’s internal capacity to deliver the services (your own staff)
  2. Refer – discover who does what FE service delivery in your community and create *formal* networks to connect clients to them
  3. Partner – establish formal partnerships with the city under a shared brand (ex. co-locating, co-delivering, rather than referring-out)
* Additional considerations for integration:
* Leadership - Establish a lead, strategically considering who (which department) should identify the target population.
* Sustainability – resources should withstand the test of time. Plan for sustainability from the get-go. If you don’t have the staff capacity, how can you build it in? And make the case to city staff and politicians to support the work.
* Capacity – a leadership team should direct the work of FE activities to keep them at the forefront, in the face of many other competing municipal priorities, in addition to project team.
* Research and evaluation – make the case for why FE is working as well as identifying where to make tweaks. This also supports sustainability by providing the evidence base for funding.

Examples of Ontario municipalities with Financial Empowerment initiatives: Toronto, Hamilton, London (Durham, York, and Peel Regions have conversations under way to integrate FE with existing services)

Toronto’s Case Study: Cities for Financial Empowerment Project (CFE Project)

* Toronto Employment & Social Services (TESS) participated in a year-long planning and research engagement with Prosper Canada to identify opportunities to integrate FE solutions into existing Ontario Works (social assistance) services. The goal of the CFE Project is to design and implement sustainable FE solutions that will measurably increase the financial well-being of low income Torontonians and achieve progress against [Toronto’s Poverty Reduction Strategy](https://www.toronto.ca/city-government/accountability-operations-customer-service/long-term-vision-plans-and-strategies/poverty-reduction-strategy/)
* Partnered with Prosper Canada to ID priority opportunities for integrating services and to make recommendations
* Access point: Toronto’s Poverty Reduction Strategy
* The workplan followed a structured process (*see the steps and duration of each step in our meeting powerpoint*)
* One-year outcomes: TESS has endorsed moving forward with several FE steps: providing additional counseling by city staff; and will build on existing relationships with community partners to integrate and fill FE service gaps
  + They increased municipal buy-in and capacity for FE on several levels, by raising awareness amongst senior staff about what the work involves and why it’s important for achieving their mandates; and providing service delivery training to frontline.
* The structured process was key to conducting a deep analysis of where to integrate FE initiatives, as Toronto serves a very diverse population with many different pathways to access FE options. Determining integration possibilities through a structured assessment was really helpful
* Focus: families. This allowed them to customize interventions for families, and interventions relevant to families.

How Prosper Canada Can Help Cities Who Want to Explore FE Integration

Employ a structured process with 4 main components:

* Discover & select a target population, which services to target, and what kind of delivery approach
* Design a delivery model prototype (a co-creative process in which everyone who delivers and receives the intervention is involved) with an implementation road map
* Implementation - launch model, gather data, pilot and refine
* Transition - sharing impact results and help other municipalities create the case, which in turn can mobilize more resources

More FE Learning Opportunities

* The [ABLE Conference](https://ablefinancialempowerment.org/2018-able-conference/) is being hosted by Prosper Canada in Richmond, BC. May 8-9, 2018. Visit the Prosper Canada website for more information.
* Key speakers include Hon. Jean Yves Duclos and Sheila Reghr (Basic Income Canada Network)
* Hear from businesses, government, communities, etc. about their work on FE.

Contacts

If you have questions or are looking for more FE resources, please be in touch with Lorna Morin, Program Officer at Prosper Canada.  
[lmorin@prospercanada.org](mailto:lmorin@prospercanada.org) or 416 665-2828 Ext.2251

## Q&A and Discussion

**Question:** Financial Counselling in Niagara is is referred out. What are worker touch-points or light-touch interventions as mentioned in the Toronto example?

**Answer:** Toronto is taking a two-pronged approach:

1. Training a certain segment of staff to provide 1 on 1 FE services to people on Ontario Works (Social Assistance); and
2. Recognizing that not ALL staff have capacity to do intense FE counseling, but getting the conversation started through case managers who have access and information at various touch-points with their clients through their regular work (Ex. Promoting RESPs, the Canada Learning Bond, discussions on credit score, benefit screening, assessing financial health, etc.) These things don’t involve a lot of time but can help case workers make referrals

* This approach helps build small milestones within service planning. The main goal is eventually getting clients into more intensive services, but even opening up an RESP may help move them toward a mental state where they can eventually do future planning and budgeting.

**Comment:** The CRA just announced that people can file their tax returns via phone, hoping to increase filing. News link: <http://www.cbc.ca/news/politics/canada-revenue-agency-tax-changes-1.4477378>

**Question:** What advice or guidance is there for BC municipalities doing FE? A lot of the responsibility rests with the provincial government. Are there any other examples from B.C. where they have implemented FE?

**Answer:**

* Ontario is an anomaly with much more responsibility being downloaded from the province to municipalities. Think creatively with what cities have accountability over. In the US, they are looking at utility payments and how financial counseling helped residents budget, and helped the city increase revenue and decrease penalties. Also consider the Parks and Recreation services.
* Edmonton & Calgary also don’t have income maintenance programs or workforce development programs, but do have responsibility for social service programs. In Edmonton, through social services – counsellors and case workers in the community and through public health are working with people with marginalized health and low income to do FE work.
* Municipality may be able to advocate for FE integration within BC’s developing provincial poverty reduction strategy.
  + Prosper Canada has put out a [brief](http://www.prospercanada.org/getattachment/8ff5b01c-ddab-4383-bc47-cdde1a35176f/Financial-Empowerment-What-it-is-and-how-it-helps.aspx) to recommend provinces integrate FE goals found in the national poverty reduction strategy, in their provincial strategies.
* Governance and additional responsibility is a challenge for Kamloops in proposing financial empowerment initiatives

## Closing Announcements

The Municipal Government Representatives CoP call will be revised for 2018. More details and dates for your calendar will follow soon.