

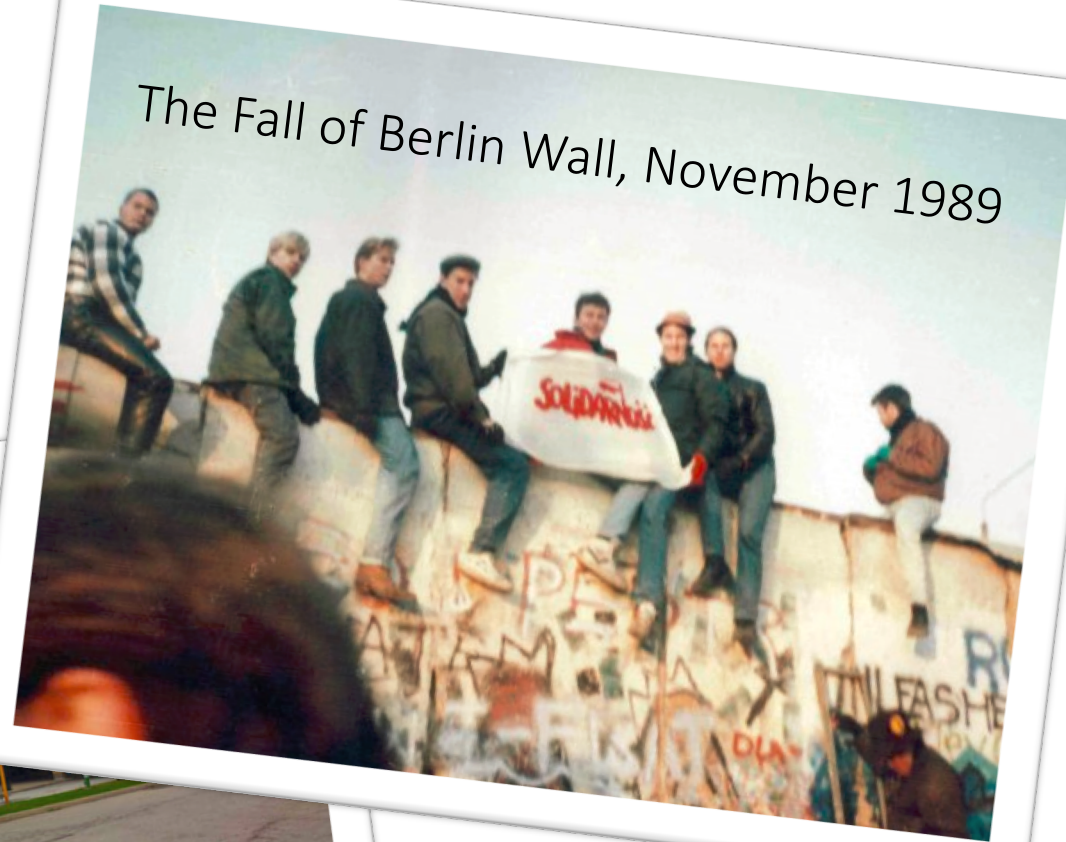
Measuring
Impact in City-
Wide Efforts to
Reduce
Poverty: Why,
What and How

By Mark Cabaj



This Place

John Paul 2 Center: Mississauga



How much has changed!



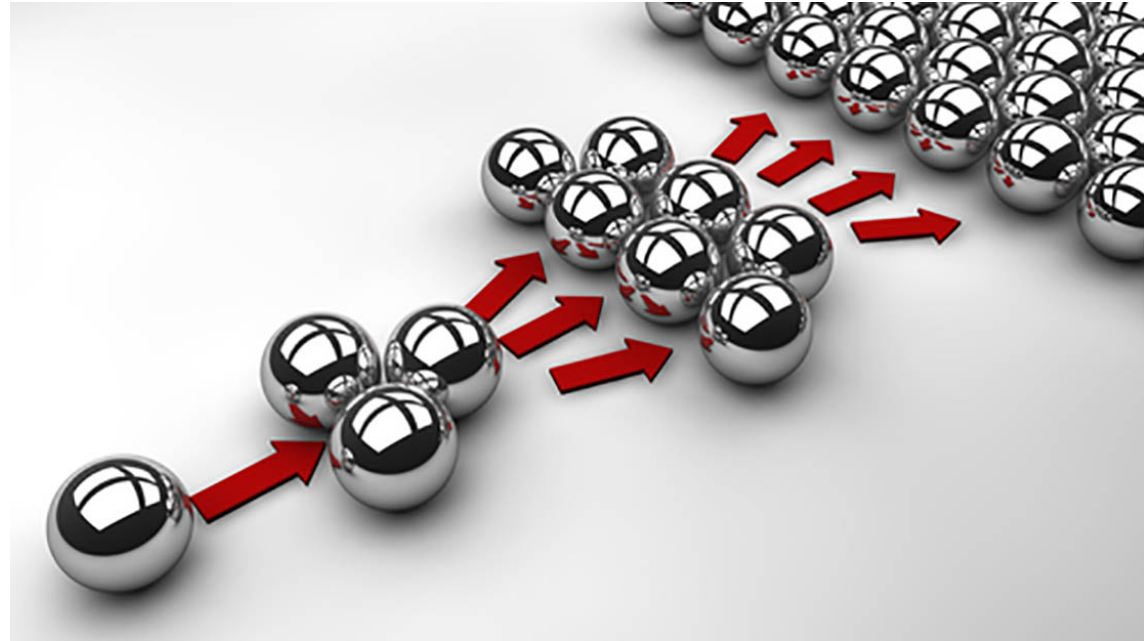
City-Wide Efforts to
Reduce Poverty
continue to evolve

... and so does our
understanding of
what it takes to
generate and capture
results.



Measuring Impact in Poverty Reduction

- 3 reasons **why**
- 4 types of **what**
- 3 ideas on **how**

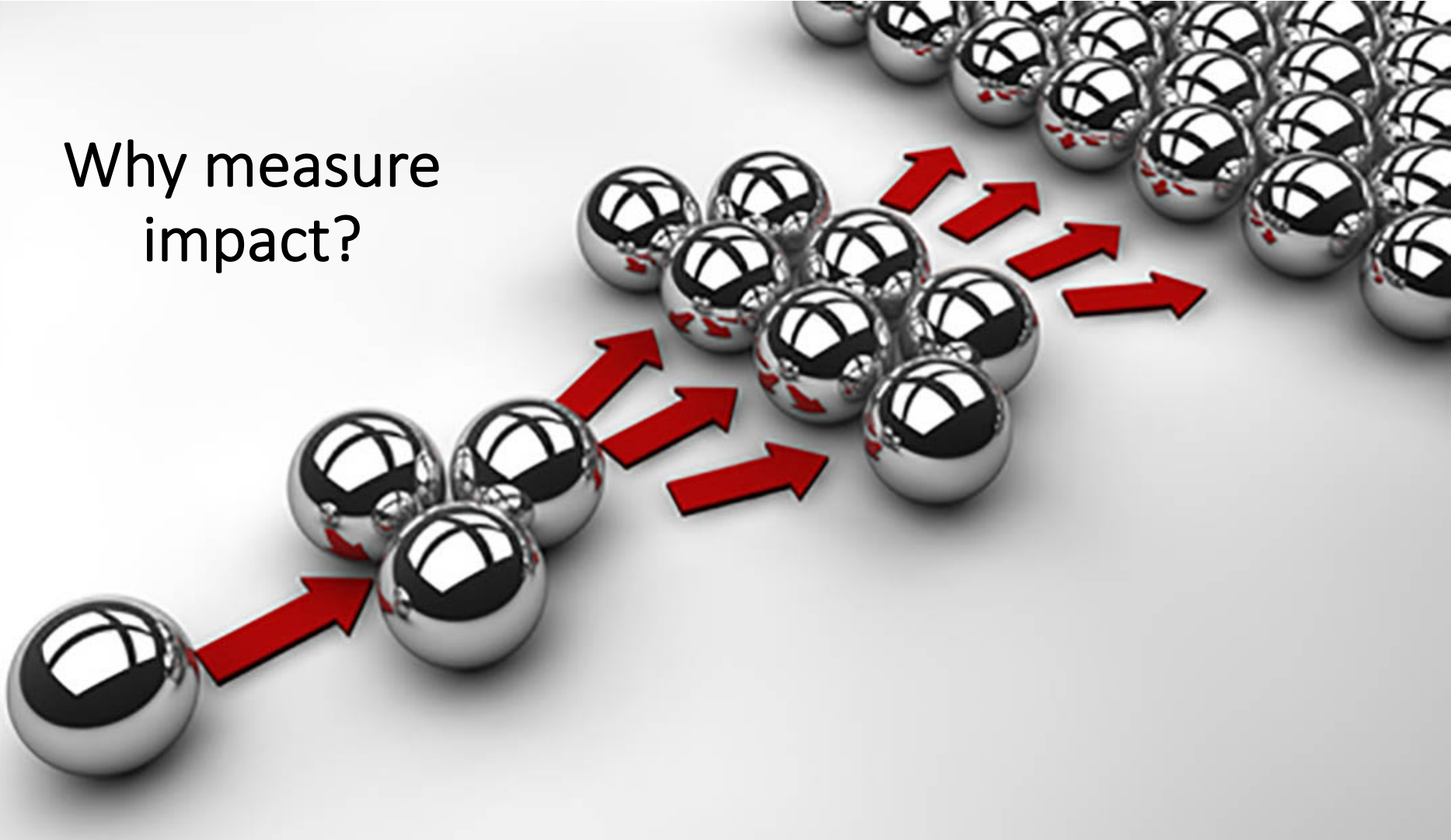


3 Minute Chat

What do
“results” or
“impact” mean
to you and your
colleagues in
your poverty
reduction
efforts?



Why measure
impact?



Why Measure Impact?



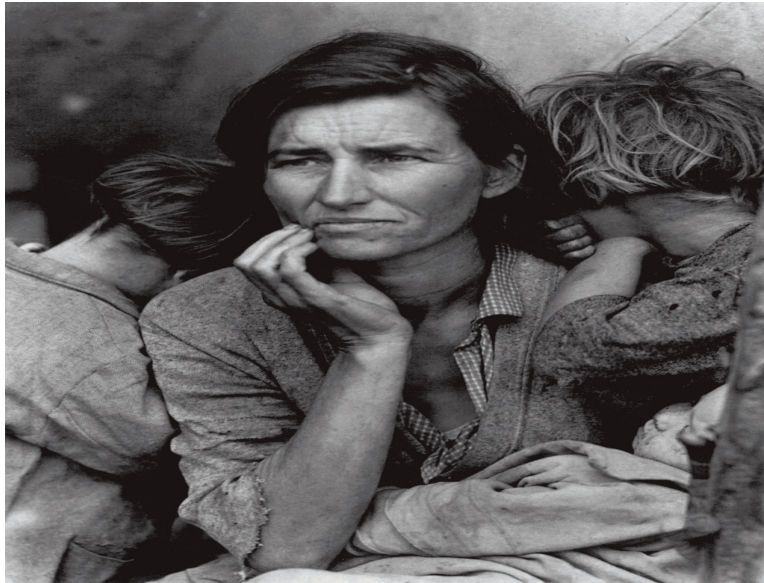
- **Learning** – we need feedback on progress to know if and how to surface learning about what is and is not working in order to adjust our strategy.
- **Momentum** – people need to see progress in order to believe that change is possible and stay engaged.
- **Accountability** – we want to demonstrate that we are using people's time, resources and effort well and that its 'worth' the investment.

What to
measure?



Measuring Poverty

Zoom In: Individual Poverty



Zoom Out: City Wide Poverty

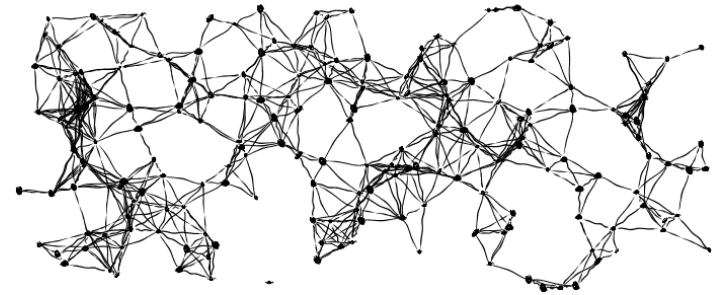


Measuring & Reducing Poverty is Complex

Every problem magnifies the impact of the others, and all are so tightly interlocked that one reversal can produce a chain reaction with results far distant from the original causes.

*A **rundown apartment** can exacerbate a child's **asthma**, which leads to a call for an ambulance, which generates a **medical bill** that cannot be paid, which ruins a **credit record**, which hikes the **interest rate** on an auto loan, which forces the purchase of an **unreliable used car**, which jeopardizes a mother's **punctuality at work**, which limits her promotions and **earning capacity**, which confines her to **poor housing**."*

David Shipler **The Working Poor: Invisible In America**



Navigating Complex Issues

Some problems are so complex that you have to be highly intelligent and well informed just to be undecided about them. [Laurence J. Peter](#)

For every complex problem there is an answer that is clear, simple, and wrong. [H. L. Mencken](#)

I would not give a fig for the simplicity this side of complexity, but I would give my life for the simplicity on the other side of complexity. [Oliver Wendell Holmes](#)

We often need to "complexify before we simplify" because the simplicity that comes before knowing all of the varying complicating factors in a situation is really worthless, inane and naive. But, often times, the true answer is also remarkably simple: you just have to be on the far side of complexity in order to see it clearly. [Paul Leaderach](#)

Evolution of Measurement in Canada

A more multi-dimensional approach to poverty – including twelve indicators of poverty.
Gather and reported regularly.
Sensitive to different geographies and groups.
Includes a new official poverty line.



The Question

How social innovators working on reducing and ending poverty at the city level measure their impact – particularly when it takes so long to see population level impact?

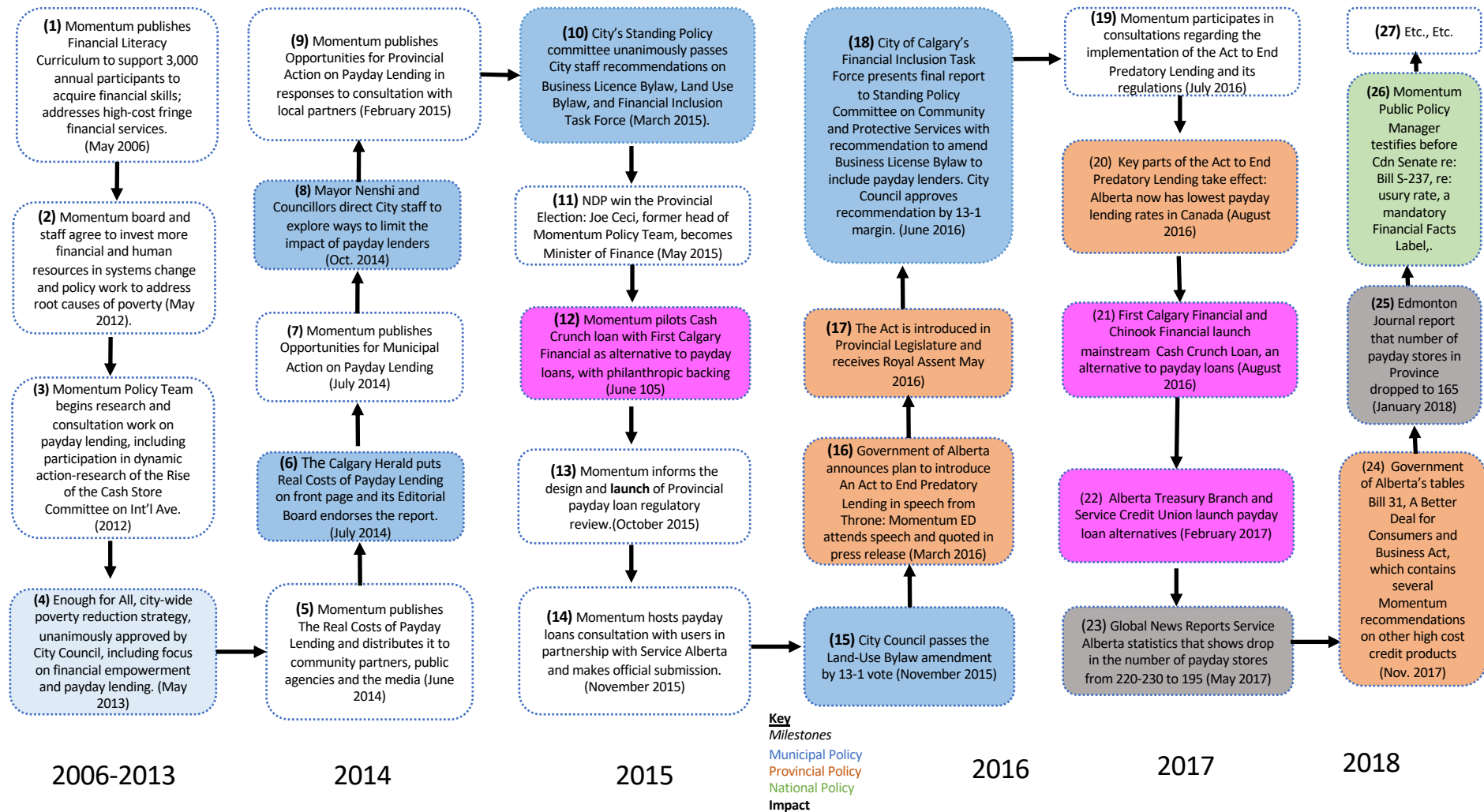


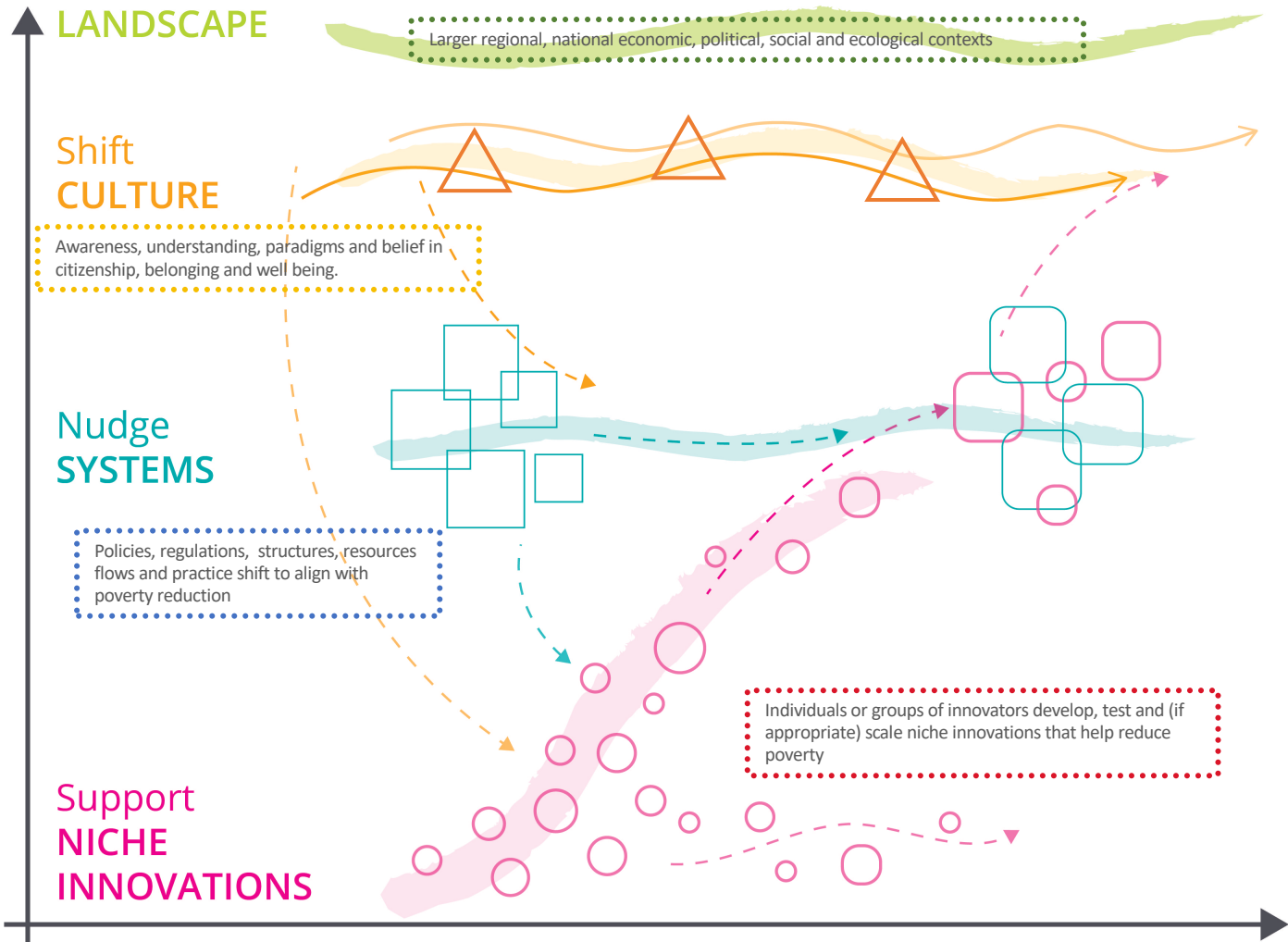
Illustrative Example: Payday Lending Reform in Alberta



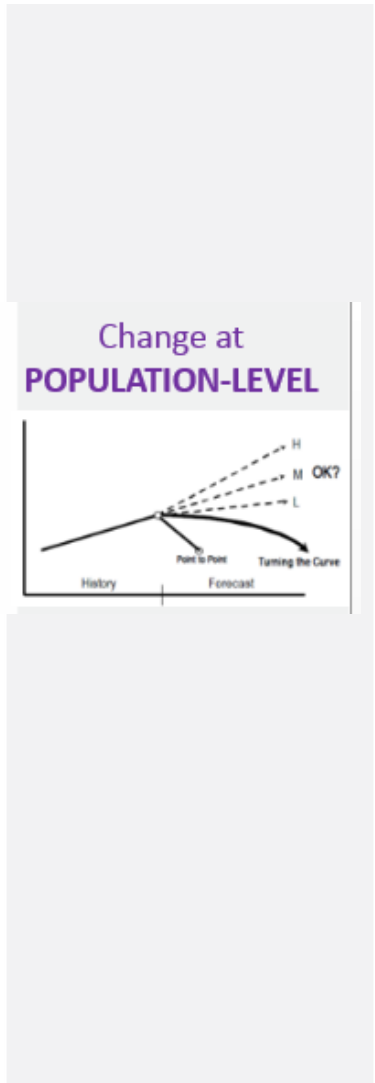
A collaborative response led by Momentum (Calgary), one of Canada's most sophisticated Community Economic Development organizations, in partnership with many, many others.

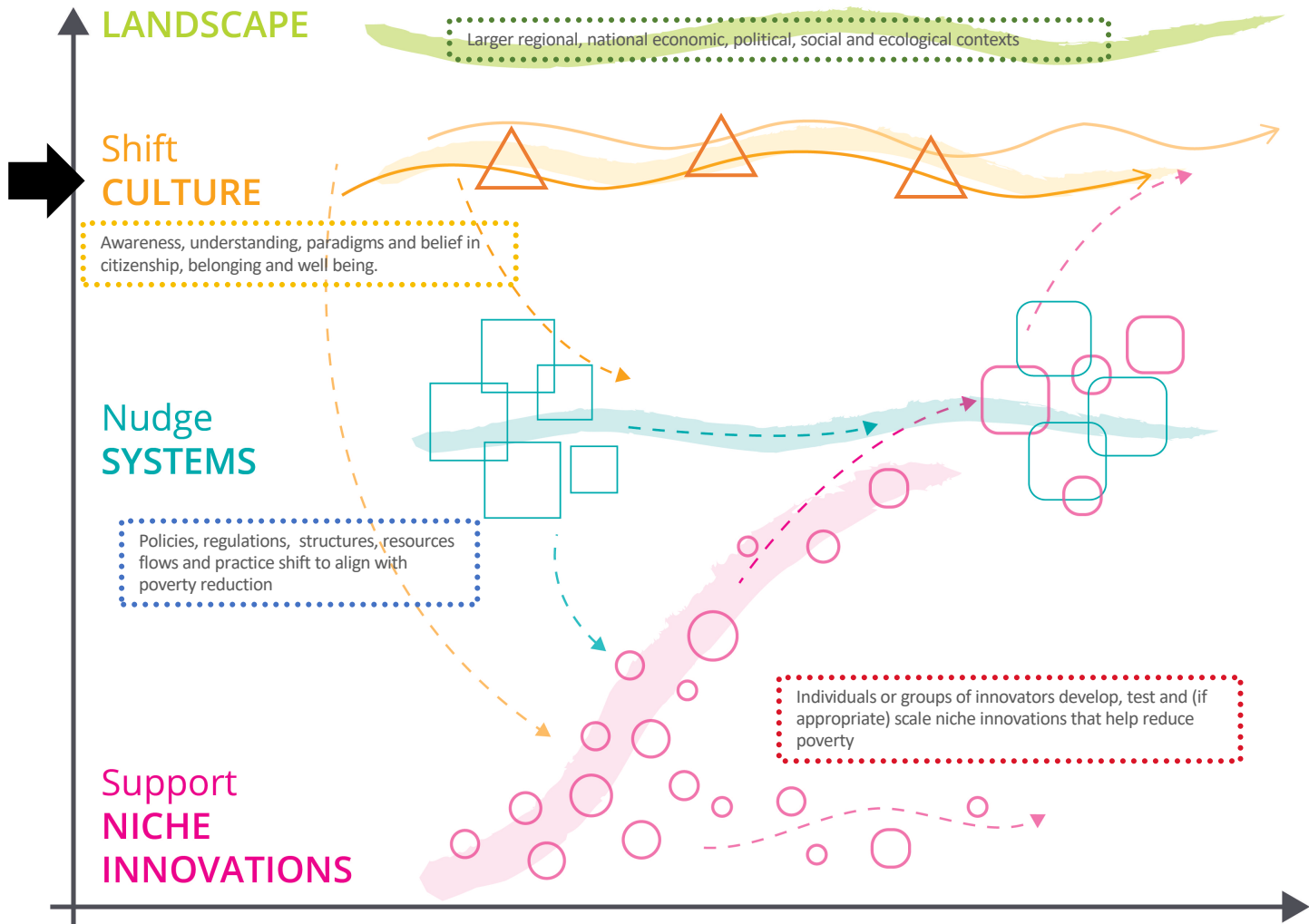




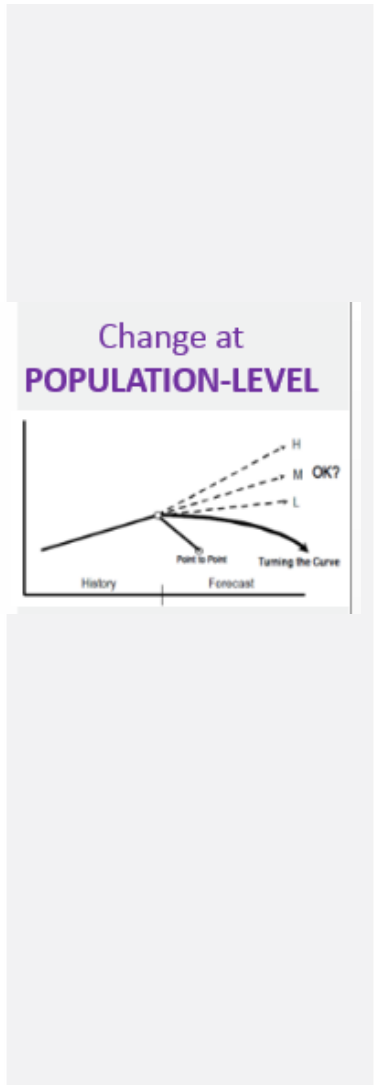


Inspired by Multi-level Perspectives on Sustainability Transition

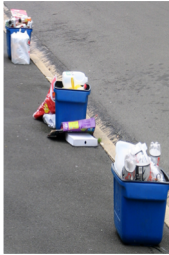




Inspired by Multi-level Perspectives on Sustainability Transition



Results #1: Shifting Culture



Recycling



Drinking &
Driving



Species
Conservation



Energy
Transition

Result #1: Shifting Culture



Completing good research on the topic.

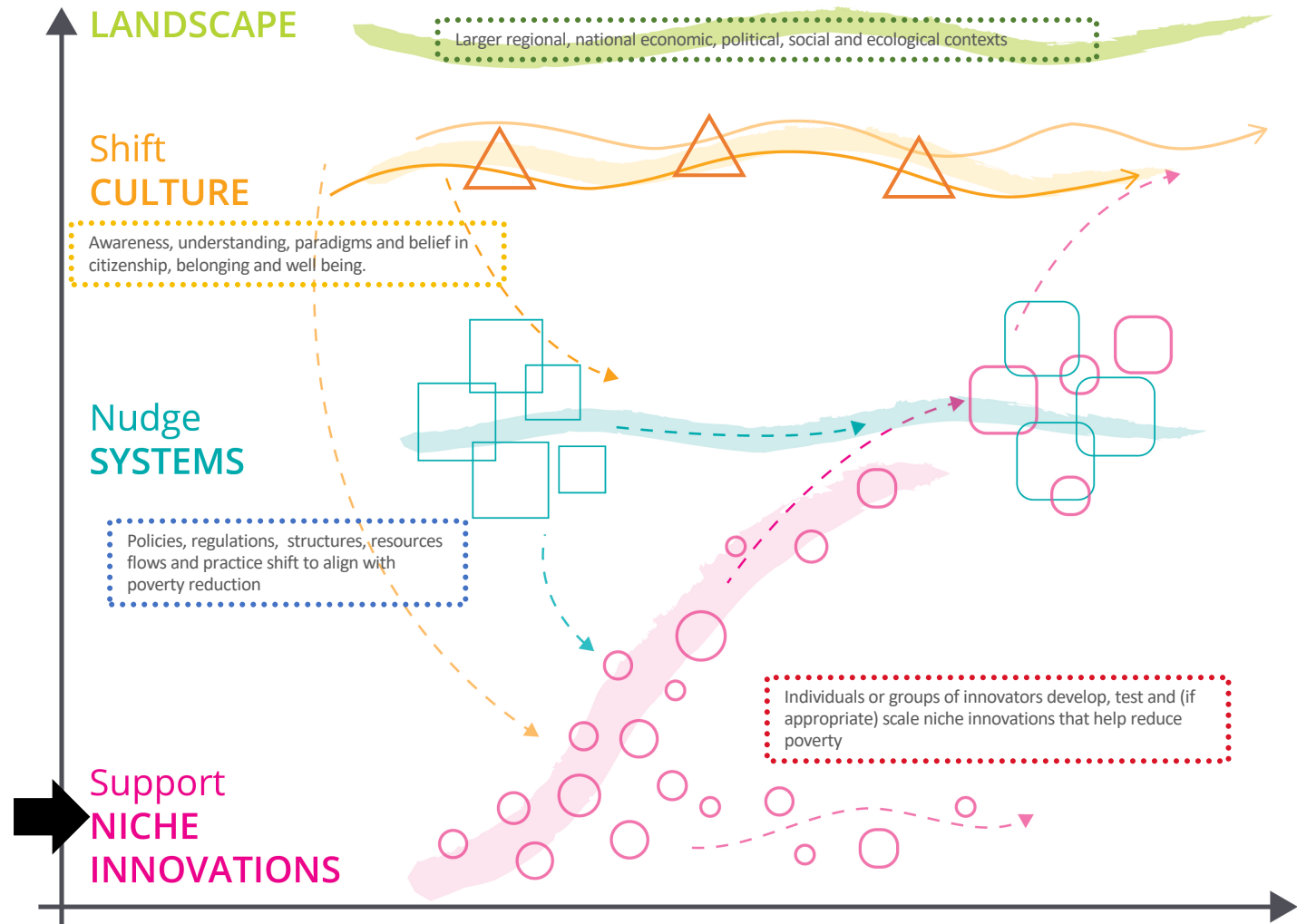
Reframing payday loans as 'predatory lending' and promoting Financial Empowerment for all.

Supporting 'exemplar' effort on International Ave.

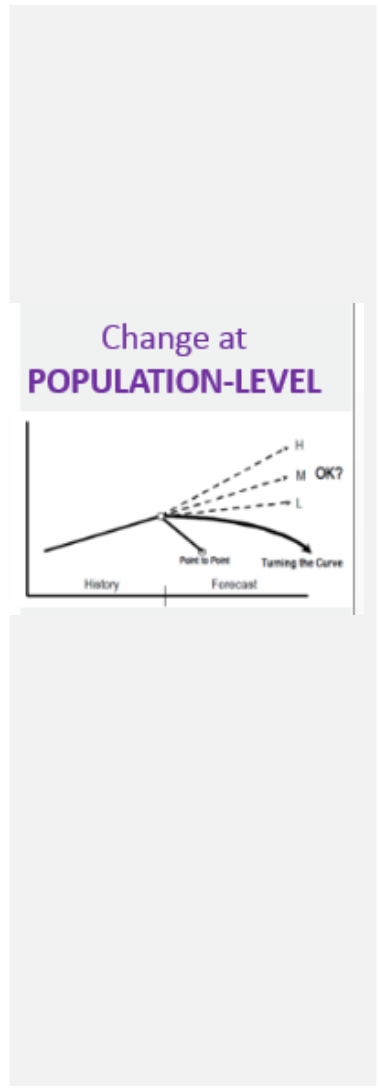
Working with Print Media (e.g. Calgary Herald)

Inserting issue into Enough for All networks

Engaging bellwether leaders, philanthropists and Cornerstone institutions to champion issue

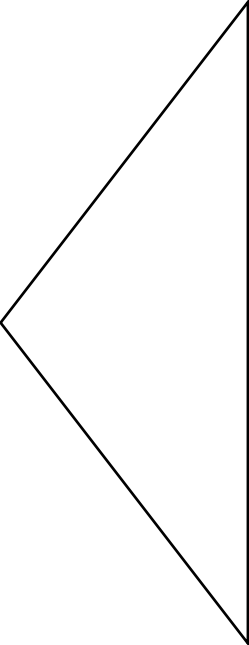


Inspired by Multi-level Perspectives on Sustainability Transition



Result #2: Niche Innovations

Financial Literacy & Asset Building Programs



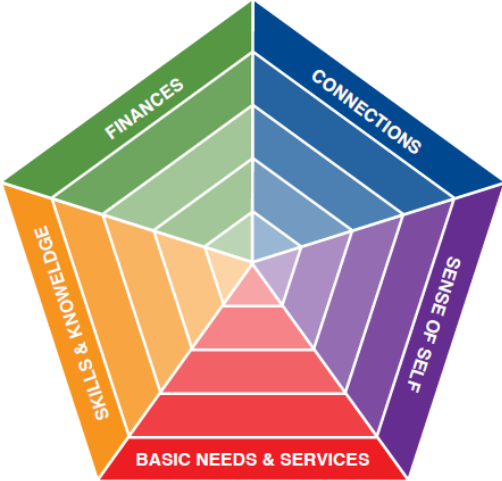
Assets building blocks for a sustainable livelihood

Finances
The money you have from work, family and government supports, along with your bank account, savings and access to credit.

Skills & Knowledge
The skills, knowledge and abilities that help you live, work and participate in your community.

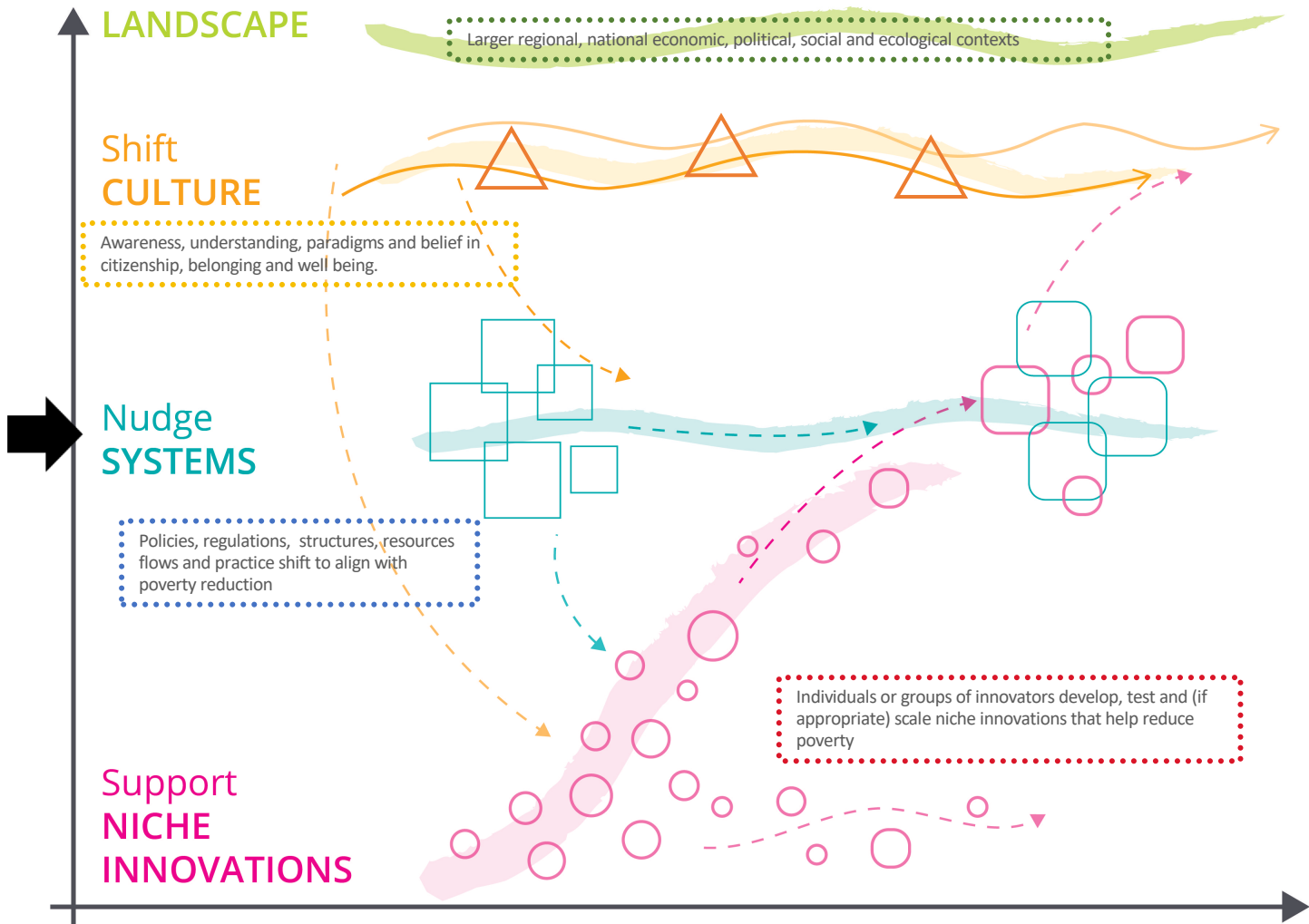
Connections
The relationships and networks you have in your personal and professional life.

Sense of Self
The values, beliefs and personal qualities that you possess (e.g. confidence, motivation, creativity and hope for the future).

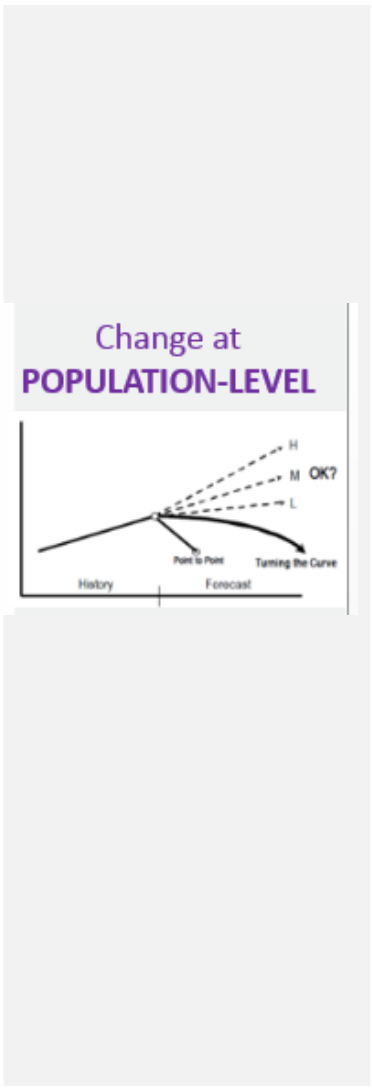


Basic Needs & Services
The physical things that you need (e.g. food, clothing, shelter and transportation) as well as access to services in your community (e.g. recreation and childcare).

Momentum captures and maps the outcomes of their programs using Sustainable Livelihoods framework.



Inspired by Multi-level Perspectives on Sustainability Transition



Result #3: Nudging Systems



The establishment of Enough For All Poverty Reduction Strategy

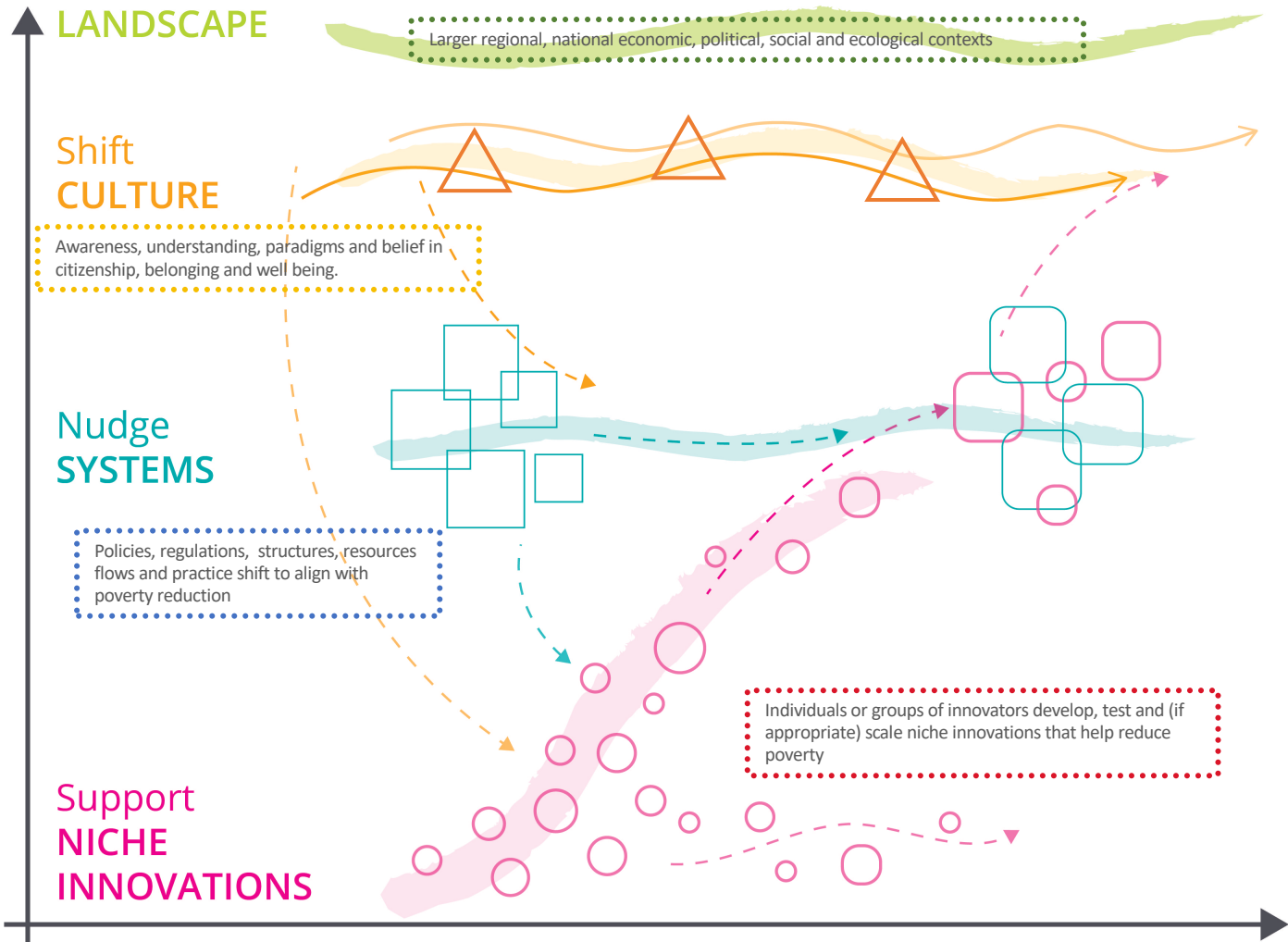
Changes to City's Business License By-Law

Changes to City's Land Use By-Law

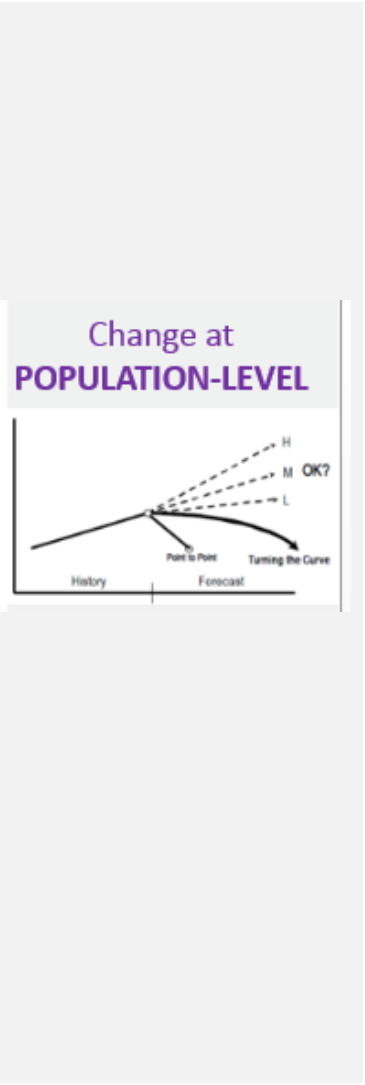
Introduction of Alberta's Act to End Predatory Lending

Emergence of lending alternatives by 4 financial institutions

Proposed changes to Federal Bill S-237.



Inspired by Multi-level Perspectives on Sustainability Transition



Result #4 : Population Level Change

In simply fully enacting Bill 15, your government instantly introduces an alternative to a payday loan and keeps at least \$33 million in the hands of Albertans this holiday season. Our attachment explains our calculations fully.

Letter by Calgary Philanthropists to Government of Alberta Minister

PROTECTING CONSUMERS

Alberta now has the lowest payday lending rate in Canada at \$15 per \$100 borrowed.

- As of August 1, payday lenders cannot:
- Charge a fee to cash a payday loan cheque
 - Solicit you directly by email or phone
 - Offer a loan when another is outstanding

Alberta Government

The number of payday stores in the Province has dropped from 230 to 165 since the Payday lending bill was passed. ***Edmonton Journal***

Our starting place on International Ave was 11 payday lenders. We had 18 cash stores, but only 11 were in the payday lending business. Three physical locations have now closed. Of the remaining 8 which were doing payday loans, most if not all, have stopped payday lending because there is no money left in it for them. They've now moved into lines of credit and installment loans instead.

Activist Resident, Calgary's Int'l Ave.

Result #4 continued: Population Level Change



Where/how are people borrowing now? Has this changed?

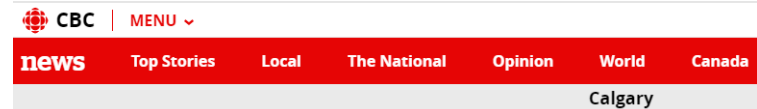
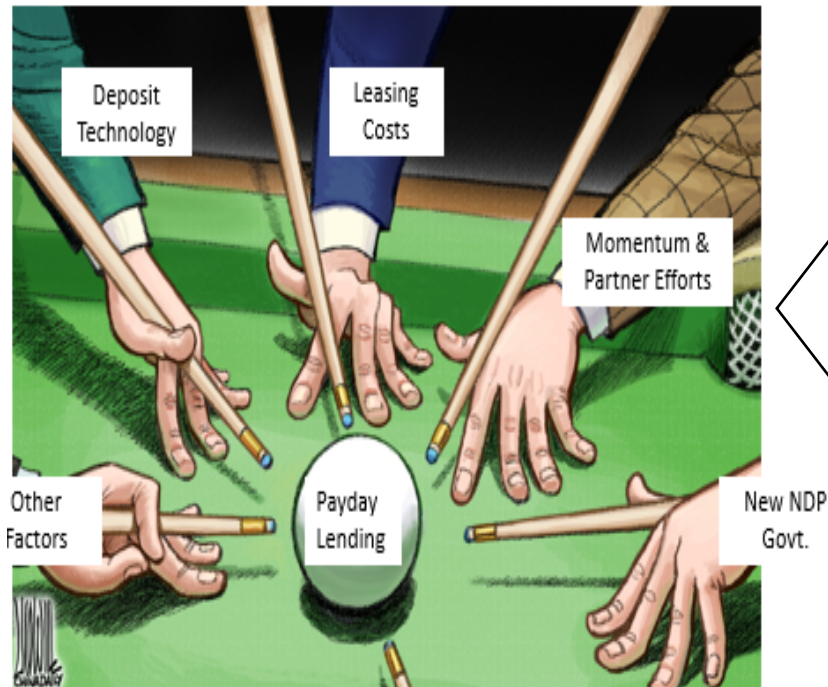
What type of high-cost debt are people obtaining now?

Has the dollar amount of debt changed for people?

Has financial wellness changed for people?

Are people borrowing online from unregulated lenders more now?

A Plug for Contribution Analysis



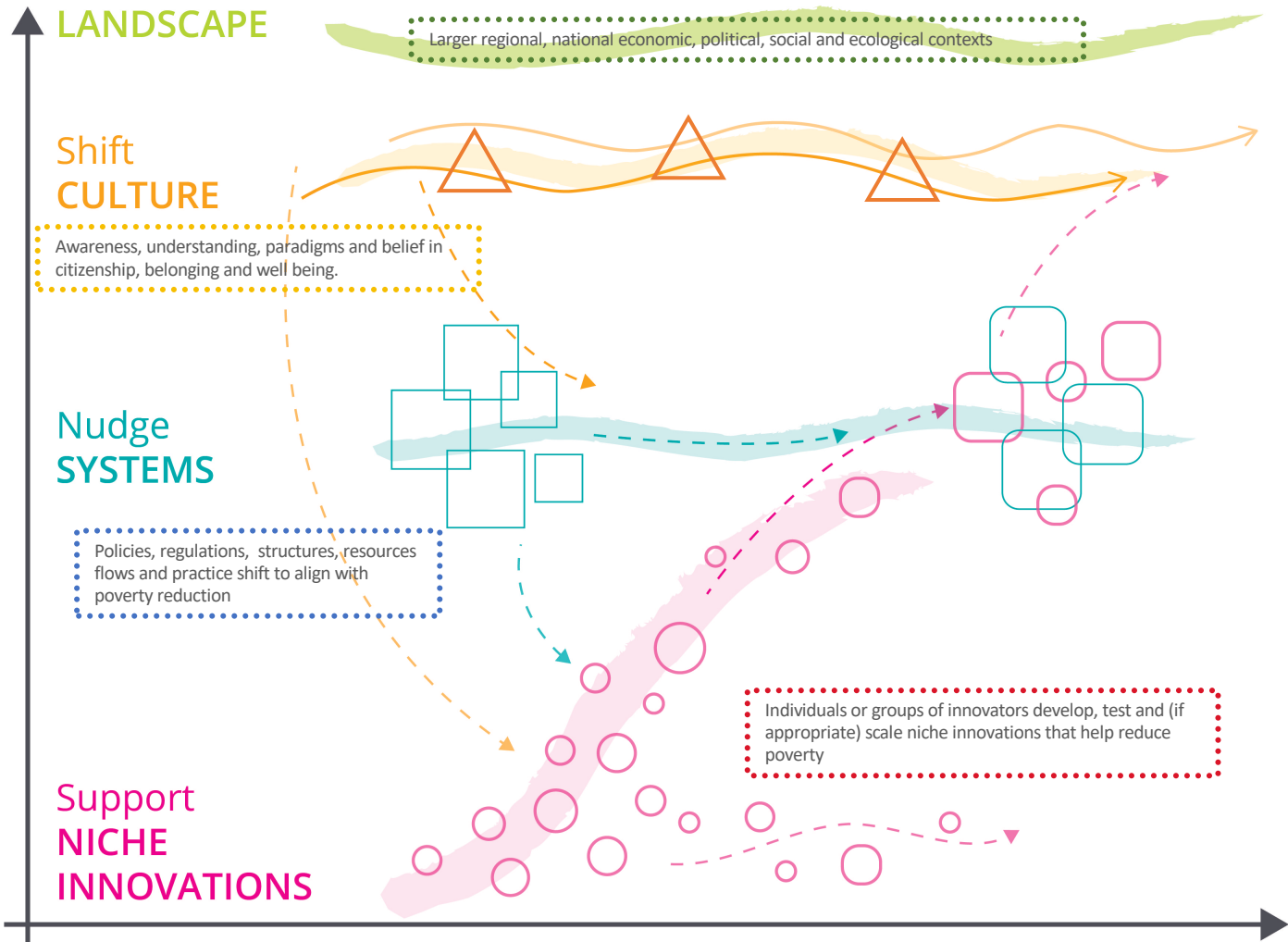
Alberta payday loan crackdown shrinks industry

Number of lenders in Calgary fell by 22% last year

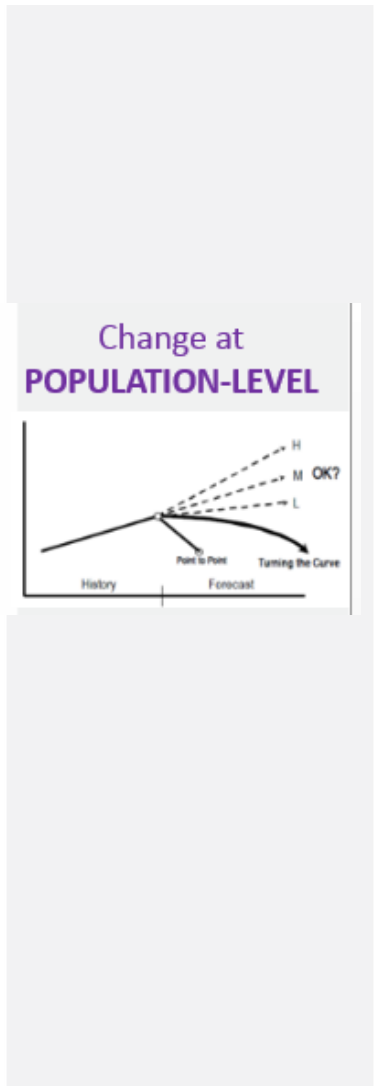
Reid Southwick - CBC News - Posted: Jan 16, 2018 7:58 AM MT | Last Updated: January 16

Shelley Vandenberg, president of [First Calgary Financial], said she is "cautiously optimistic" the province's crackdown is actually behind the decline in licensed vendors, and not some other factor, such as leasing costs.

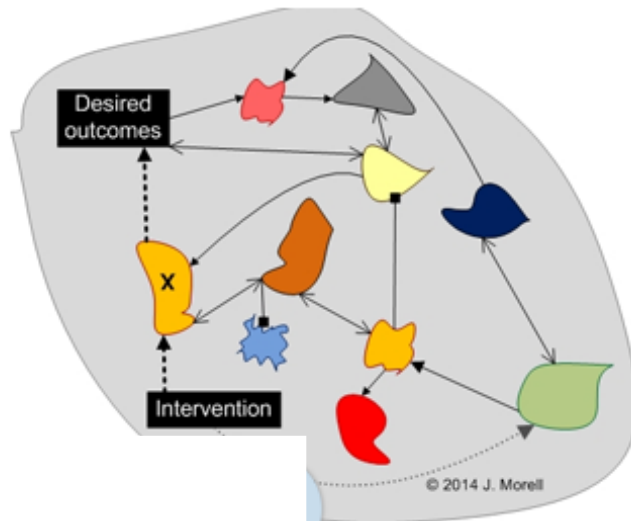




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Unanticipated Consequences



CBC | MENU ▾
news Top Stories Local The National Opinion World Canada
Calgary

Alberta payday loan crackdown shrinks industry

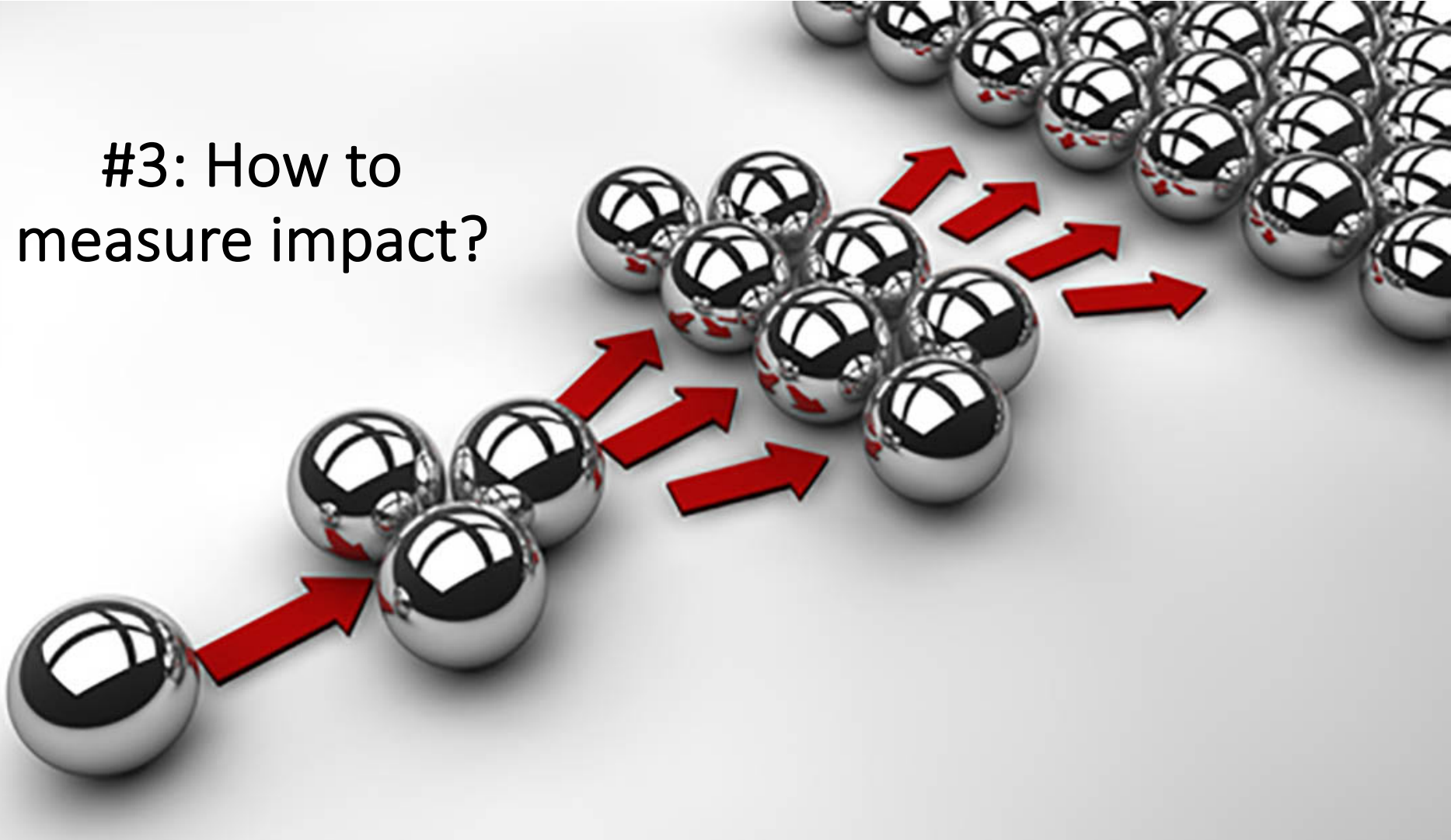
Number of lenders in Calgary fell by 22% last year

Reid Southwick · CBC News · Posted: Jan 16, 2018 7:58 AM MT | Last Updated: January 16

Despite the decline in storefronts, Vandenberg [President, First Calgary Financial] said predatory lending has grown online. "There are people who are still going to payday lenders," she said.



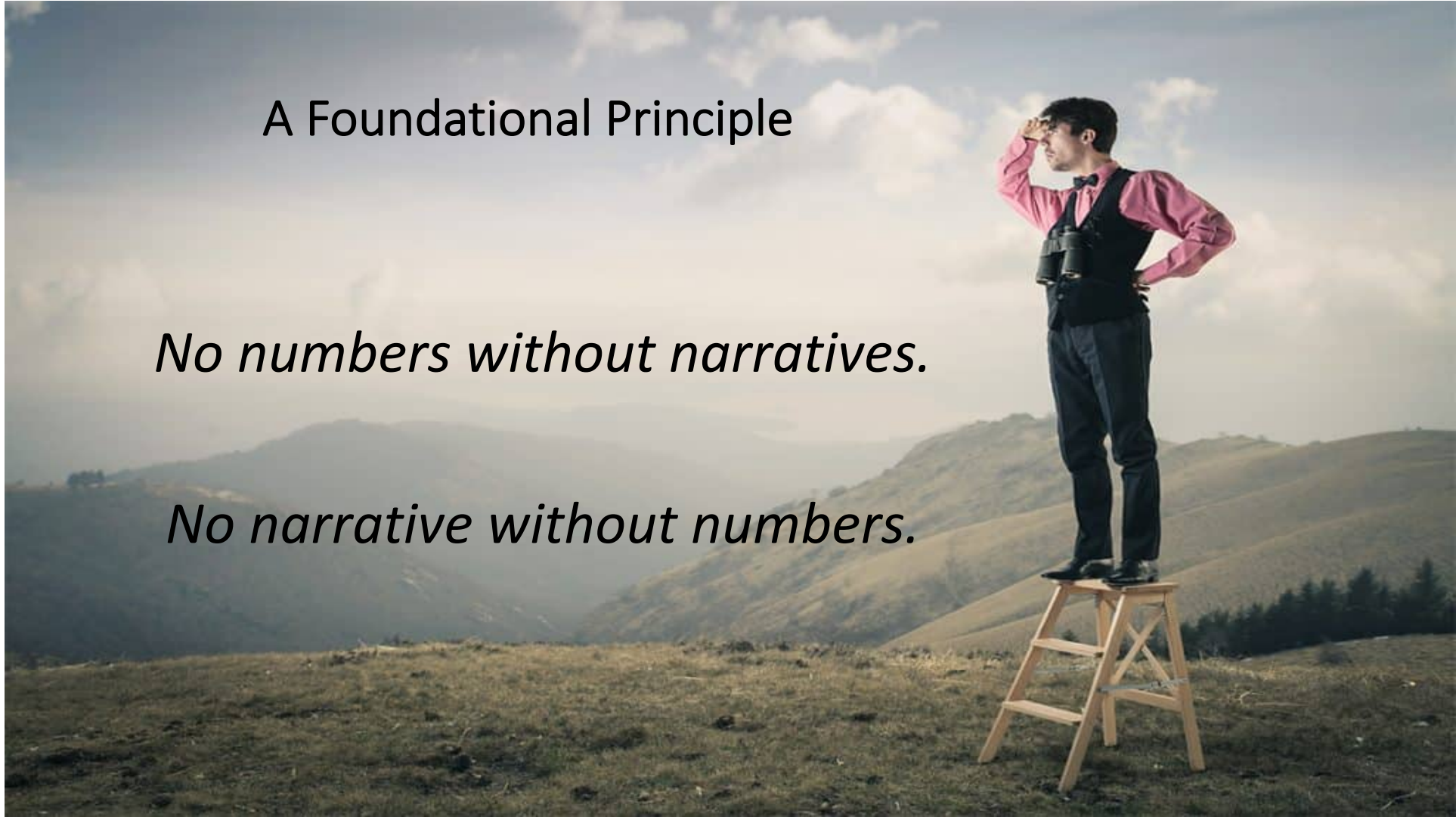
#3: How to
measure impact?



A Foundational Principle

No numbers without narratives.

No narrative without numbers.



The Challenge

How can urban collaboratives – with wildly different levels of collaborative develop the capacity to ‘measure impact’.



Level 1: Basic Monitoring

Tracking impacts at different levels – and their contribution to reducing poverty – using participatory monitoring tools.

Example: Most Significant Change

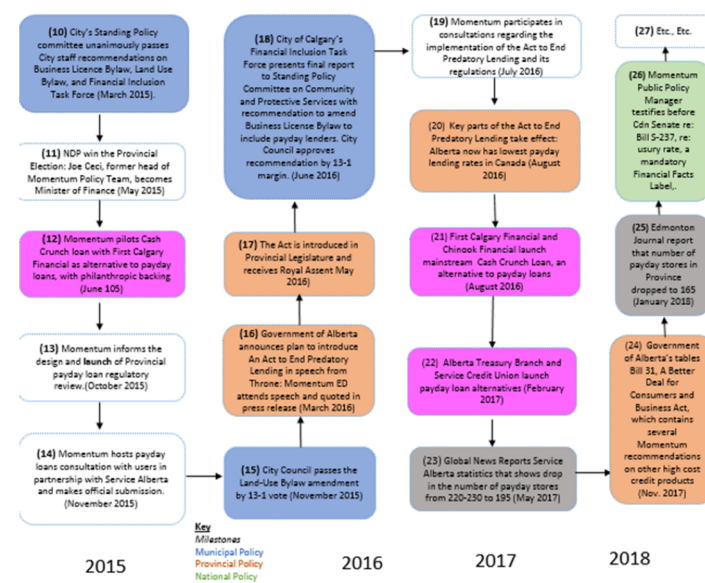


A panel of designated stakeholders discuss "significant change" stories emanating from the field and define what the "most significant change" is. (©Rick Davis and Jess Dart)

Level 2: Outcome Evaluation

Tracking changes at different levels – and their contribution to reducing poverty – but with digger deeper on the value, depth and durability of results.

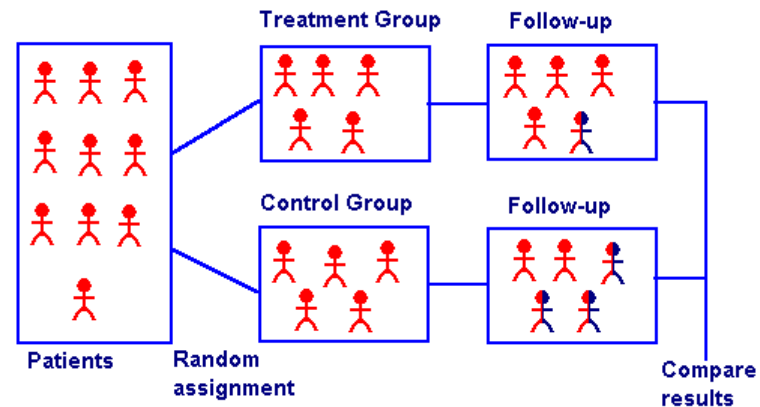
Example: Outcome Harvesting



Level 3: Impact Evaluation

Comprehensive assessment of results on all levels, using multiple methods, over the long term, including exploring the dreaded question: ‘What is our contribution to these changes?’

Example: Randomized Control Trials



Measuring Impact in Poverty Reduction

- 3 reasons why.
- 4 types of 'what'
- 3 ideas on 'how'.



BE NOT
AFRAID



John Paul 2 Center: Mississauga



The Fall of Berlin Wall, November 1989



What new insights (if any) emerge?

What new questions emerge?

