



Vibrant Communities Canada

Cities Reducing Poverty

Phase II Learning Report

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Section 1 Introduction

1.1 Cities Reducing Poverty (CRP)

Since 2002, the Tamarack Institute through its Vibrant Communities Canada campaign has been building a network of cities committed to reducing poverty. Cities Reducing Poverty (CRP) is a collective impact movement aimed at reducing and eradicating poverty through the efforts of local multi-sectoral community roundtables, and the alignment of strategies at local, provincial and federal levels.

Communities engaged in this effort view poverty from a comprehensive lens, and recognize that poverty has multiple causes and solutions. They customize their individual efforts to their local contexts, and leverage assets of the whole community to drive change. Communities increase local economic capacities, improve health outcomes, and enhance community vitality.

Collectively, these communities make up the CRP network. They play an integral role in building a more equitable, vibrant and healthier Canada. As of November 2017, 60 cities, towns, and regions were members of the CRP network.

1.2 Learning About Outcomes

Between 2002 and 2012, thirteen Vibrant Communities Canada ‘Trail Builder’ communities experimented with a place-based, comprehensive, multi-stakeholder approach to reduce poverty in their communities. Their efforts were evaluated and reported in several reports and books, including *Inspired Learning: An Evaluation of Vibrant Communities’ National Supports 2002 – 2012*.

In 2007, the evaluation process for Vibrant Communities Trail Builders was upgraded to an approach that drew heavily from the Sustainable Livelihoods¹ framework. This asset-based approach for thinking about poverty and poverty reduction was based on the idea that all people require a critical mass of assets of various kinds in order to meet their needs on a sustainable basis.

In 2013, a Vibrant Communities evaluation action team was formed to review this framework, and adapted it into a common evaluation framework based on participation, performance, progress, population and policy/systems change measures. While CRP members approved and adopted this new, framework, as the network grew from 13 to 43 cities, capacity challenges prevented several cities from being able to fully participate in the evaluation process.

¹ For more information on Sustainable Livelihoods, see http://vibrantcanada.ca/files/sustainable_livelihoods.pdf

The most recent iteration of the CRP shared evaluation process was launched in 2016 in attempt to address the capacity challenges that Cities Reducing Poverty members had previously reported. The evaluation was administered over two phases.

First, a Phase I survey was released online in April 2016 and was completed by 88% of CRP members. The Phase I survey data allowed Vibrant Communities to compile an aggregate profile of CRP members' poverty reduction initiatives across Canada with respect to their governance structures, partnerships, resources, priorities, and more.

Second, a Phase II survey was launched online in December 2016. The objective of this survey was to capture contributions and outcomes of local poverty reduction initiatives across the country across three impact areas: program delivery, policy change, and systems change. CRP staff encouraged, supported, and followed up with CRP members to complete the online Phase II survey. Where additional support was requested, CRP staff walked CRP members through the survey over the phone. In the end, 40 eligible members completed it for an overall response rate of 87%.

1.3 How to Read this Report

This report highlights examples of success from within the CRP network with regard to programs, policy change, and systems change that contribute to poverty reduction. It was written primarily for CRP members, to help their local stakeholders build an understanding of the impactful poverty reduction work that is happening across the country, and to inspire learning and action.

Part 2 of this report describes how the Phase II survey was developed.

Part 3 provides an overview of the key findings that emerged from Phase II survey data.

Part 4 detailed results from the Phase II survey.

Part 5 discusses implications of our findings, including how CRP members, partners, and CRP staff can use this report to inform our work.

Part 6 acknowledges CRP members' contributions to the Phase II survey.

Appendix I details the Vibrant Communities Game Changer approach.

Section 2 Methodology

2.1 Design of Phase II

The Vibrant Communities (VC) team drew on learning from Phase I to make the Phase II survey as accessible as possible to CRP members.

The following factors guided the development of the Phase II survey:

- **Capacity challenges of CRP members:** The survey needed to accommodate the limited time and/or capacity that most CRP members had to engage in external evaluation;
- **Diversity of CRP members:** The survey needed to be relevant to members in all stages of maturity, from those just beginning to form roundtables, to those renewing their community plans; and,
- **The collaborative nature of poverty reduction work:** The survey warranted a focus on contribution versus attribution. As the collaborative nature of comprehensive, place-based poverty reduction requires the participation of many actors across a diversity of sectors, attribution is less feasible to identify.

Considering the factors above led the VC team and its key partners to do a major rethink of the Phase II survey design. This thinking resulted in what we call a Game Changer approach to poverty reduction strategy and evaluation, which provided a framework for the final Phase II survey. For more information on the Game Changer approach, see **Appendix I**.

2.2 The Phase II Survey

The Phase II survey was designed to collect data that would help VC staff and CRP members build an overall understanding of the progress that CRP initiatives across Canada were making toward reducing poverty through programs and innovations, policy change, and systems change.

The survey asked CRP members for basic information about their local poverty reduction initiatives, and for them to describe their poverty reduction efforts. It then asked them to detail the progress they perceived they had made through programs, innovations, and policy change. Last, it asked them to provide an overview of their efforts and progress they had made within five areas of systems change.

Section 3 Overview of Key Findings

This report details key findings from the Phase II survey and provides examples of programs, policy changes, and systems changes where CRP members have had success reducing poverty in their local communities.

The most direct way that CRP members reported success was through developing and implementing local programs and innovations. This report highlights five local poverty reduction programs and innovations through which CRP members demonstrated high levels of success, such as:

- The increased uptake of the Canada Learning Bond;
- The implementation of Living Wage policies;
- The creation of rent and utility banks;
- The formation of rural bus networks and services; and,
- The development of affordable and inclusive financial products.

CRP members also influenced policy change by advocating for different thinking, policies, and practices within their communities and across all orders of government. This report showcases five areas where CRP members successfully influenced policy change:

- The implementation of Housing First strategies;
- The creation of affordable transportation passes;
- An increase in access to post-secondary education;
- Investments into childcare and early years education; and,
- The regulation of payday loans.

Finally, CRP members worked to improve several of the systems that influence the overall rate and experience of poverty in their communities. This report details five areas in which CRP members reported successfully influencing systems changes:

- The coordination and streamlining of services and supports;
- Enhanced multi-sectoral partnerships and collaborations;
- The initiation of action-oriented teams;
- The creation of opportunities for people with lived experience; and,
- Contributions to funding reforms.

Overall, this report highlights a number of high-impact, high-leverage ideas and examples of how CRP members deliver successful programs, policy changes, and systems changes, that have supported people to move out of poverty.

Section 4 Results

CRP members reported working across all eight Game Changer areas. See *Table 1* for a summary of CRP members' reported areas of work by Game Changer area.

This section presents more detailed findings of the Phase II survey in the three groupings described above: Programs and Innovations; Policy Change; and Systems Change.

4.1 Grouping #1 – Programs and Innovations

4.1.1 Introduction

The most direct way that CRP members work to reduce poverty in their communities is through developing and implementing local programs and innovations that supported low-income individuals. This grouping highlights five local poverty reduction programs and innovations through which CRP members were able to impact the lives of individuals and families who live in poverty.

Table 1: CRP Members' Reported Work by Game Changer Area

CRP Member	Income and Employment	Housing	Transportation	Education	Health	Early Childhood Development	Food Security	Financial Empowerment
Abbotsford	1							1
Calgary	1	1	1		1	1	1	1
Central Alberta			1	1	1		1	1
Charlotte County		1	1	1		1	1	
Chatham-Kent	1	1	1	1			1	
Cranbrook								
Edmonton (EPE)				1				1
Elgin St. Thomas	1	1	1	1	1	1	1	1
Fredericton		1	1				1	
Haldimand Norfolk							1	1
Haliburton Kawartha Lakes	1	1	1	1		1	1	
Halton	1			1				1
Hamilton	1				1			1
Iowa	1	1	1	1		1	1	
Kamloops	1		1			1		
KFL&A	1							
Leeds and Grenville							1	1
Saint John	1	1		1	1	1		
Mission		1						
Moncton		1	1		1		1	
Nelson	1				1	1		
New Westminster	1	1				1		
Niagara	1	1	1	1	1	1	1	1
Northwest Territories								
Peel	1		1				1	
Revelstoke	1	1				1	1	1
Saint-Pierre		1	1			1	1	
Saskatoon	1	1		1	1	1	1	
Sault Ste. Marie	1	1	1	1			1	
Spruce Grove		1	1			1	1	1
St. John's		1	1					1
Stewart			1	1	1	1	1	
Strathcona								
Surrey	1	1		1				
Thunder Bay	1	1	1				1	1
Toronto	1	1	1				1	
Trail	1							
Westmorland Albert			1					
Winnipeg	1	1						1
Yukon	1	1			1		1	
TOTAL	24	23	20	14	11	15	22	15

4.1.2 Education: Increasing uptake of the Canada Learning Bond

Education is a key factor in determining one's chance of securing long-term economic success and stability. It is a lifelong process that enables people to achieve their goals and develop their full potential. From this perspective, education is a poverty reduction game changer, especially when it includes affordable post-secondary education that is accessible to all individuals, regardless of gender, race, class, ability, or geography.

Fourteen CRP members reported poverty reduction work within education, including five who reported working on policy changes relating to affordable and accessible post-secondary education. CRP members also reported promoting government grant opportunities directly to low-income individuals, and encouraging organizations to integrate grant uptake strategies into their programming.

The Canada Learning Bond (CLB) is a Government of Canada program that provides \$500 in education money to children whose families have a combined total income of less than \$45,282. The government provides an additional \$100 in education savings to the family for every year a child is eligible, up to age 15. The bond is retroactive and no family contribution is required.

Vibrant Communities St. John's is a multi-sector community-based initiative in Newfoundland and Labrador that works collaboratively to develop programs, shape policies, and seek solution-focused actions to reduce poverty. Its [Citizen's Voice forum](#) is a barrier-free initiative that reaches neighbourhoods in the city. The forum promotes and engages low-income people around the CLB, by supporting individuals with the application process, building CLB signup into the application process of other organizations' programs, and having a small fund available to support out-of-pocket expenses for people to register.

The Smart Start Halton campaign in Ontario also understands the power of the Canada Learning Bond. First formed in 2013, Smart Start Halton works to help eligible families register their children for the CLB, to ensure that every child in the region has the opportunity to access post-secondary education. Between 2013 and 2017, Halton [increased the CLB take-up rate](#) from 31% to 38%, representing new education savings for 13,087 children living in lower income families totalling \$26,174,000.

Increasing uptake of the Canada Learning Bond is an important poverty reduction strategy as evidence shows that children with savings are more likely to graduate from high school, pursue further education, and graduate from a post-secondary institution.

4.1.3 Income and Employment: Implementing Living Wage policies

Economic security is the primary factor that allows people to meet basic needs, including housing, food, transportation, and childcare. Income and employment as a poverty reduction game changer should consider one's readiness for, access to, and ability to retain a job that offers them a living wage.

Twenty-four CRP members reported poverty reduction work within income and employment, including 13 who reported working on policy changes related to Living Wage. CRP members also reported providing local employment supports, creating continuums of services for people who are getting back into the workforce, and connecting employers with low-income job seekers.

Living Wage depicts the basic hourly wage required for a full-time working family to meet their basic needs and maintain a decent standard of living. Based on the actual cost of living in a given community, it is adjusted to reflect local living expenses. Families who earn a living wage are afforded a basic level of economic security.

CRP members reported supporting local Living Wage campaigns and conducting annual calculations of local living wage rates. They engaged and educated businesses, local Chambers of Commerce, and municipalities about the positive ripple effects of paying a living wage, and supported these partners to become Living Wage employers. CRP members are also engaged in regional and provincial Living Wage networks.

One CRP member success story comes from Windsor-Essex, Ontario, where the local poverty reduction strategy, Pathway to Potential, is geared toward assisting local low-income individuals and families. Local Living Wage proponents brought their local Chamber of Commerce and many for-profit businesses on board with their campaign, which elevated the local conversation about what the private sector can do to reduce poverty. Their ongoing engagement included discussions about how local businesses could provide quality workplaces, and pay wages that employees and their families could meaningfully live on.

In November 2016, Windsor-Essex was recognized as having the largest number of certified living wage employers in Ontario: 41 small, medium, and large for-profit and non-profit organizations which collectively control the earning power of over 7,700 employees.

Living Wage is an important poverty reduction strategy as it supports social and economic inclusion for all. Beyond allowing workers to meet their basic needs, it allows them to create safe home environments for themselves and their children, and to participate as equal members of society.

4.1.4 Housing: Generating rent and utility banks

Safe and secure housing prevents individuals from falling into poverty, and allows them to focus their efforts on education, employment, and other important areas of their lives. Housing can be seen as a poverty reduction game changer when it considers affordable housing and utility costs, housing retention supports, and protection from eviction.

Twenty-three CRP members reported poverty reduction work within housing, including 15 who reported working on policy changes related to affordable housing. CRP members also reported raising awareness of landlord and tenants' rights and responsibilities, and liaising between city departments and customers who are at risk of losing power.

In June 2015 in Sault Ste. Marie, Ontario, the John Howard Society piloted a housing stability bank to complement its social skills training and intensive case management services. Accessed by its first clients in April 2016, the bank supports people who are housed but who face an inability to pay their rent and/or utilities. In its first year, 354 households were assisted with retaining their housing through a total disbursement of \$214,000 in housing stability bank funds.

A second example of success comes from the City of New Westminster, BC, where municipal priorities include both housing affordability and poverty reduction. Operated by the Purpose Society, the [New Westminster Rent Bank](#) was initiated in 2017 through a \$60,000 city investment and a \$35,000 endowment fund. The fund supports people in crisis to pay their rent in order to maintain their housing.

Rent banks are an important poverty reduction strategy as they give people on the cusp of homelessness an opportunity to maintain their housing and to stabilize their finances.

4.1.5 Transportation: Building rural bus networks and services

Affordable and accessible transportation opens doors to employment, education, and basic services. CRP members see the need to support local rural transportation solutions that accommodate the needs of low-income individuals.

Twenty CRP members reported poverty reduction work within transportation, including six who reported working on transportation strategies, such dial-a-ride programs and ride share networks.

In Westmorland-Albert, New Brunswick, a local organization called WA Action collaborates with local community groups to address the realities of poverty through interventions like its Tele-Drive Rural Rides program. Rural Rides provides reliable and affordable transportation throughout Westmorland-Albert. The program has so far enlisted the support of 130 volunteers who have donated over 3487 volunteer hours, and who have provided 1,334 door-to-door rides to 143 users in 3 municipalities to help clients access medical appointments, food banks, grocery stores, and other appointments.

A second example of a successful rural transportation intervention is Revelstoke BC's [volunteer medical transportation program](#), which provides free rides through a senior's centre. Since their program began in 2010, over 20 drivers have taken more than 120 seniors to nearly 500 out-of-town medical appointments.

At the provincial level, the Government of New Brunswick announced in July 2017 that it would [invest \\$500,000](#) into providing affordable bus transportation through a community-led pilot project in southwestern New Brunswick. This provincial funding enhanced a five-year, grassroots community vision to establish an integrated transportation service for Charlotte County residents. The project provides bus transportation between communities in rural Charlotte County and the City of Saint John.

Rural transportation strategies are important for poverty reduction, as they enable individuals in remote areas to access basic services and supports, and facilitate social connections that enhance the well-being of people and their communities.

4.1.6 Financial Empowerment: Delivering affordable and inclusive financial products

It is an unfortunate reality that low-income individuals are often excluded from accessing mainstream financial products, including overdrafts, short-term loans, and traditional credit products. This leaves them more vulnerable to the high-interest options that are available, such as payday loans and cheque cashing services.

Financial empowerment provides individuals with the knowledge, skills, confidence, and tools required to make positive financial decisions and to invest in their own and their families' financial futures. Financial empowerment can be seen as a poverty reduction game changer when it includes accessible banking services for all, and opportunities for low-income individuals to build savings, improve credit ratings, and reduce debt. Fifteen CRP members reported poverty reduction work within Financial Empowerment. They also reported delivering financial literacy workshops, credit and RRSP counseling, tax filing supports, and matched savings programs.

A financial empowerment success story from Alberta involves First Calgary's [Cash Crunch loan](#), which offers \$500-\$1,500 loans on 6-18-month terms with 19% Annual Percentage Rates to help clients facing unexpected budgeting challenges get back on track financially. Loans can be used to pay off existing payday loans, or can serve as an alternative to taking high interest loans out in the first place. They are based on monthly repayment schedules, and have no penalties for early payouts.

A second example of a successful program is based on an innovative arrangement between [ATB Financial and Cashco Financial](#), which supports low-income individuals to access mainstream financial products in Red Deer, Alberta. Customers can open deposit and transaction accounts where perks include no monthly fees on direct deposits, no minimum balance requirements, no funds held on cheques, and no debit fees. Customers also gain access to financial literacy supports and matched savings programs. In June 2017, of the 2,500 Cashco customers who accessed banking services in Red Deer, approximately 300 people living on low incomes had opened an account.

The development of safe, affordable, and inclusive financial products is an important poverty reduction strategy. These products promote financial inclusion and provide alternatives to expensive, fringe financial services, while supporting low-income individuals to build savings and achieve financial stability.

4.1.7 Conclusion

CRP members' continued development and delivery of poverty reduction programs and innovations is essential in helping low-income community members meet their basic needs, gain knowledge and skills, and form valuable social relationships.

4.2 Grouping #2 – Policy Change

4.2.1 Introduction

Through their local efforts to reduce poverty, CRP members also work hard to influence policy change. This includes strategies to shift thinking, policies, and practices within all orders of government to support the creation of community-level assets such as affordable housing units and regulated childcare spaces.

Policy change was defined in the Phase II survey as “changes in organizational or government policies, programs and services related to poverty reduction.” The survey asked CRP members to report on recent policy changes that had occurred or that were in progress, as well as the contribution that they self-identified that they had made toward that change.

CRP members reported contributing to policy change in a number of ways. For example, they worked to raise public and community awareness, participated in local, provincial, and federal consultations, advocated for the enhancement of programs and services, and developed, implemented, and aligned strategies and plans.

Grouping #2 highlights five areas in which CRP members had success influencing policy change: implementing Housing First strategies; creating affordable transportation passes; increasing access to post-secondary education; investing in childcare; and regulating payday loans.

4.2.2 Housing: Implementing Housing First strategies

Affordable housing serves as a stabilizing resource, plays an essential role in economic and social well-being, and is one of the most basic requirements for health. Housing as a poverty reduction game changer should consider affordable, accessible, and appropriate housing that meets the varied needs of people living in low income.

Twenty-three CRP members reported poverty reduction work within Housing, including 14 who reported working on policy changes related to Housing First. CRP members also reported conducting ready-to-rent training, and building positive relationships between landlords, service providers, and low-income citizens. They delivered Housing First services and supports, and advocated for the alignment of Housing First strategies with their community's other homelessness related plans.

One CRP success story took place in Medicine Hat, Alberta, which in 2015 was designated “The City that Ended Homelessness.” The City's Housing First strategy had committed to ending

homelessness by permanently housing homeless individuals within 10 days of their first access of an emergency shelter. [Since 2009](#), 1,094 people have been housed and 75% of Housing First clients have maintained their housing. Since 2014, the overall number of people experiencing homelessness in Medicine Hat has decreased by 52%.

Housing First is an important poverty reduction strategy. It helps low-income individuals, many of whom experience multiple barriers, to escape poverty, and promotes the stability required for people to focus attention on other important areas of their lives.

4.2.3 Transportation: Creating affordable transportation passes

Affordable transportation reduces barriers faced by people living in poverty to access needed services and supports, and facilitates their deepened participation in community.

Transportation can be seen as a poverty reduction game changer when it promotes affordable and accessible public transportation for all.

Twenty CRP members reported poverty reduction work within transportation, including six who reported working on policy changes related to affordable and accessible transportation. Most commonly, they reported the delivery of subsidized transit programs and passes.

The City of Calgary's [Fare Entry](#) program supports low-income residents of Calgary, AB to apply for multiple programs and services, including discounted transit, under one application. In May 2016, collaborative discussions with the Alberta Government resulted in their allocation of \$13.5 million to Calgary over a three-year period, on an equal cost-sharing basis. In 2017, Calgary's City Council covered \$255,000 beyond provincial contributions to offer even deeper transit discounts. The City's transit passes now cost \$5.05, \$35.35 or \$50.50, depending on income, which save users 50-95% off the full adult pass rate of \$101. Users earning less than \$12,474 annually save \$95.95 per month, or \$1,151 per year. In the program's first year, 51,000 people were approved for Fare Entry, and in its second, 50,000 were approved. In addition to discounts on transit, Fare Entry provides low-income residents with subsidies toward recreation, spay/neuter programs, seniors' home maintenance, and property tax.

A second successful example, from Ontario, is the Region of Peel's [MiWay Affordable Transit Pilot Program](#). Based on a partnership between the Region of Peel and the City of Mississauga, the program provides low-income residents with access to affordable public transit. It subsidizes the cost of adult and senior monthly passes by 50% for residents with incomes that fall below the Low-Income Measure (LIM). An eligible adult saves \$65/month off the regular PRESTO monthly pass fare of \$130, for a total savings of \$780/year. Over 1,858 people were enrolled in the program's pilot in 2017, and 1,300 are active participants.

Affordable transportation passes are an important tool in poverty reduction. Beyond allowing people to access basic services and supports, they support improved health, well-being, and enable participation of low-income individuals in their communities.

4.2.4 Education: Improving access to post-secondary education

Education is a driver of economic security. It enables people to develop their full potential and to build the resiliency needed to weather major life changes. Education can be seen as a poverty reduction game changer when it promotes affordable and accessible post-secondary education for all.

Fourteen CRP members reported poverty reduction work within education, including five who reported working on policy changes relating to affordable and accessible post-secondary education. CRP members also reported providing bursaries to low income individuals.

A provincial example of where policy change has resulted in increased access to affordable education is through the Government of Ontario's new [Student Assistance Program](#). First announced in 2016, the new program provides free tuition to more than 210,000 students from lower income families. The province expects to also provide grants to 230,000 additional students to help them mitigate their student debts.

A second example shines a spotlight on the Government of New Brunswick, where a provincial [Tuition Access Bursary](#) allows students from families with household incomes below \$60,000 to receive free tuition at publicly-funded universities and colleges. An estimated 7,100 students are eligible, representing 23% of students in the province.

Last, in June 2015, the Government of the Northwest Territories (GNWT) enhanced its [Student Financial Assistance Program](#), making up to \$2,000 available to students from within and outside of the territory to seek work in the NWT.

Improving access to post-secondary education is an important poverty reduction strategy as adults with higher levels of education are more likely to obtain safe and secure employment, and be economically self-sufficient.

4.2.5 Early Childhood Development: Investing in childcare

Children's early years critically influence their success in school, transition into adulthood, and lifelong health and well-being. From this standpoint, early childhood development can be seen as a poverty reduction game changer, especially when it includes access to affordable and regulated childcare spaces for all families with young children.

Fifteen CRP members reported poverty reduction work within early childhood development, including seven who reported working on policy changes relating to affordable, accessible, and regulated childcare spaces. CRP members also reported increasing access to operating childcare services, providing low income families with vouchers to childcare centres, and participating in local and provincial childcare consultations and strategies.

A policy change success story features the City of New Westminster, BC, where a municipal [childcare strategy](#) provides an overall framework and long-term direction for childcare in New

Westminster. The city's [childcare grants](#) assist licensed, non-profit childcare operators to expand, renovate, and repair their facilities. In 2016, the City supported eight societies with a total of \$39,898.

In New Brunswick, a program also helps parents with net family incomes of less than \$55,000 who are working, attending school, or undergoing medical treatment, to receive funding subsidies that support their access to approved daycare facilities.

Increasing access to regulated and affordable childcare is an important poverty reduction strategy. It supports children to get a healthy start in life, and allows parents to engage in education, employment, and other important pursuits.

4.2.6 Financial Empowerment: Regulating payday loans

Financial empowerment fosters knowledge and behaviors that improve the financial stability, security and well-being of individuals living on low incomes. Financial empowerment can be seen as a poverty reduction game changer when it includes protection from fraud and predatory lending for low-income individuals.

Fifteen CRP members reported poverty reduction work within financial empowerment, including seven who reported working on policy changes relating to the regulation of predatory lending and fringe services. CRP members also reported conducting research on predatory lending, and conducting advocacy work to influence provincial policy change.

In December 2016, the Government of Alberta identified [payday loan regulations](#) as part of their 'Act to End Predatory Lending' legislation. As a result, lenders are no longer able to penalize consumers for paying back loans early, and are required to provide instalment plans for all loans. These regulations protect consumers accessing payday loans from more than 220 branches across Alberta.

In addition, the Government of Newfoundland and Labrador has announced [amendments to their Consumer Protection and Business Practices Act](#) to regulate payday loans. Legislation protects users by limiting total borrowing costs for payday loans, requiring loan agreements to include specified disclosure statements, and prohibiting lenders from rolling owed money into a second loan. Regulations are expected to be implemented by the end of 2017.

Protection of low-income individuals from fraud and predatory lending is an important poverty reduction strategy, as it can protect them from falling into entrenching levels of debt.

4.2.7 Conclusion

CRP members' work to influence policy change is essential in building community assets and in realizing large-scale social change. Policies supporting Housing First, regulation of predatory lending services, and affordable post-secondary education, transportation, and childcare, all have the potential to lift low-income individuals out of poverty on a broad scale.

4.3 Grouping #3 – Systems change

4.3.1 Introduction

CRP members from across the country work to steadily improve the systems within which they work. For example, they build efficiency into the delivery of local services and supports, enrich collaboration between stakeholders, and mobilize funding for poverty reduction.

The Phase II survey asked CRP members to report on their progress towards systems change, which was defined as “changes in services and procedures that create a more flexible, integrated and responsive service and support system.”

This grouping highlights five areas of systems change within which CRP members reported having success: coordination and streamlining services and supports; enhancing multi-sectoral partnerships and collaborations; initiating action-oriented teams; creating opportunities for people with lived experience; and implementing funding reforms.

4.3.2 Coordinating and streamlining programs and service delivery

Twenty CRP members reported coordinating and streamlining programs to improve the efficiency of programs and service delivery, both within and across departments. They also reported implementing centralized intake processes, and conducting research that identified access barriers to service delivery.

Yellowknife, NWT launched a [Food Charter](#) in 2015 to set a community mandate for broad-based action on local food security, and to promote a just and sustainable food system. The Charter provides a vision and principles to guide and inform all levels of government, businesses, non-government organizations, families, and individuals in mutual planning and practice toward food security and a healthy, sustainable community.

Partners in Yellowknife now work together to tackle food security, for example by increasing financial support to make food distribution more efficient, eliminating food waste, and increasing access to land for agricultural pursuits. The Yellowknife Food Charter is a point of entry for groups and individuals to gather, generate ideas, and identify how to collectively respond and create projects that increase food security for Yellowknifers.

Coordination and streamlining of programs and services, as in the Yellowknife example, is important in poverty reduction as it can improve the efficiency of converting efforts into action.

4.3.3 Enhancing multi-sectoral partnerships and collaboration

Twenty-nine CRP members reported engaging in poverty reduction through collaborative approaches, for example by forming multi-sectoral partnerships across sectors, agencies, and citizens. CRP members reported using poverty reduction roundtables, national and regional institutes, and advocacy groups as mediums for collaboration. These community-wide

collaborations included a diverse range of sectors and groups, including Indigenous leaders, non-profit organizations, representative from the health and education sectors, governments, social service agencies, businesses, people with lived experience, funders, financial institutions, and members of the community at large.

Strategies that CRP members reported using to enhance local collaboration for poverty reduction included identifying community champions, engaging municipalities and business, and aligning stakeholders. They facilitated meetings, developing shared visions, and formed partnerships with local, regional, and provincial groups that had overlapping, supporting, or parallel mandates.

One example of CRP member work in this area comes from Nelson, British Columbia, where government, social services and community actors came together to form a collaborative to reduce conflict between shop owners, shoppers, and street people.

Another example, comes from the Poverty Roundtable of Hastings Prince Edward in Ontario, which employs a multi-sector approach, and engages over 400 local stakeholders, including individuals with lived experience of poverty at the decision-making table. The Roundtable held an Education Forum in November 2016, where people with lived experience and community advocates joined together for a day of learning. Significant focus placed was on getting people to think in terms of dignity, human rights and shift away from the traditional charity model. A [tool for engagement](#) was developed as a result of this event.

The forum provided a first-time opportunity for several social and health agencies to come together and form new partnerships to better serve priority populations with severe health issues. Starting as an organization that was relatively unknown, the Roundtable has grown tremendously in the last year and has engaged mayors and councillors across 17 municipalities, as well as two members of parliament.

Due to the complex nature of poverty, multi-sectoral and collaborative approaches are important strategies that should be applied in order to reduce and eliminate it.

4.3.4 Initiating action-oriented teams to facilitate the design and delivery of supports

Action-oriented teams associated with poverty reduction initiatives bring together partners and resources with the goal of taking action on targeted areas of work. Twenty-four CRP members reported initiating a number of types of teams, including steering and council advisory committees, working groups and task forces, networks and coalitions, indigenous circles, and community action teams.

CRP members reported contributing to these teams by chairing meetings, serving on boards, and providing backbone support². They set created timelines and deliverables, and engaged in fundraising. CRP members also recruited stakeholders not yet at the table, and hosted workshops, forums, and events. They also conducted research, designed and developed projects and policies, and managed action plans.

One example of CRP success from New Brunswick highlights Moncton's Affordable Housing Working Group, which guides housing supply, demand, needs assessments, and dialogue around affordable housing maintenance standards. The working group's community garden also facilitates the development of processes and resources for gardens and edible landscapes throughout the City.

In Quebec, Revitalisation Saint-Pierre employs two working groups. The first group proposes community-wide solutions for increasing food access, and the second facilitates the collaboration of 15 food hubs focused on improving food distribution to low income populations. Revitalisation Saint-Pierre influences both groups through the provision of decision-making frameworks, advocates for their resources, and collaborates with several stakeholders.

The initiation of action-oriented teams, such as those detailed above, is important in poverty reduction, as they allow initiatives to act strategically and move forward with their poverty reduction priorities, strategies, and plans.

4.3.5 Creating opportunities for people with lived experience to shape programs

CRP members reported a strong need to meaningfully and directly involve people with lived experience in all stages of their poverty reduction work. Twenty-three CRP members reported creating opportunities for people with lived experience to shape programs.

CRP members reported on ways that they engaged people with lived experience on their roundtables, boards, action teams, and lived experience committees. For example, they supported their participation by providing honoraria, childcare, and transportation. They also facilitated connections between lived experience groups and policy makers, and formed partnerships that supported hiring of people with lived experience into living wage jobs.

People with lived experience of poverty contributed to poverty reduction efforts by chairing, co-chairing, and serving as members on poverty reduction roundtables. They shaped priorities and projects, contributed to research, and engaged in municipal problem-solving processes, stakeholder forums, and community consultations.

² A backbone organization provides support an initiative by guiding the its vision and strategy, supporting aligned activities, establishing shared measurement practices, building public will, advancing policy, and mobilizing resources.

A role model organization when it comes to engaging individuals with lived experience is the Saskatoon Poverty Reduction Partnership (SPRP) in Saskatchewan. In April 2017, the SPRP published '[Creating a Culture of Inclusion](#)', a practical guide for community groups and employers to include people with lived experience of poverty in their work. Content for the guide was generated through community consultations, one-on-one interviews, focus groups with advocates, and conversations with community partners and colleagues from diverse backgrounds. Through engagement with SPRP's First Voice Inclusion Action Team, the process was designed to strategically and purposefully engage Saskatoon residents currently living in poverty to share their perspectives, stories, learnings, and examples of how people with lived experience of poverty could best be engaged in policy and practice that enrich community.

The guide supports organizations that work with individuals and families living in poverty to shift the way they see the intended users of programs and services from 'clients' or 'consumers' to individuals who have valuable experience, knowledge and skills that can influence and shape the work of organizations. It advocates that the best way to design effective, relevant services and programs is to seek direction from the people who will be accessing them.

Meaningful engagement of people with lived experience of poverty, such as in the ways described above, is essential for poverty reduction initiatives. These initiatives and their communities greatly benefit when they harness the creativity, understanding, and action-oriented energies that come from those most directly affected.

4.3.6 Mobilizing funding and funding reforms

Sourcing sustainable funding is often cited by CRP members as the most pressing and persistent challenge they face in their poverty reduction work.

Twenty CRP members reported working to mobilize funds or to reallocate resources in more effective ways, and nine reported working to reform funding systems. Members also reported sharing funds with other programs, and encouraging shifts in funding models to re-align funds with poverty reduction plans. They coordinated funding opportunities, financial resources, and reports, and formed innovative partnerships between funders and recipients. They also supported shifts in funding processes from project-based to multi-year funding, and toward those that reduced salary restrictions on funds.

In British Columbia, Vibrant Abbotsford secured \$5,000 from Vancity credit union to draft a poverty reduction strategy for the City of Abbotsford in 2018. First West Foundation also granted \$10,000 for the strategy's public engagement phase. This funding was significant, beyond the dollars provided, as it reflected an understanding from funders of the need for systems change, and a recognition that strategic work is a prerequisite to laying the foundation for tackling poverty reduction over the long-term.

A second example comes from New Brunswick, where the provincial government is investing [\\$10 million over five years](#) to end generational poverty in Greater Saint John. The strategic partnership between the province and the local, community-wide poverty reduction effort,

Living SJ, demonstrates how government, business, non-profits and neighbourhoods can collaborate to bring about lasting change. Saint John will serve as a testing site for new approaches, and Living SJ will provide a platform for the creation of new policies, services and programs. Funding of \$2 million per year will be provided through the Regional Development Corporation and the Department of Social Development.

Mobilizing sustainable funding and reforming funding systems to be conducive to the complex nature of poverty is essential in poverty reduction work for initiatives to achieve lasting community change.

4.3.1 Conclusion

CRP members' continued work to improve systems is essential for ensuring the efficient delivery of services and supports, supporting rich collaboration between stakeholders, and effectively mobilizing sustainable funding.

CRP members' successes within systems change included realizing coordinated and streamlined services and supports, enhanced multi-sectoral partnerships and collaborations, initiation of action-oriented teams, creation of opportunities for people with lived experience, and implementation of funding reforms.

Improvements in systems, such as those highlighted above, both strengthen organizations internally, but also provide strong platforms that allows them to grow and enhance the work they are engaged in.

Section 5 Conclusion

5.1 Implications for CRP Members and Partners

This report highlights a number of high-impact, high-leverage ideas and examples of how CRP members have designed and delivered successful programs, innovations, policy changes, and systems changes that address poverty. Affordable and accessible housing, transportation, childcare, and post-secondary education, as well as access to Living Wage employment, and protection from predatory lending services, are among the many ways that poverty reduction initiatives support people living in low-income in their communities to meet basic needs and participate in their communities. Each strategy in this report holds the potential for large-scale social change in supporting low-income individuals to move out of poverty.

Targeted systems change such streamlining services and supports, enhancing multi-sectoral collaborations, launching action-oriented teams, creating opportunities for people with lived experience, and implementing funding reforms, are also important, not only to strengthen organizations internally, but to amplify the impact of their work.

Moving forward, the Vibrant Communities team would like to encourage CRP members to draw on the information included in this report to inspire, guide, and enhance their own local

poverty reduction efforts, and to connect with their peers to learn more about their successful endeavors. As for CRP partners and funders, we hope that this learning will stimulate or re-affirm their thinking about promising practices and funding priorities for poverty reduction.

5.2 Implications for CRP Learning Opportunities

Moving forward, the VC team will apply the wealth of learning generated through Phase II to inform our 2018 CRP Learning Plan. We will focus on tailoring the learning opportunities we offer to our members' individual needs, in a way that aligns with their most pressing priorities.

VC will continue to develop a deep body of practice for the field of poverty reduction, and will continue to host in-person events, online webinars, and communities of practice.

VC will develop valuable resources and knowledge products for poverty reduction practitioners. For example, our website will contain easy-to-find resources and insightful blogs, we will circulate an improved Cities Connect newsletter, and will publish new guides and policy papers. We will also write case studies on cities that have been particularly effective in reducing poverty, to showcase their high-impact and innovative strategies.

In 2018, CRP members will gain access to the Tamarack Expert Consulting Centre to help them build skills and knowledge, and to implement processes essential to their local work. Supports will be tailored to our members' phases of development. For example, CRP members in start-up phases could be supported to convene poverty reduction roundtables, implement effective governance structures, bring diverse sectors to the table, develop a common vision and priorities, and secure funding. CRP members more advanced in their work may instead be interested in developing a local poverty reduction strategy, understanding best practices for influencing policy change, and in using evaluation for learning.

5.3 Implications for CRP Staff

The VC team's first priority is support of our CRP members; our success is defined through the success of our members. To deepen our engagement, each member city will be assigned a Tamarack staff person who will serve as their Champion of Cities. This Champion will liaise regularly with each member to understand their challenges, support their local work, provide customized resources, and identify opportunities for them to share their experiences and expertise back with the broader CRP network.

Moving forward, VC will also be prioritizing engagement with provincial and federal governments with the goals of deepening relationships, emphasizing the need for governments to join us at the table, raising funds for CRP members, and identifying ways to grow and leverage the local work of the CRP movement.

5.4 Final Words

The Phase II survey results provided VC staff with a wealth of information that has greatly enhanced our understanding of CRP member's successes and challenges. We hope that the learning contained in this report will be helpful to our network of members and partners, and that we can leverage this learning to amplify the impact we are having nationwide.

The VC team is greatly looking forward to deepening our engagement and work with CRP members, including supporting each city to create and measure impact. Together, CRP staff and CRP members can ensure that fewer people in our communities live in poverty, and can drive the change needed that will allow our communities to prosper.

Section 6 Acknowledgements

The VC team would first like to acknowledge our funders: Maytree Foundation, the McConnell Foundation, the Anonymous Donor, and the Ontario Trillium Foundation. We would also like to recognize VC's Evaluation Wisdom Council for their valuable input that they contributed toward the Phase II survey and report.

The VC team recognizes that the Phase II survey requested complex data from CRP members. We would therefore like to acknowledge, with great appreciation, our CRP members' efforts in graciously investing their time into completing this survey, and for providing our network with such a rich body of data.

A huge thank you is dedicated to the following members and their poverty reduction roundtables for their participation in the Phase II Survey:

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Appendix I: VC's Game Changer Approach to Poverty Reduction Strategy and Evaluation

Vibrant Communities Canada's Game Changer approach to poverty reduction strategy and evaluation represents an innovative new way of framing our work to more effectively support our movement to reduce poverty nationwide.

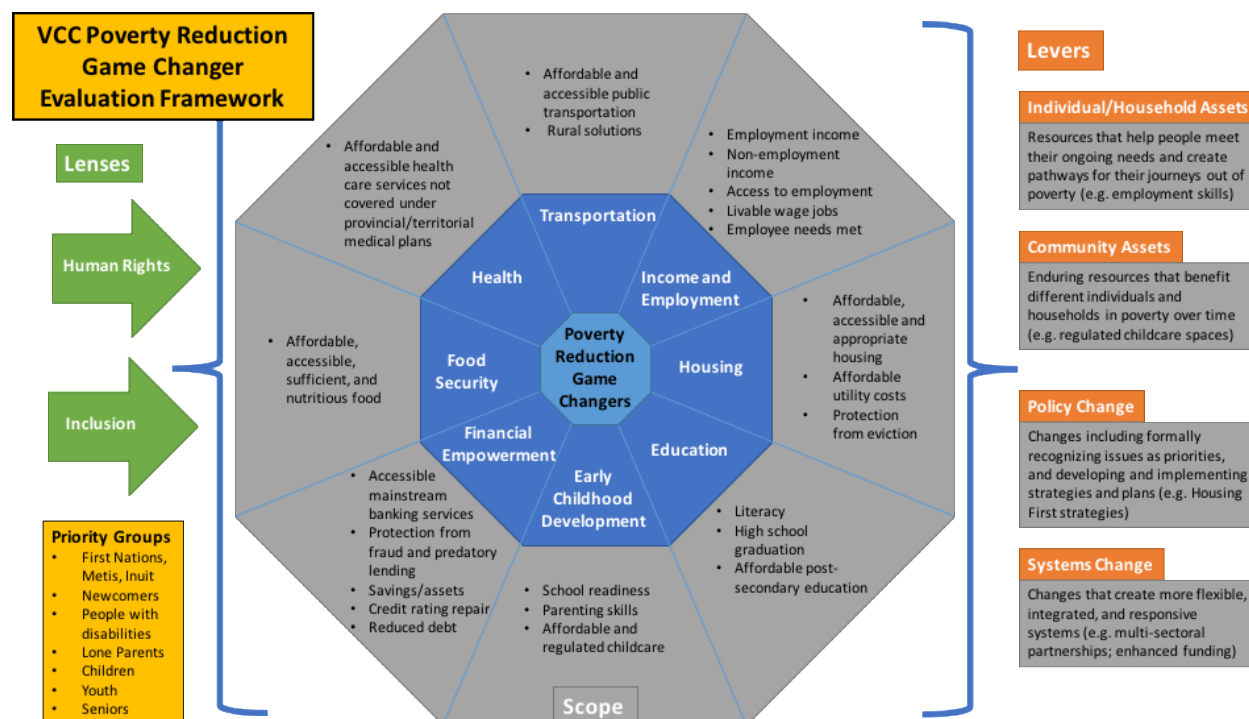
We define a poverty reduction Game Changer to be a priority area or strategy that not only aims to deliver on its own specific goals or outcomes, but also elicits an array of other significant, positive outcomes that cascade both within and outside of its area of emphasis, and consequently, profoundly impacts the course, character, or extent of poverty experienced by people, both individually and collectively.

VC's eight poverty reduction Game Changers were identified by VC and our CRP members through the Phase I Membership survey. They are each:

- Built on principles of collective leadership and collective impact, and involve the entire community;
- Tackle the root causes of poverty, with a focus on upstream action and long-term thinking, working to eliminate poverty rather than alleviate it, and striving for sustainable, systemic change; and
- Support strong, supportive and inclusive communities that promote people to live with dignity and self-sufficiency, and that enable people to participate fully in the decisions and activities that affect their communities.

Lenses, levers, and priority groups visualized in the Game Changer framework cross-cut all Game Changer areas. Reflecting on these factors and populations in the context of the framework allows us to better understand the social, political, and economic contexts that we are working in, people we are working with, how Game Changers can impact individuals' and various groups' personal, social and cultural well-being, and how they can more effectively support people to sustainably move out of poverty.

The Game Changer approach cross-cuts our members' local work, highlights and helps us zone in on high impact policies, coordinate and enhance the work we are doing as a network, and can accelerate and amplify our impact in collectively reaching our goals.



Read more about Poverty Reduction Game Changers:

- **Article:** [Sometimes to hear the music you have to turn down the noise](#)
- **Webinar:** [A Game Changer Approach to PR Strategy and Evaluation](#)
- **Blog:** [Exploring Poverty Reduction Game Changers with VC Members](#)
- **Blog:** [More about the Game-Changer Approach to Poverty Reduction](#)
- **Presentation:** [A Game Changer Approach to Poverty Reduction Strategy and Evaluation \(from 2017 Cities Reducing Poverty: When Business is Engaged\)](#)
- **Brief:** [To HUMA \(the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities\)](#)