



BC Communities Reducing Poverty (BC CoP) – Minutes

Meeting date: Apr 10, 2018

Attendance

1. Adam Vasey, Tamarack Institute, Windsor ON
1. Anne Burrill, THRIVE, Williams Lake Surrey BC
2. Averill Hanson, MCFD Poverty Reduction Initiative,
3. Rebecca Cain, MCFD Poverty Reduction Initiative, Kamloops BC
4. Eve Layman, Early Years Table, Central Okanagan
5. Gail Douglas, Early Years Table, Central Okanagan
6. Kathy Berggren-Clive, MCFD Poverty Reduction Initiative
7. Koreen Morrone, Revelstoke BC
8. Miriam Sabzevari, BC Ministry of Social Development and Poverty Reduction, BC
9. Lisa Paterson, MCFD Poverty Reduction Initiative, New Westminster BC
10. Glenna Harris, Prosper Canada
11. Don Kattler, MCFD Poverty Reduction Initiative, Port Hardy BC (co-chair)
12. Jill Zacharias, City of Revelstoke Social Development Committee, Revelstoke BC (co-chair)
13. Alison Homer, Vibrant Communities, Revelstoke BC (admin)

Agenda Item	Description
Welcome, Introductions and Check-ins	<ul style="list-style-type: none"> ▪ Welcome and introduction to new co-chair Don Kattler ▪ Roundtable of member updates
Presentation and Discussion	<ul style="list-style-type: none"> ▪ Glenna Harris, Prosper Canada: Overview of successful on-the-ground approaches to utilizing financial empowerment as a poverty reduction tool (+ questions and discussion)
Cities Reducing Poverty Update	<ul style="list-style-type: none"> ▪ Alison Homer, Tamarack – Cities Innovating to Reduce Poverty – June 12-13, Vancouver, BC + CRP Member Gathering June 13-14
Learning Opportunities and Next Call	<ul style="list-style-type: none"> ▪ Upcoming learning opportunities ▪ Next call: June 2018 (TBC)

Meeting Notes

Welcome, Introductions and Check-ins

- **Welcome to new co-chair Don Kattler, MCFD Port Hardy**
 - Don is one of six community Poverty Consultants with the Ministry of Children and Family Development. In addition to his work with MCFD, Don is also the Project Lead for the Housing First Initiative in Port Hardy. Prior to his current positions Don worked for Island Health as a member of ACT and ICM teams. Originally from Victoria, Don has called beautiful Port Hardy home for the last 3 years.
 - Welcome to Don as the BC CoPs new co-chair!
- **Roundtable of member updates**
 - Lisa Paterson– Workshop in New Westminster this Thursday with CRA on helping people to file taxes

Presentation and Discussion: Glenna Harris (Manager, Learning & Training) and Ana Fremont (Program Manager), Prosper Canada

Overview of successful on-the-ground approaches to utilizing financial empowerment as a poverty reduction tool

- Who we are and what we do
 - Financial Empowerment Vision for Canada: All financially vulnerable Canadians have access to the financial programs, services, products and advice they need to build their financial wellbeing.
 - Founded in 1986, Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation.
 - As Canada's leading champion of financial empowerment, we work with government, business and community partners to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians
 - We help service systems and organizations in all sectors to build proven financial empowerment approaches into their businesses
- [ABLE conference](#)
 - Bi-annual conference for the ABLE financial empowerment community of practice in Canada
 - Vancouver May 7-9, 2018 (registration is filling up)
 - We'd love to have as many people from BC join as possible
 - Agenda: <https://ablefinancialemPOWERMENT.org/2018-able-conference/agenda/>
- **Financial empowerment: What it is and why we need it**
 - Typical financial barriers include:
 - Limited access to relevant financial information, counselling and advice
 - Lack of awareness of or access to government benefits

- Low or non-existent savings
- Limited access to mainstream financial services
- Low credit scores
- Reliance on fringe financial services
- Inability to weather financial shocks
- Low financial literacy
- High household debt
- Not filing taxes
- Research shows worrying about money can perpetuate poverty
 - “This vicious cycle – that people are poor because they are stressed and stressed because they are poor—can easily last for generations without appropriate interventions.” - Sendhil Mullainathan and Eldar Shafir. Scarcity: Why Having Too Little Means So Much. New York, NY: Henry Holt, 2013.
 - It’s not enough to just give someone information or work with them once; Being in poverty creates cognitive struggles that make it yet harder to break out of the poverty cycle
- Financial Empowerment framework
 - Move people from survival mode to sustainability mode
 - The financial empowerment approach focuses on community level strategies that encompass five main types of interventions that are effective at helping low-income households to improve their financial outcomes.
 - Proven financial empowerment strategies and interventions aimed at helping households to build their financial literacy, set financial goals, grow their incomes, reduce debt, save regularly, and invest in their future are a critical means of building more resilient households and communities, while helping more families move out of poverty.
 - Financial Empowerment strategies do not need to replace other poverty reduction interventions, but to be a complementary set of interventions that, in many cases, can be built into other existing programs to improve their outcomes, such as social assistance, employment, housing, settlement.
 - Financial empowerment solutions can look slightly different depending on the person.

- Improve socio-economic outcomes for Aboriginal peoples living in urban communities
- Break the cycle of poverty for children and youth
- Homelessness
 - Work toward long-term goal of ending homelessness
 - Improve housing stability and reduce homeless recidivism
- Health
 - Expand access to health benefits for children in low-income families
 - Improve access to income benefits more generally to reduce poverty – a key determinant of health
- Example: [Enrolled by Six: Peel Children and Youth Initiative](#) (PCYI)
 - Research has shown that youth with as little as \$500 in education savings are 3 times more likely to attend post-secondary education. Accessing education savings opportunities such as the RESP, are extremely important.
 - “Enrolled by Six” is a coordinated cross-sector campaign to encourage more low-income families to establish RESPs and access the Canada Learning Bond, started in 2011.
 - This project harnesses the collective reach of Peel Children and Youth Initiative’s partner organizations to engage stakeholders in all sectors to raise community awareness of RESPs and the CLB.
 - The results of the project are clear – uptake of the Canada Learning Bond increased to 40% of eligible children, and up to \$49 Million more dollars are being collected for children’s post-secondary education
- Example: Financial Empowerment and Problem Solving (FEPS)
 - Research on the social determinants of health has shown that living in poverty has a negative impact on a person’s health. Living conditions shape a person’s health, and the quality of these living conditions is also strongly affected by public policy decisions in a variety of domains, including benefits and social assistance.
 - Prosper Canada and St. Michael’s Hospital have partnered to develop the Benefits Screening Tool, as a tool to help improve health and income security of patients living in poverty.
 - This online tool will enable frontline health practitioners to:
 - Screen patients for low income
 - Adjust their health risk assessment accordingly
 - Help patients identify and learn how to access benefits they are eligible for, but not receiving.
 - Increased access to benefits and credits available through tax filing
 - Increased incomes and improved health for patients living in poverty
- Example: National Financial Empowerment Champions (FEC) project

- Objective: FECs implement and expand financial empowerment interventions to reach 175,000 Canadians living on low incomes
- The National Financial Empowerment Champions project employs a unique model of streaming funding down from the federal government to five local agencies across Canada.
- The project is funded in part by the Government of Canada's Social Development Partnerships Program. Prosper Canada acts as an intermediary, streaming funding to the five FECs. This funding is accompanied by additional technical assistance support including the development of tool kits and learning events to share lessons learned.
- The five FECs are responsible for implementing and expanding five financial empowerment interventions to reach at least 175,000 Canadians living on low incomes.
- Role of each FEC
 - Implement and expand FE interventions
 - Build the capacity of other organizations to deliver FE interventions
 - With Prosper Canada, contribute to the development of toolkits for each intervention
 - Each FEC is working in their communities to deliver financial empowerment programs, often partnering with other organizations to do so. In Vancouver, FSGV is partnering with other community agencies like the network of Neighbourhood Houses and 10th Tax, as well as other institutions like Vancity Credit Union
- Interventions and Targets: Each intervention area has targets associated with them, with the overall reach being at least 175,000 Canadians living on low incomes receiving financial empowerment supports.

Interventions and targets



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- Lessons Learned
 - 1- Partnerships drive success
 - In order to meet the deliverables of the FEC project, all FECs are partnering with other agency's to deliver or expand their programs. In many cases, the power of a formal collaborative (e.g. the Calgary Financial Empowerment Collaborative or the Manitoba Financial Empowerment Network) is having a large impact on the success of these efforts. Partnerships across all sectors are also important, as FECs are partnering with other community agencies, but also financial and academic institutions to develop innovative programming.
 - An example from our FEC in Vancouver, FSGV, they are partnering with the network of Neighbourhood Houses to provide financial literacy education to their staff and members.
 - 2- One-on-one client support is necessary
 - Financial literacy education provides an important foundation for individuals. However, one-on-one support is imperative as people look to overcome immediate crises, set future goals, or navigate complex systems financial and government systems. FECs have found that when one-on-one support is paired with financial literacy education, clients thrive.
 - FSGV provides financial literacy education workshops to individuals. At these workshops, financial coaches are available to meet one-on-one with participants after the sessions and they can also follow up with formal appointments.
 - 3- Program work is best when paired with policy work
 - Systemic barriers often stand in the way of individuals accessing services like opening a bank account, an RESP or filing their taxes. Changing these systems and promoting policies that reduce barriers for clients is an important piece to ensuring more people are included in our financial systems.
 - Several provinces and municipalities across Canada have adopted Poverty Reduction Strategies. Incorporating FE into these strategies is a key tool in changing systems. In British Columbia, the provincial government is in the process of developing a Poverty Reduction Strategy.
 - 4- Cast a wide net
 - Everyone can benefit from financial empowerment supports. Working with many partners, and communicating about FE programs and supports to a wide audience is necessary for us to improve the financial wellness of all Canadians, including those

living on low incomes. Many of the FECs work with myriad population groups including newcomers, indigenous groups, people living with disabilities, seniors, those experiencing homelessness and others.

- A future goal at FSGV is to weave FE into all of their work so that anyone who accesses their services has the benefit of non-biased financial information.
- Contact Information
 - **Prosper Canada** | www.prospercanada.org | info@prospercanada.org
 - **Glenna Harris**, Learning & Training Manager, gharris@prospercanada.org, 416 665-28282 Ext.

Cities Reducing Poverty Update: Alison Homer, Tamarack

Cities Innovating to Reduce Poverty – June 12-13, Vancouver, BC (CRP member gathering June 13-14)

- **Main Conference (June 12-13)**
 - This event will elevate conversations from our previous national summits in 2015 (Ottawa), 2016 (Edmonton), and 2017 (Hamilton) about innovation in poverty reduction, featuring the unique role of city, provincial and federal strategies.
 - Plenary sessions featuring renowned keynote speakers (Al Etmanski and Darcy Riddell) who will share their expertise by delivering focused learning on innovation in poverty reduction, and Mark Cabaj on measuring innovation and impact.
 - The summit will also feature Engagement with the Federal Government's Employment and Social Development Canada
 - Panels e.g. mayors and cities sharing stories of innovation in poverty reduction
 - Workshops held with leaders of the field - social innovation, indigenous and lived experience and cities and collective impact
 - Experiential and interactive learning tours around Vancouver
 - An evening session, held by the City of Vancouver
- **CRP member gathering (June 13-14 – finishing after lunch Thurs at 2pm)**
 - Learning carousels to showcase and learn about work happening across Western Canada
 - Training session on evaluation with Mark Cabaj
 - 2 CRP member lunches for networking
 - 1 CRP member evening gathering
 - PiP (peer input process) sessions to support members to overcome local challenges
- **Registration**
 - Registration open - **please confirm with Alison by April 30** on whether you are able or not able to use your 2 free seats

- Scholarship are available for people with lived experience, small-non profits and students – get your applications in ASAP so we can hold seats
- If you are not sure or are waiting on approval, please use the hold a seat form
- Not yet members eligible for a \$500 first-time membership fee including 2 free seats to the summit + member gathering + all other benefits of CRP membership
- **Logistics**
 - Venue TBD but most important plan on June 12-14 until after lunch 2pm when booking travel

Upcoming Learning Opportunities

- **Webinar: [Business and the Minimum Wage](#)** | Catherine Ludgate and Greg Durocher, with Paul Born | Date: April 23rd from 12:00 – 1:00 pm EDT | Two business leaders from B.C. and Ontario – Living Wage Advocate, Catherine Ludgate; and Greg Durocher, Advocate for small business and President and CEO of the Cambridge Chamber of Commerce - will share with us two very different views on the \$15 per hour wage increases and challenge our assumptions about what the new minimum means for us and our economies. They will share insights based on their business experience, and suggest how employers and employees can prepare for the upcoming changes.
- **Webinar Series: [When Collective Impact Has Impact](#)** | Session 1: The Collective Impact Fieldwide Evaluation: Date: April 24th | 1:00 – 2:00 pm EDT | Session 2: Canadian Collective Impact Case Studies: Date: May 8th | 1:00 – 2:00 pm EDT | Session 3: Lessons Learned from Vibrant Communities Canada: Date: June 7th | 1:00 – 2:00 pm EDT
- **Event: [ABLE Financial Empowerment Conference](#)** - May 8-9, Vancouver BC
- **Event: [Adaptive Leadership Masterclass](#)** | Vancouver, BC - May 23; Edmonton, AB - May 24; Calgary, AB - May 25 | Learn the art and practice of Adaptive Leadership for working with Turf, Trust & Collaboration | Join experts Liz Skelton and Liz Weaver for this one-day masterclass and learn how to apply adaptive leadership principles and practices to your collaborative initiative while demonstrating its relevance and application to system, organizational, community and personal challenges.
- **Event: [Cities Innovating to Reduce Poverty](#)** | June 12-13, 2018 | Vancouver, BC | Join Tamarack in Vancouver, BC and meet allies, access new tools, and discover emerging and innovative practices with leaders from across the nation. Together, we will celebrate our successes and will co-generate impactful solutions to eliminating poverty nationwide. [Register here.](#)

Resources

- [ABLE: Financial Empowerment: What it is and how it helps to reduce poverty](#)
- [Prosper Canada: Financial Empowerment: Improving financial outcomes for low-income households](#)
- Case Study: [Calgary's Enough For All: Canada's First Financial Empowerment Model](#)

Closing Announcements and next BC CoP call

- **Invite others to join the BC CoP –**
http://www.tamarackcommunity.ca/bc_reducingpoverty_cop
- **Send your ideas** for future topics, content and speakers to
alison@tamarackcommunity.ca
- **Next call: June 2018** – Stay tuned for an invitation to RSVP