

COMMUNITIES ENDING POVERTY 2023 Deep Dive



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INTRODUCTION

Scope

The Communities Ending Poverty (CEP) 2023 Deep Dive is a testament to the power of collective impact. It is filled with inspiring success stories from the Tamarack Institute's CEP member network that have been gathered through interviews, emails, and reviews of annual reports, funder reports, and project reports. Despite overall Canadian poverty trends, these stories share a snapshot of communities making impact locally and the power they have to influence regional-, provincial-, territorial-, and national-level change. The report aims to share stories that exemplify how communities raise awareness, spark niche innovations, build capacity, inspire and excite all who read them.

The Team

Communities Ending Poverty (CEP) is a national movement and network housed by the Tamarack Institute that works to end poverty in Canada. We are a field catalyst for change and CEP's impact is not theoretical; it is tangible and transformative. We strengthen communities by fostering learning, reflection, and iteration together. We bring together communities that align local, provincial, territorial, and federal strategies to amplify their potential impact on accelerating the end of poverty.

Guiding Principles

The **guiding principles** shared by the Tamarack team and our CEP member communities are as follows:

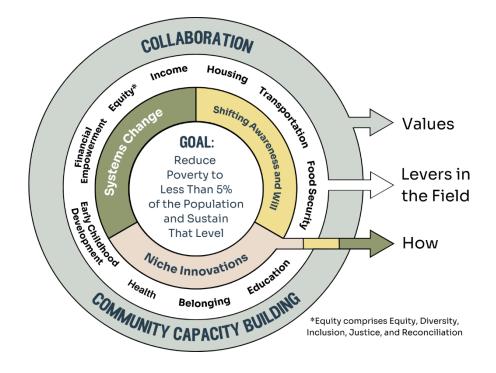
- Address the root causes of poverty, focused on ending it, rather than alleviating it.
- Adopt comprehensive thinking and action.
- Seek multi-sector solutions.
- Take an asset-based approach.
- Use an action-learning approach to innovate, learn from mistakes, adapt, and amplify impact.

We believe that ending poverty **is** possible when we mobilize the unique, existing gifts and assets in communities and align policies, practices, and resources differently to achieve impact.

CEP Framework for Systems Change and Impact

Mapping outcomes and making connections between each level of the framework helps us know whether we are on the right track to ending poverty.

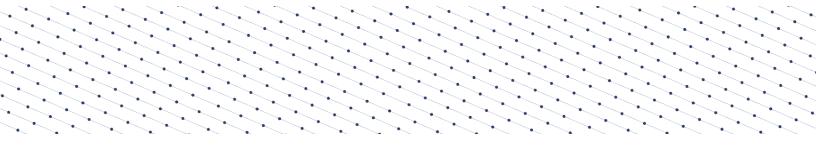
Image 1: Communities Ending Poverty (CEP) Framework for Systems Change and Impact



Goal

Reduce Poverty to Less Than 5% of the Population and Sustain That Level

CEP sees success centered on reducing and sustaining Canada's poverty rate – the ratio of people whose income falls below the poverty line – below 5%. This is not just a goal, but a crucial step in our journey. It is about contributing to systems shifts at the national, regional, and local levels, and it is what reassures us and our partners of the effectiveness of our framework, instilling confidence in our collective efforts.



Values

Collaboration

When communities unite and work together across a spectrum of anti-poverty domains, it creates the potential for a surge of outcomes, sparking a wave of optimism and motivation. For this reason, collaboration is a key component of the work that CEP does.

Community Capacity

CEP is not just a network but a community that **builds capacity**, skills, and tools for collaborative approaches that leverage local strengths and assets. We are committed to helping communities

Levers in the Field

Housing, Transportation, Food Security, Education, Belonging, Health, Early Childhood Development, Financial Empowerment, Equity, Income

CEP's levers in the field – also known as its domains – are an amalgamation of the primary pillars that CEP members report working on. Addressing these domains together, in a comprehensive way, can break poverty cycles and empower marginalized individuals. Communities know their people, context and issues best and are well-positioned to determine which domains will have the most impact.

The "How"

Shifting Awareness and Will

Educating and raising awareness amongst the general public, community influencers, and people who make decisions about or related to poverty; and building the commitment of all these audiences to doing things differently based on this knowledge.

Niche innovations

Creating, delivering, and – importantly – scaling innovative programs, projects, and services directly benefit individuals, families, and the environment.

Systems Change

Changes to policies, practices, resource flows, relationships and connections, power dynamics, and mental models; these changes provide change at scale, changing the game rather than helping people beat the odds.

CEP MEMBER PROGRESS



Image 2: CEP Members by the Numbers

Key findings of this report

- Food Bank usage is at an all-time high. The number of visits far surpassed last year's record-breaking number. With rising inflation, Canadians are struggling to pay for basic expenses, and food insecurity is rising significantly.
- Canada will continue to fall short of its nationally legislated poverty reduction targets unless steps are taken to strengthen its income security system.
 <u>Poverty rates are up for the second year</u> in a row and nearly match prepandemic levels. Unattached individuals; racialized groups; First Nations, Inuit, and Métis Peoples; and female-led one-parent families are more likely than all other demographics now and in years previous to be living in poverty.
- More and more communities are coming together to build capacity and social infrastructure to reduce poverty. They are aligning plans upwards with different levels of government and increasingly with Indigenous communities.



They are centering people with lived/living experience and are inviting new organizations and sectors to step into their roles in reducing poverty.

- Non-profits are seeking relational funding (donor and organization work together to accomplish their mutual goals) rather than conventional or transactional fundraising. There is a shift towards communities deciding their own priorities rather than them being pre-set by the philanthropic sector. Efforts must focus on building and nurturing solid lifelong relationships.
- Investments in income security systems directly lead to poverty reduction. Basic Income continues to see more interest from government, advocates, and the public as a solution to affordability challenges, poverty, and a changing labour market.

Unpacking the Terms

Transactional fundraising

focuses on amount of money, not people. Instead of an ongoing relationship, it's a series of one-offs with deadlines and urgency.

Relational fundraising

focuses on people, not just their donations. It grows over time when the donor and organization work together to accomplish their mutual goals.

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I believe innovation most often comes from inspiration, not desperation. Innovators like Newton and Botticelli had the security to tinker and create. I look at basic income as a way to create psychological safety for our entire society so that we unlock people's potential and enable them to pursue their best selves.

- Floyd Marinescu, UBI (Universal Basic Income) Works



SUMMIT FOR STRENGTH

At CEP's <u>Summit for Strength</u> event in April 2023, we heard that communities are working to change systems, no matter the context, even if they are a smaller organization, under-resourced, or in a rural or remote area. People across Canada are taking small daily actions that contribute to and are laying the foundation for replacing oppressive systems with systems that work for all. They are shifting culture towards love and care, changing how they work by imagining better ways of moving forward and nurturing meaningful, transformative relationships as a critical step towards transforming power and systems.

Read on to explore what we heard from learners at the event.

Moving Culture Towards Centring Love and Care

During the Summit, Juanita Serda shared a quote from Cornel West, saying "Justice is what love looks like in public." Centring love and care has driven communities to do things differently and in ways that better serve those most marginalized.

Strategies to support belonging and Anti-Racism & Reconciliation

- Engaging those rarely engaged
- Prioritizing accessibility
- Creating spaces for people to come together
- Recognizing "settler colonialism"

Imagining Better Ways of Doing Things

Communities have been taking the time to reflect on their values and to make space for imagining a world that provides people with what they need instead of only what we can offer.

- Creating an economy that works better for everyone by designing with people with lived/living experience of poverty, rather than asking them to function within an existing system
- Reflecting on values and purpose with every action, holding space for joy and grief
- Using municipal tools to support reconciliation and poverty reduction

Prioritizing Relationships to Transform Systems

Communities are fostering trust and encouraging people to have the courage to be open and honest with one another.

- Expanding relationships with youth, Elders, and less traditional partners
- Sharing power to bind community together even when there is dissent
- Preparing intergenerational trauma supports



Participant Reflections from the Summit

Summit for Strength Keynote Speaker <u>Michael Redhead Champagne</u> shared that revolution does not have to be the violent disruption of a system. He spoke to intergenerational love as the opposite of intergenerational trauma, giving powerful examples around the preservation of language and culture. Michael emphasized the need to dream big and to shift power to people with lived/living experience.

> It's important for us to say the things that we are hopeful for, but it's even more important for us to, in our actions, demonstrate the reasons why others can be hopeful too. Indigenous knowledge will save the world if the rest of the world is smart enough to finally listen.

- Michael Redhead Champagne

Word Cloud from participants from the end of the Summit



COMMUNITIES ENDING POVERTY SUCCESS STORIES

Communities Ending Poverty members saw successes in 2023 despite the overall rise in poverty rates. Some of these successes include lifting people out of poverty, some are changing or nudging towards policy changes, and some focus on building community capacity and readiness to take on poverty at the local level. Their actions make a real difference in people's lives; and together, learning from one another and lifting up best practices and policies, create a powerful movement for change across Canada.



Capacity Building

Capacity building focuses on enabling all community members, including those groups who have been marginalized, to develop skills and competencies so that they are better placed to confront social and economic challenges and, therefore, reduce poverty.

Community Stories About Capacity Building

British Columbia Scales Out Poverty Reduction Strategies

In 2023, there are now more poverty reduction strategies in BC than in any other province. This rise in local poverty reduction strategies across the province was initiated by the Province of British Columbia's launch of a poverty reduction strategy in 2019. The strategy, <u>Together BC</u>, and complementary <u>Poverty Reduction Planning</u> <u>and Action Program</u>, offered direction and \$5 Million in funding for municipalities to develop and implement poverty reduction strategies with their communities. Since then:

- Tamarack Institute and BC-based CEP member communities have raised the profile of place-based poverty reduction efforts and grown the number of communities aligned with the provincial strategy that were ready to partake in the Poverty Reduction Planning and Action Program. Tamarack onboarded grantees as new members to receive learning series, coaching, courses, case studies, tools and guides to **build its members' capacity** to achieve their application goals. We also highlighted poverty reduction stories to inspire a growing number of communities to take action on poverty; as well as growing the number of advocates for policies, partnerships, and resources where communities face barriers to success at the local level.
- Over a period of four years (2020-2023), 93 planning and action grants were disbursed to local governments, of which 58% were members of Tamarack's CEP network.
- Some 47 communities created strategies, representing 25% of local governments in BC, of which 50% were CEP members.

With the success of the first strategy, B.C.'s updated poverty reduction strategy aims higher. It seeks to reduce poverty by 60%, to reduce child poverty by 75%, and to reduce seniors' poverty by 50%.

Windsor, Ontario, Raises Resident Awareness of Poverty Reduction Programs and Services

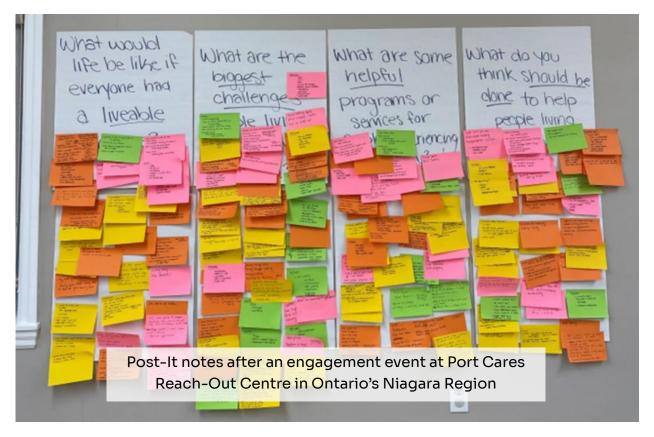
The City of Windsor and the County of Essex fostered regional collaboration among 28 community stakeholders and deepened relationships between them. The output of this regional collaboration, the *Pathway to Potential (P2P) Share Your Story initiative*, empowered marginalized community members. It gave them a platform to voice their issues and celebrate their cultural diversity, inspiring all with their resilience and strength.

P2P invited people who use its programs and services to share their experiences and stories on postcards. Three hundred were collected and the municipality contracted a local newcomer artist to use their postcards to create a painting. The stories were digitized and posted on P2P's website, and the art travels across Windsor-Essex.

The resulting painting, aptly titled "Our Warm Home," is a mirror reflecting the diversity and collaboration within the community, shining a light on the profound impact of partner programs on community members and gives voice to lower-income residents. The painting and stories allow the community to read firsthand the transformative power of services on a family or individual and to share the impact that Pathway to Potential has had in their lives, fostering empathy and understanding.

Ontario's Niagara Region Uses a Community-Engaged Approach to Develop Their Poverty Reduction Strategy

The Niagara Poverty Reduction Strategy is an ambitious strategy to eliminate poverty in the region by 2028, hitting the ground running in 2024. The <u>strategy</u> received considerable support from both the community and Niagara Regional



Council, and its successful launch was attributed to the rigorous engagement process. To create the plan, the steering committee engaged with 12 community committees and over 1,000 residents, including those living in poverty. They shared thoughts on an ideal future state, the challenges they face, local strengths, and the actions they believe are necessary.

Niagara Regional Native Centre led engagement, with over 200 Indigenous people to explore Indigenous prosperity.

This local knowledge, combined with best practices, informed draft recommendations. Eight recommendations were selected through a Steering Committee comprising elected officials, municipal staff, people with lived expertise, Indigenous leaders, and other community leaders.

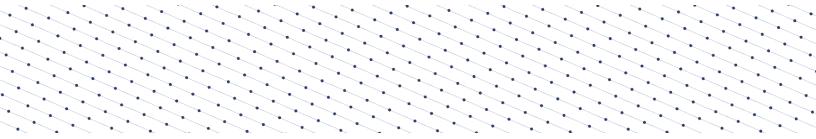
The extensive community engagement resulted in the strategy being well received by the community, indicating a high level of support for the Areas of Focus: Indigenous Well-Being, Housing, Income, Employment, Food Security, Early Child Development, Transportation, and Mental Health and Addiction. For example: box)

- the Niagara Poverty Reduction Network has decided to focus its workplan on actions related to advocacy and changing mindsets identified in the strategy.
- Preventing and ending poverty in Niagara Region by 2028 will be achieved by working together as an engaged community to strategically address factors that impact and reduce poverty within these Areas of Focus.

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A Niagara without poverty would be "a thriving community where everyone is engaged and participates in a way that is meaningful to them." Niagara would have more "community engagement as a means of empowerment" and residents of Niagara would have a "sense of belonging."

- Niagara Region's Interim Report on Community Engagement





In **Alberta, Lethbridge**'s leadership table is making gains with collective impact toward its poverty reduction north star.

With a clear focus on urgent action, the Social Health Equity Network of Lethbridge and Area (SHENLA) is leading the charge in eradicating child and family poverty. They adopted a collective impact approach to shift awareness and mobilize broad community participation and municipal support.

In 2015, Lethbridge maintained the highest child poverty rate among Alberta cities. Yet, in 2018, the City of Lethbridge's Community Wellbeing and Safety Strategy (CWSS) focused primarily on improving integrated access to services rather than an upstream approach to addressing poverty. In 2022, however, SHENLA began their work to shift attitude and will with a <u>report</u> highlighting child and family poverty as an important issue in Lethbridge and the surrounding area.

SHENLA's expanded leadership table has effectively communicated its report's message to the community through various channels, including presentations, social media, and outreach to partner organizations. This has led to a stronger collaboration with the City of Lethbridge, with more regular participation from their municipal representative. Another partner organization, Alberta Health Services, is piloting social prescribing, a promising avenue to address poverty.

Another remarkable outcome from SHENLA's work is that the organization now has three members on the City of Lethbridge's CSWW Advisory Committee and has identified collective impact on poverty as a key issue impacting community health and wellbeing. This is a significant shift from the 2019 CWSS, where poverty was not identified as a priority for action. It also demonstrates an increasing commitment to the poverty reduction strategy.

Looking ahead to 2024, the team is working through collective impact milestones and seeking a backbone organization through various partner organizations and the City.



Carman Wellness Connections reignites community spirit with its volunteer recruitment strategy in **Carman, Manitoba.**

Carman is a lively agricultural community with a rich, arts, and volunteer scene. Members of Carman Wellness Connections (CWC) were excited to *get to impact*, but more volunteers were needed to meet their goals. With the facilitated support of the Tamarack Institute, the leadership table crafted a volunteer recruitment strategy. Carman Wellness Connections (CWC) was determined to rekindle engagement and foster sustainability. Together, they devised an innovative approach to challenge conventional thinking about volunteer recruitment. **Design Session 1:** Clarifying roles and recruitment requirements (how many positions were needed, timelines and who might be leaving)

Design Session 2: Describing fun and engaging volunteer roles; sharing how volunteer groups were having fun together ("We join for purpose, for connection, for outcomes and friendship.")

Design Session 3: Reflecting on Impact. Volunteers often work without reflecting on their impact on each other and the community. As the leadership team reflected on each group's key achievements and impact, interesting conversations and insights were generated.

Design Session 4: Bringing it all together. CWC designed a volunteer recruitment form that built on their creative conversations during the three previous design sessions.

Five new individuals have expressed interest, a clear indication that their efforts have been pivotal in attracting fresh volunteers. The CWC Appreciation Night was a testament to this, as CWC blended work with laughter and celebrated the spirit of volunteerism that propels its vision. In a small community of 3,000, the reliance on volunteers is crucial for sustainability, instilling a sense of hope and optimism for the organization's future.



Data

Using data to reduce working poverty: The Ending Working Poverty Cohort

The Ending Working Poverty Cohort is a Tamarack Institute-led learning journey for communities specifically looking to target working poverty – that is, instances where individuals who have found employment are still living below the poverty line.

As part of Tamarack's work with the cohort, we purchased and provided custom Statistics Canada (Stats Can) population-level data, in addition to publicly available

Stats Can data, to each of the five participating communities. The data tracked several metrics related to working poverty – such as income, age, housing, employment, commute, racial identity, Indigenous identity, gender, amenity density, and more. In addition to the raw data, they were supported to do sensemaking in partnership with a seasoned Social Policy Analyst, who summarized and visualized the data, highlighted trends within the communities, benchmarked communities to one another, and supported thinking on what populations, practices and policies could have greatest impact, based on the demographic profiles of their communities.

Among the five small- to medium-sized communities taking part in Tamarack's Ending Working Poverty Cohort, four out of five have accessed data and have used it to inform and accelerate their work. Being in the early stages of their working poverty efforts, these four communities used the data to refine their own understanding of poverty in the community.

Read on for more details about what the communities did to leverage the population-data about poverty.



Chatham-Kent, Ontario

Chatham-Kent, Ontario, learned that the working poor in their community tend to be farmers and service workers. Moreover, the population-data revealed that, if someone works full-time all year at minimum wage in their community, they make enough to be above Canada's official poverty line. However, those with low-wage jobs tend not to receive health benefits, which is a bigger expense than is gained by coming off of Social Assistance and into low-wage work; they become worse off. And while programs and services are targeted towards people in poverty, low-wage workers are ineligible for most social programs because they make slightly too much. Thus, they still struggle making ends meet each month.

Based on these insights, the Vision Us Chatham-Kent initiative will target middle- to low-income earners (those whose income is above the Low-Income Measure After-Tax [LIM-AT)] but below the 30th percentile) to build wealth, a demographic that represents 19% of Chatham-Kent's population.

Vision Us received \$20,000 in innovation funding from Tamarack's Ending Working Poverty initiative to seed crowd-funded savings investments amongst peers who are working poor. By providing some starting funds to individuals, the goal is for this savings cushion to alleviate the stress of living paycheque to paycheque and provide emergency relief and seed funding for retirement and for their children's education. The Vision Us initiative will start with 20 pilot participants.

Trail, BC

Trail, BC, is a small rural community of just over 8,000 people with a dominant natural resource sector. When the Trail Skills Centre gained access to the population-level data, they learned that poverty in their community is gendered. More specifically, while there are often a greater number of men in working poverty in large urban centres, the trend is reversed in this small city – women are more likely to experience working poverty in Trail. This is largely due to a local labour market with lots of well-paid jobs existing in male-dominated fields, such as mining, with women dominating low-wage service work or unpaid or under-paid care work. As such, living in single parent families, led primarily by women, is one of the leading causes of poverty here.

In a community in the early stages of organizing to address working poverty, The Skills Centre engaged people with lived/living experience in an advisory group on the topic. This work unintentionally validated the data – the people volunteering for the group matched the demographics the data had highlighted. Before being able to offer community and systems change leadership to reduce working poverty, the



organization noted the priority must be stabilizing the overall health of people experiencing poverty.

Using funds from Tamarack's Ending Working Poverty Innovation Fund, the Lived Experience Advisory Group led the creation of a home gardening project with the goal of reducing the stress of food on household budgets. Growing food will improve participants' financial wellbeing, develop their food growing skills, build community, and empower them take ownership over food procurement. Meanwhile, the Skills Centre will convene several multi-sector roundtables that will use the data to raise awareness of the issue of working poverty and revise existing community plans in Trail, BC. This will build the commitment of various community groups to take collective action. Together, they are building capacity and leadership amongst community members in this small city to act on working poverty.

Drumheller, Alberta

Drumheller, Alberta, used the data as a foundation to understand the larger picture of poverty in its community. As a town driven by tourism – and anticipating more growth as Alberta strategizes more tourism in the area – it struggles with an economy built on well-paid but unfortunately seasonal jobs. As the Town and community of Drumheller is very early in its poverty reduction journey, it is using the working poverty initiative to spark community interest in a broader poverty reduction strategy. The collaborative used the data to publish a detailed report on who is living in poverty in Drumheller, including a portrait of *working* poverty, to start the conversation.

Saskatoon, Saskatchewan

Saskatoon, Saskatchewan, is a rapidly growing medium-sized city that learned that they are trending towards the large city effect. More specifically, middle-income jobs, such as those in manufacturing, utilities labour, and the trades, are being replaced by white collar professional jobs that drive up demand for a low-wage service economy (cleaners, dog walkers, retail, and food workers, etc.). In Saskatoon, however, working full-time at minimum wage – as many in the service economy do – is *not* enough to live above the poverty line.

As such, the Saskatoon Poverty Reduction Partnership (SPRP) is using the data to advocate for living wages and Community Benefit Agreements to reduce poverty and inequality through good work. The SPRP Community Benefits Coalition successfully persuaded City Council to pass a resolution for a Community Benefit Framework that applies to the management and operations of the soon-to-be-built Downtown Events and Entertainment District. They did this by submitting a brief, presenting local labour trends, and highlighting the impact of the new events arena on nearby neighbourhoods with a high concentration of people from equitydeserving groups.

The SPRP noted that access to the raw population-level data on its own is not enough to provide actionable insights, but having some analysis to compliment it has been a big support them to understand the data and use it inform decisionmaking and strategic directions. In addition to advocacy with Council, they have used the data to guide conversations around their broader poverty reduction strategy. This has led them to be more aware of and focused on income gaps and opportunities to reduce poverty.

Cohort members have also used the data to raise awareness about the profile of working poverty in their communities so that partners and other individuals and organizations can make evidence-based decisions in their own planning.

For instance, Chatham-Kent has shared the data with its youth planning table, who are interested in understanding working poverty to support young and future workers. Trail presented it to the community and to local Council to raise awareness on the profile of poverty. SPRP in Saskatoon has presented their localized poverty trends to University of Saskatchewan students in the Colleges of Law, Medicine, Nursing, Business, and Community Health to provide emerging professionals with an opportunity to learn about how their professional roles interact with people living in poverty and to attempt to dissolve myths around meritocracy and other stereotypes associated with poverty. SPRP also used the data to host learning events for funders, building relationships based on outcome measures and policy interventions for poverty, rather than short-term programmatic responses.



Income and Employment

Despite having achieved its legislative goal of a 50% decrease in poverty in 2020, Canada's poverty rates have been on the rise ever since. Data from the <u>Canadian</u> <u>Income Survey</u> showed the poverty rate grew to 7.4% in 2021 and to 9.9% in 2022– approaching pre-pandemic rates.

Now that pandemic benefits have ended and the cost of living has risen, poverty rates have jumped. The numbers may also reflect the massive amounts of money being exacted from CERB/CRB recipients, who were deemed ineligible, either through payback arrangements or reductions in their refundable tax credits.

The 9.9% rate in 2022 represents <u>3.8 million Canadians</u>. As we unpack these numbers, it is worth noting that child and family poverty disproportionately affects people marginalized by historical and current violence, colonization, racism, and systemic discrimination. This includes First Nations, Inuit, and Métis people; peoples with disabilities; racialized people, and migrants.

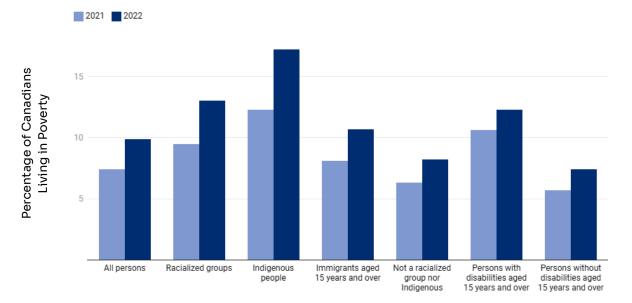


Figure 1: Poverty rates (MBM) by demographic characteristics

Source: Statistics Canada. Table 11-10-000-01 Poverty and low-income statistics by disability status and Table 11-10-0093-01 Poverty and low-income statics by selected demographic characteristics

Another observation is that Canadians living in deep poverty (i.e., with family disposable income below 75% of the Official Poverty Line) are also on the rise. From 2021 to 2022, deep poverty rates increased from 3.6% to 5.0% of the population, a change of 39%.



Did You Know?

In December 2023, people belonging to racialized groups comprised 30.1% of the labour force, up from 28.5% in December 2022. (<u>Source</u>)



Did You Know?

Persons living in households whose median after-tax income is below half the Canadian median after tax income has increased from 10.6% to 11.9% from 2021 to 2022. (<u>Source</u>)

The **Canada Labour Force Participation Rate** is a crucial economic indicator that measures the proportion of the population aged 15 and older who are actively participating (employed or actively seeking employment) in the labour force. As of March 2024, Canada's Labour Force Participation Rate is 65.30%, compared to 65.70% last year (2023). This is lower than the long-term average of 65.67% and indicates that a larger share of the population is either not actively seeking employment or is not part of the labour force. Demographic shifts (aging population), educational choices (students remaining in school longer), and economic cycles (recession vs expansion) all play a role in shaping labour force participation rates, highlighting the need for strategic planning in communities.

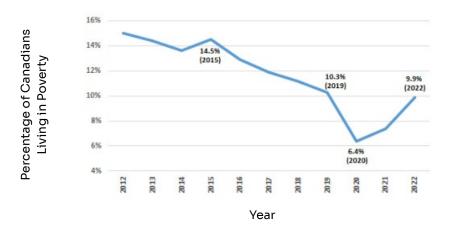


Figure 2: Canada's Official Poverty Line

Source: Statistics Canada

Note** The process of recording overpayments or payments made to ineligible recipients of pandemic-related benefits may take several years to complete. Because the repayments represent a non-discretionary expense, they were deducted from disposable income when calculating the Market Basket Measure poverty estimates.

Community Stories About Income and Employment

The CEP team hosts various public webinars throughout the year on a number of topics related to ending poverty. There are some webinar topics, like Basic Income, that we revisit periodically as we consider new developments and strategies in the field.

In 2020 and 2021, our webinars on Basic Income drew in an average of nearly 300 registrants per webinar. In January 2024, however, the number of people registered for our Basic Income webinar was 477. The growing trend of people becoming aware of Basic Income continues, with more citizens educating themselves on the merits of Basic Income and increasing the capacity of advocates to do more education and grow support for Basic Income locally and regionally.

In **New York State, the City of Rochester** and the Rochester Monroe Anti-Poverty Reduction Initiative launch a guaranteed income program

The Rochester-Monroe Anti-Poverty Initiative (RMAPI) is a collaborative effort aimed at reducing poverty and increasing self-sufficiency in the Rochester area. While the program is still underway, early indications are promising. Preliminary results demonstrate that the basic income program effectively reaches its intended populations and fosters increased financial literacy. Participants have shared positive feedback, affirming that the funds are being used to address their most pressing needs, such as housing.

This initiative offers a monthly payment of \$500 to 351 individuals, with no work requirements or restrictions on how the money is used. It is a potent tool to address racial and gender wealth inequities by providing a financial safety net. Rochester's basic income program is founded on the belief that people in poverty are best equipped to make informed financial decisions. The endeavour also aims to amass

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Even though it's once a month, it's something that's better than nothing, and it, sure enough, gives support to me and my family; it helps me more than I can think of.

- Participant Evans Buntley, 58

data to help gauge the impacts of a guaranteed income and shape future policy decisions around broader poverty reduction programs.

Households were randomly chosen from the online application process to participate in the year-long pilot program. Their household income must be at or below 185% of the Federal Poverty Level (Federally set poverty lines in the United States).

Key stats on guaranteed income recipients

- Mean income: \$16,958
- 74% are women
- 70% are Black
- 43% are employed (21% full-time)
- 40% are parents
- 32% have some post-secondary education
- 84% are sometimes food insecure
- 73% are renters
- 60% receive SNAP benefits
- 11% live in an unstable housing situation

The City asked applicants if they were interested in counselling from the City's Office of Financial Empowerment (OFE). To meet the level of interest, OFE conducted a series of six workshops on topics such as Savings 101, Credit 101, and Debt Management 101. More than 160 people registered for the English and Spanish workshops in September, October, and November 2023.

"

Since its inception in 2015, RMAPI has emulated the collective impact model adopted by Tamarack. While RMAPI has taken inspiration from other collective impact organizations, the Communities Ending Poverty Initiative has served as the most significant source of inspiration and foundation for our work.

- Member of the Rochester-Monroe Anti-Poverty Initiative

In Saskatchewan, the **City of Saskatoon** has introduced a Community Benefit Framework that will apply to the new Downtown Event and Entertainment District.

In 2018, the City of Saskatoon, SK, approved a new downtown arena/convention centre and entertainment district. Knowing that the arena would create many new jobs – but traditionally low-paying service jobs – the Saskatoon Poverty Reduction Partnership's Community Benefit Coalition submitted a policy proposal and presented to City Council in 2023 to introduce a Community Benefit Framework for the downtown arena. The goal is to ensure the project will create good jobs, particularly for equity-deserving groups. They drew on data and research to raise awareness about the growing inequality in Saskatoon. The City administration consulted with the Community Benefit Coalition and introduced the following procurement goals for the Downtown Event and Entertainment District's operations management:

- Employment opportunities/training targeted to equity-deserving communities (e.g., women, Indigenous people, persons with disabilities, new immigrants, 2SLGBTQ+ community members, and visible minorities)
- Procurement opportunities below open competition thresholds directed to Indigenous, local, and social purpose businesses, as well as social enterprises
- Social and financial investments to support community vibrancy (e.g., development of community amenities, investment in social programs, community events, etc.)
- Negotiation of living wages



While paying a living wage rate was requested by the Community Benefit Coalition and only adopted as part of contract negotiations by city council, this is an important example of a municipality leveraging its power at the local-level to foster decent work in the community and reduce poverty for equity-deserving groups.



Housing

Addressing <u>unmet housing needs</u> is a challenge, yet there are some improvements. One such improvement is a reduction in the population's core housing need. This indicator, which measures whether a private household's housing falls below at least one of the thresholds for housing adequacy, affordability, or suitability, **dropped from 12.7% to 10.1% between 2016 and 2021.** This means that fewer households are having to spend 30% or more of their total before tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds), a positive trend that we can build upon.

The 2023 <u>Rental Market Report</u> provides a thorough analysis of the dynamics within rental market housing. Insights include:

Despite an increase in the supply of rental units, the demand has continued to outpace supply for the second consecutive year. In

2023, Canada was experiencing record-low vacancy rates (1.5%) and record-high average rent growth (8.0%).

Additionally, the report observed that rent growth has outpaced wage growth, decreasing affordability. In major cities, lower-income renters face below-average vacancy rates for more affordable units.

Homeowners are also in a tenuous situation. In 2024 and 2025, an estimated 2.2 million mortgages will face an interest rate shock, representing 45% of all outstanding mortgages in Canada. Most of these borrowers contracted their fixed-rate mortgages at record-low interest rates and, most likely, at or near the peak of housing prices around 2020 and 2021. This potential shock could significantly affect the housing market and the economy.



Unpacking the Terms

The reduction in the population's core housing need seems surprising, particularly given other indicators on food banks are increasing due to rising rents and the cost of living and the rental report noting rents outpacing wages. The different timeframes of the data could influence the discrepancy.

Poverty and food bank rates have been updated to reflect 2023 data.

On the other hand, unmet housing needs data might still reflect conditions from 2021, when the Canada Emergency Response Benefit (CERB) was still in place. However, as CERB ended, the ongoing rise in rents and the cost of living has likely exacerbated housing challenges, which might not yet be fully captured in the latest reports.

It's important to recognize that we are dealing with a complex situation where different datasets and timeframes can present varying pictures of economic well-being and housing stability. Understanding this complexity is crucial for making informed decisions. Additionally, rates of homelessness remain concerning. The most recent point-intime count published by Infrastructure Canada reveals a 20% increase in the number of people without housing from 2018 to 2024, reaching 34,270 people. The number of individuals who are <u>chronically homeless</u> (defined as long-term or repeated episodes of homelessness) is estimated to have risen by 38% in the same period. The most significant contributor to this change was unsheltered homelessness (individuals living on the streets or in places not intended for human habitation), which <u>saw an 88%</u> increase. These figures underscore the urgent need for action.

To address these challenges, the Federal Government's new housing plan is set to increase construction across Canada and prioritize affordable and community housing over the coming years. The <u>Canadian Alliance to End Homelessness</u> heralds the 2024 federal government budget as the most ambitious federal housing investment in over 50 years.

This commitment from the government offers hope and capacity building in the face of the <u>housing crisis</u>. However, community intervention is still urgently needed while more affordable homes get built.

These disparities highlight the potential for targeted initiatives to break down.



Community Stories About Housing

Building Capacity for affordable housing development in **Revelstoke, BC**

The Revelstoke Community Housing Society (RCHS) in Revelstoke, BC, is transitioning from a volunteer-based organization with limited capacity to a nonmarket housing developer and operator of significance. Several factors combined to make this change happen. At the core is strong partnership and collaboration between the City of Revelstoke and the RCHS – necessary ingredients to address a critical lack of affordable, available housing in the community.

One immediate outcome of the RCHS's improved capacity was the ability to partner with BC Housing to <u>operate an additional 166 units</u> (up from <u>32 current</u>), which also ensured this new project moves ahead.

A number of different factors have come together over time to form building blocks for action: Community advocacy and support, political buy-in, trust, funding, holistic planning, and the contribution of designated lands. Learn more about these different components below.

- **Community support created political buy-in:** In the 2022 civic election, housing was the number one election issue driven by the electorate. City Council support was the catalyst for directing municipal staff and shifting cross-departmental attitudes towards housing as a municipal responsibility and priority.
- **Established trust:** City staff began to regularly attend the RCHS board meetings, co-generating ongoing open communication between the two entities as well as partnership exploration. In turn, the RCHS had demonstrated the ability to develop housing in the past, which took monumental volunteer effort and significant funding from external sources.
- **Built capacity:** The RCHS received funding accessed by the City to support social sector recovery post-pandemic, as well as <u>additional</u>, <u>flexible</u>, <u>unrestricted funding</u> via the City. The RCHS used it to stabilize and build organizational capacity, streamline operations, add two new staff positions, and meet audit requirements.
- **Planning:** In the past 15 years, the need for affordable, suitable housing has been identified in numerous planning processes, including a poverty reduction strategy. Now, the City is exploring new bylaws, such as private market 'cash-in-lieu' contributions to support an affordable housing fund, implementing directives from federal and provincial governments, and reaching out to the non-profit housing sector to understand how they could support non-market housing in a sustainable way.
- **Land:** Finally, the City has committed lands designated for non-market housing in direct consultation with the RCHS, and invested in a <u>master plan</u> for adding up to 400 new units of housing on City owned land.

The collaboration and trust between the City of Revelstoke and the RCHS is already resulting in tangible work to support the long-term viability of the RCHS. The expectation from both the City of Revelstoke and the RCHS is to continue working together as the RCHS creates a new strategic and business plan to guide an ongoing reporting relationship and terms of a partnership agreement for 3-5 years that will see the RCHS become a self-sustaining entity. For the community, the most important outcome will be housing that is affordable and attainable and meets the needs of the community.

Canmore, Alberta, increases safety and reduces stigma for seasonal workers

In Alberta, <u>Canmore's Safe Park</u> seasonal program is an alternative housing initiative designed to support local temporary workers. More than just a place to stay for those who reside in their vehicles, the Safe Park program is a community where the municipality offers civic services, support, and safety. Safe Park provides transient workers a safe space to live and feel like they are part of a community, fostering unity and inclusivity while decreasing stigma within the greater community.

The success of the Safe Park program is also a testament to the collaborative efforts of many town departments (Community Social Development, Municipal Enforcement, Public Works, Finance, Communications, etc.) and some contracted services (nightly security patrols and portable septic services).

Safe Park lot is supplied with bear-proof garbage, recycling bins, and portable septic services to keep the area clean and free of animal attractants.

- Having residents register ensures that the Town has contact information for each participant so it can provide information on community resources or emergency procedures.
- To further improve safety, a security company patrols Safe Park each night, and any participant can contact this company directly if there is a safety concern.

The positive influence of Safe Park participants extends beyond the program's boundaries. The presence of these individuals in the space, on park benches, and at picnic tables nearby in the evenings has led to a noticeable improvement in the behaviour of the youth in the nearby skate park. Instances of graffiti and vandalism have significantly reduced, contributing to a safer and more pleasant community environment.

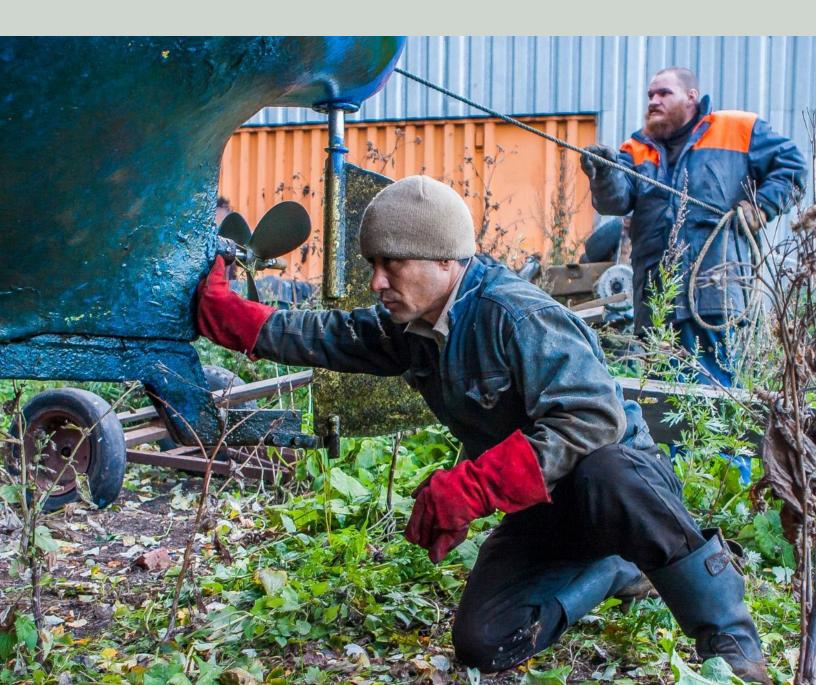
The cost of the program to participants has been reduced from the initial price of \$10 per night to increase accessibility. In 2023, the cost was \$150 for a 4-month program. This year, however, the total cost for five months is \$300, or one month for

\$100. The price reduction was a significant factor in the increase in participation in the Safe Park program. In 2021, fewer than five participants registered for the program. In 2022, 11 vehicle permits were issued, accommodating 13 individuals. In 2023, 50 permits were issued to vehicles, accommodating 60 individuals. There are now also businesses in Town that pay the permit fee on behalf of their staff who choose to use the Safe Park program while employed by them.

"

Fundamental knowledge of community development gleaned through training with Tamarack was foundational as we sought ways to engage with community members.

- Elle West, Community Evaluator, Town of Canmore





Transportation

As of January 2023, national public transit ridership had recovered just under threequarters (73.6%) of the pre-pandemic level from January 2019. The UNrecommended standard for convenient access to public transportation is living within 500 walkable metres of a public transport access point along the street network.

Communities with fewer than 500,000 residents tend to have lower rates of convenient access to public transportation, generally ranging from 37% to 79% (of people living within 500 metres of a public transport stop), with a few notable exceptions. For example, residents of Victoria, BC; Regina, SK; and Red Deer, AB, had relatively higher rates of convenient access (ranging from 84% to 93%). In contrast, residents of Oshawa (62%) and Windsor (50%), ON, had lower rates of convenient access to public transit for cities of their size. **These disparities highlight the potential for targeted interventions to improve access in these areas.**

*Note: ** Public transportation: A regularly scheduled transport service with assigned physical stop locations and excludes on-demand or on-call services like taxis, taxi buses, or Uber.*

Community Story About Transportation

From 2019 to 2022, several rural communities shared innovative approaches to affordable and accessible transportation as part of their poverty reduction strategies. Tamarack's 2023 blog post titled <u>Innovative Rural Transportation</u> <u>Strategies Aid in Poverty Reduction</u> summarizes three approaches other communities may find helpful in designing local interventions.

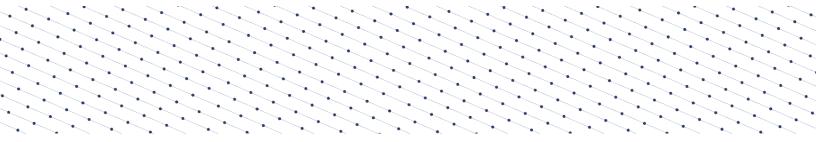
Increasing transit accessibility in Cape Breton, Nova Scotia

United Way Cape Breton championed transportation with Cape Breton Regional Municipality (CBRM) using a collaborative problem-solving approach. The United Way leveraged their own resources to demonstrate what could be accomplished with CBRM's commitment, all of which has led to CBRM now leading efforts to address transportation challenges in Cape Breton, Nova Scotia, where previously transportation was not a top priority.

By framing transportation as a social service and highlighting its potential impact on community well-being and belonging, United Way was able to get commitment from the municipality to prioritize transportation, which then catalyzed support from higher levels of government.

Initially, United Way worked with a donor to subsidize bus passes, which helped them track user outcomes and create the case to the municipality. They also drew on <u>existing research</u> to nudge the municipality towards supporting accessible transit, including the municipality's own transit system review, which demonstrated need, and the Cape Breton University's <u>social deprivation maps</u> which made recommendations on where bus shelters should be located based on existing food deserts and where community members were most isolated. United Way Cape Breton also worked with CBRM to demonstrate how the community could use *additional* bus routes, partnering with local youth programs to transport young people to various extracurricular activities across the community. Their focus on *impact* helped convince the municipality to partner on solutions even if that meant working together to find resources or to change bylaws. Finally, in 2023 the municipality voted to strike a task force on transportation.

Together, United Way Cape Breton and CBRM raised \$1.2 million to make transportation in Cape Breton even more accessible, including securing funds from both the federal and provincial governments to expand to an additional 3 bus routes, to build 7 additional bus shelters (with Wi-Fi), and to increase bus services on Sundays. The province also now cost-shares transit pass subsidies with the municipality, fifty-fifty each. This partnership has transformed Cape Breton's transportation infrastructure and services and has improved mobility and connectivity for Cape Breton residents.



Food Security

As of 2023, some <u>12.9% of Canadians</u> live in households that reported moderate or severe food insecurity – up from 11.2% in 2022. In March 2023, that translated into nearly <u>2 million visits to food banks across Canada</u>, marking a 32% increase in visits compared to March 2022, and a shocking 78.5% surge compared to March 2019, the highest year-over-year increase in usage ever reported. The top reasons people accessed a food bank this year were food costs, housing costs, low wages, or insufficient work hours.

Food banks by the numbers:

- People accessing food banks are more likely to be in the lowest income bracket and are, therefore, particularly affected by any increase in food prices. Approximately 42% of food bank clients are on provincial social assistance (fixed income: general welfare and disability support income streams).
- The percentage of Indigenous people accessing a food bank is 12%, even though they represent only 5% of the general population.
- Some 26.6 % of food bank users are newcomers who have been in the country for ten years or less, yet only represent <u>23% of Canda's population.</u>
- Approximately 33% of food bank clients are children, a significantly higher proportion than the general population's representation of 20%.
- Single adult households represent 43.8% of households accessing food banks while representing only 29.3% of the population.



Did You Know?

The Official Poverty Dashboard of Indicators show an increase in persons living in households that reported moderate or severe food insecurity, from 12.9% to 16.9% (2021- 2022)

Community Story About Food Security

Grande Prairie, Alberta, shifts attitudes about food security and addresses system change

Grande Prairie progressed from leading a food security strategy to a poverty reduction strategy, upon notable increases in individuals seeking food assistance. This represents a substantial shift in the community's mindset from crisis response to addressing root causes. The municipality's leadership in the strategy also signals a new role for them in poverty reduction. This concerted effort is integral to Grande Prairie's strategic goals of enhancing quality of life and promoting an inclusive and caring community for all residents.

The 2023 results of an Alberta-wide <u>Food Access & Affordability Survey</u> reported local data on food-related challenges and significantly exceeded the City's usual engagement expectations. The insights from this survey not only shed light on the multifaceted barriers and complexities of food security but also showcased the community's strong desire to find solutions. It also became evident that addressing many of the underlying issues related to food security would necessitate strategic intervention beyond the scope of the already established Food Access and Security Task Force (F.A.S.T).

Food Security Rating

On a scale of 1 to 10, the community rates food security at a **4.8.**

Food Prices

57.49% of Grande Prairie and area residents are finding food is expensive or very expensive.

Source: Food Access & Affordability Survey, Grande Prairie





During this period, the City of Grande Prairie's Administration joined a Poverty Reduction Series hosted by the Tamarack Institute, which introduced Paul Born's 2022 book <u>Breakthrough Community Change</u> as a blueprint for addressing complex social issues. This book is an invaluable resource, and F.A.S.T. committed to using it to guide its ongoing work.

Grande Prairie is now actively involved in Tamarack's Western Canada Leads Poverty Reduction initiative, serving as the backbone organization for a 2–5-year poverty reduction project. This initiative commits the City of Grande Prairie to collaborate internally with community partners and residents with lived experience on a common agenda to tackle local poverty-related challenges. The work of bringing in other City departments is also underway.

With the support of the Tamarack Institute, this project represents a shared opportunity to:

- Evaluate existing poverty reduction programs;
- Uncover policy voids; and
- Pilot innovative approaches through action research.

Education and Literacy

<u>High school graduation</u> rates remained stable over two school years nationwide from 2019 to 2021 at 84%. It is worth noting that the rate remains higher for females than males amongst those who graduate on time or within an extended two years.

Bearing this in mind, there is an increase in the number of youths between the ages 15 and 24 who were **not** engaged in employment, education, or training for the 2021-2022 school year – from 9.6% to 11.3%. This trend highlights the need to focus on strategies that can effectively engage our youth in employment, education, or training.

The provision of opportunities and educational pathways that accommodate diverse needs of young people (up to 29 years) is not just beneficial but crucial. These pathways enable students to develop critical thinking skills, graduate from high school, acquire a secondary diploma, and eventually find meaningful work. The importance of diverse pathways to acquiring credits is particularly pronounced in small, rural, and non-metropolitan communities.



Did You Know?

Low literacy and numeracy rates for the past 15 years are on the rise, up by 31.2% and 32.5% consecutively from 2021 to 2022.

Community Stories About Education and Literacy

Students in **Portage la Prairie, Manitoba**, offered innovative hands-on learning opportunities and experiences in the Roving Campus program.

Portage la Prairie, Manitoba is increasing education outcomes amongst youth. By launching the <u>Roving Campus</u> (RC) program, teachers helped students improve their attendance, high school graduation rates, and create a post-graduation action plan. They did this by addressing barriers, delivering cross-curricular lessons honouring diverse student needs, and championing equity. After the first two years of the program:

- 1. Forty participants who completed the program showed a remarkable improvement of 36.5% (year one) and 44% (year two) in their school attendance.
- 2. All students who completed the program graduated or are on track to graduate with mature student status; before entering the RC, none were on track to graduate.
- 3. Almost 90% of post-graduation participants continued their education, found employment, or embarked on a wellness plan to address chronic health issues.

"

I think just having fun while also learning things is what makes class interesting. The United Nations simulation was really big for me because I think it's the most I've ever stood up for myself. It made me realize that I'm not that dumb and I'm right quite often.

- Roving Campus Student

In a strategic partnership with the Tamarack Institute, funding was provided to enrich student opportunities. The Roving Campus provided other lifelong impacts by aiding with:

- ID Acquisition for government benefit access and employment
- Postgraduate Citizenship Skills: The Tamarack Institute partnership supported individual interviews to assist with the student's smooth transition into the next phase of their lives.
- Disruption of Racism: Indigenous students spoke of racism as a barrier to attending school and living in the community. Through joining the Roving Campus program, however, many of the students connected with employers and found employment. This is a significant step towards dismantling systemic racism and plays a pivotal role in decreasing negative perceptions and stereotypes.

The impact of the Roving Campus program has extended beyond the classroom, bringing about significant community changes. This is a testament to the program's potential for broader impact and its role in shaping a more inclusive and equitable future.

Other benefits of the program include:

- Closer working relationships between students and service providers in school and the community
- Creation of an educational assistant training program to provide employment opportunities for Roving Campus students and increase the number of Indigenous staff in local schools
- Change of process for registering students who are non-attenders (students with high absentee rates) and have unpaid student fees

Read More

See the case study about this work on the Tamarack Institute website:

<u>CASE STUDY | Portage la Prairie:</u> <u>Roving Campus Re-Engages</u> <u>Students</u>



• Change in report card writing and student involvement



Additionally, a third-party return on investment study concluded that, despite increased staffing costs, the cost per pupil for education in the Roving Campus was less than the average expenditure for a high school student. This reaffirms the project's financial sustainability, reassuring partners about the prudent use of resources.

"

The greatest barrier our students face is they often don't have advocates when needed. How do you get to work or college if you don't have any ID documents and you don't have any transportation or money?

- Roving Campus Teacher

Brandon, Manitoba, provides lower-income people with experience and education in skilled trades

Brandon Neighbourhood Renewal Corporation (BNRC) Construction is a social enterprise in Brandon, Manitoba, that provides people who experience multifaceted and interconnected barriers to employment with the chance to learn trades skills and become employed. Trainees go from limited experience to apprentice-level carpenters.

At BNRC Construction, crews are a mix of trainees with limited experience and apprentice-level carpenters. Under the expert guidance of our red-seal carpenters, trainees learn the art of craftsmanship and contribute to the production of quality, energy-efficient builds and renovations. Projects range from renovations and exterior retrofits to landscaping, all with a focus on energy efficiency upgrades.

"

He [one of the apprentices] came in, first day, with no selfconfidence, head down when he spoke to you. He is completely changed now – he looks you in the eye, he speaks with confidence, he is a leader on our crew. People learn so much from him, they look up to him on the crew.

- Program Manager, Brandon Neighbourhood Renewal Corporation Construction



"

BNRC knew I had trouble with the law, but hired me anyway, to keep me out of trouble, earning a wage learning lots about a trade I enjoy. BNRC helped me find an affordable place to live and I like how my future looks.

– Matthew Elk, Brandon Neighbourhood Renewal Corporation Construction Trainee

The impact of trainees on the Brandon community is significant. BNRC Construction has collaborated with Manitoba Housing and Community Health and Housing Association (CHHA) properties. They have built program housing units from the ground up, enabling CHHA to sell them at a reduced cost to first-time, low-income homeowners. In addition, they have constructed new 5-plex and 4-plex affordable housing units for CHHA and have successfully completed numerous renovations on their various properties.

Educating people with barriers to employment creates a ripple effect in the community. As people are lifted out of unemployment, the community benefits from accessible, affordable, and safe housing options.

"

I have gained lots of experience since I started here at BNRC. I am going to school for my GED and working towards my apprenticeship in carpentry.

- Harry Blacksmith, Brandon Neighbourhood Renewal Corporation Construction Tier 2 Employee

Financial Empowerment

According to the June 2023 Financial Resilience Index report from the <u>Financial</u> <u>Resilience Institute</u>, 19.5 million Canadians (76% of the total population in 2023) were affected by financial vulnerability, or the risk of experiencing future harm given a person's current access to financial resources, last year.

A substantial 18% of Canadians are in a vulnerable financial state, and 89% of these households have a negative or zero household savings rate.

Some 41% are unable to meet their essential expenses, and 27% are unable to get or afford the food they need.

Three in five (60%) Canadians are grappling with the high cost of living, affecting not just their bank accounts but also their quality of life. In fact, 49% of Canadians report that money worries are making them physically unwell.

CEP <u>Financial Empowerment</u> successes this year included:

- Scaling out a niche intervention (Loonies and \$ense)
- Scaling up the number of clients served in each community (Wayfinder Benefit)
- Collaborating to change policies and practices in a financial institute (TD Bank)

"

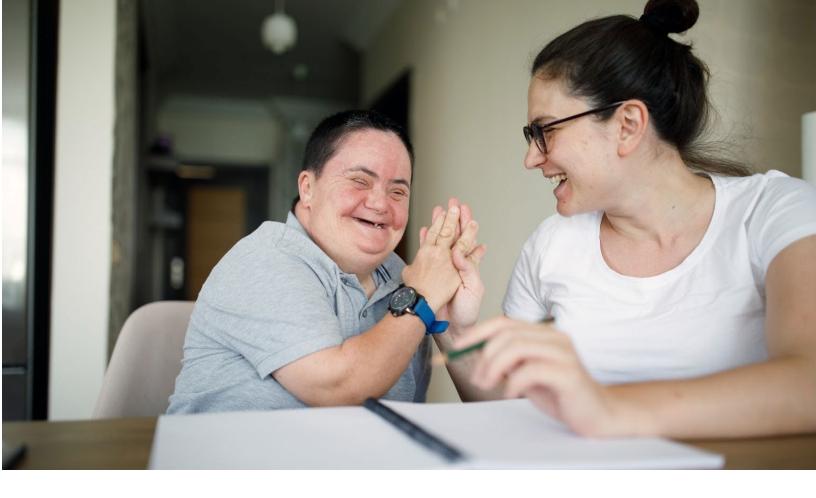
The good news is that employees want help in their financial lives – and [communities] are in a position to help them.

- Financial Institution Morgan Stanley

Community Stories About Financial Empowerment

Customized Financial Empowerment Program reduces poverty in **Nelson, BC**

Loonies and \$ense is an innovative, customized financial wellness and empowerment program in Nelson, BC. Evaluation of the pilot found that all participants met unique program goals that were embedded in individual program



Action Plans, from debt elimination and recovering from bank fraud, to increasing monthly cash flow and creating an emergency fund. Participants reported an increase in perception of being included in the economic life of the community (median = 6.5, up from 5 pre-test).

In 2022, informed by a Community Voices Advisory Group, the <u>Together Nelson</u> Leadership Roundtable identified financial literacy as a priority action, with the <u>Kootenay Career Development Society</u> stepping up as lead service delivery partner. Over the course of eight months, Loonies and \$ense ran two eight-week cohorts supporting a total of 17 community members. The curriculum included topics such as personal goal setting, understanding personal credit, and connecting with community resources to support financial well-being. Participants worked in a group setting with peers, as well as one-on-one with the Program Facilitator to set and work toward individualized financial goals. The program included a stipend for participants as well as financial support to facilitate participation and poverty reduction, such as transportation, child care, and one-time payments for debts, services, and items recognized as perpetrating poverty impacts. The program was overseen by the advisory committee composed of five program participants, compensated for their time, and empowered to define their own processes and approach. Following program completion, participants reported a decrease in difficulties with all noted barriers to economic inclusion, including:

- Fewer challenges with meeting basic needs such as buying food, affording housing, paying for transportation, finding/maintaining employment, feeling isolated, paying bills, and accessing financial services.
- A decrease in challenges related to physical/mental health and accessing child care
- An increase in knowledge in all areas measured by the pre- and post-tests, with personal budgeting, banking, and community resources areas in which participants reporting having the most knowledge after program completion
- Increased confidence in all areas measured, with personal banking, accessing helpful community resources, and navigating options for saving and investing being most note-worthy

Measures such as collaborative priority setting, active partnerships, and centring process and evaluation through the experience of participants impacted by poverty ensured the success of this innovative financial empowerment program.

St. John's, Newfoundland and Labrador, boosts income across the community with a gamechanger tool

The online <u>Prosper Canada Benefits Wayfinder</u> tool empowers individuals by simplifying the search for government benefits, offering a tangible way to boost their incomes and reduce their expenses.

The Community Sector Council Newfoundland and Labrador (CSCNL) took a proactive and innovative approach in their journey with the Wayfinder Benefit. They attended a session offered by Tamarack and then adapted the tool to suit the specific needs of their community. This adaptation successfully integrated the Wayfinder Benefit into CSCNL initiatives, significantly assisting low-income people and people living in poverty.

The CSCNL then hosted the Prosper Canada Benefits Wayfinder event provincewide to teach community members and service providers about this powerful yet simple tool for searching for government benefits. With the rising cost of living, the tool is becoming more important than ever. The significance of this tool was evident when over 100 people registered for the webinar; the 60 attendees were eager to learn how it can transform their client's financial well-being.

The webinar's impact was not limited to the attendees; it spread into the community. An employee from BDO participated in the webinar and was inspired to

share it with their colleagues. They then hosted a webinar with their staff because they believed "the tool was amazing."

Below is a sample of Open Survey Responses on participants' knowledge and awareness:

- "I never knew it existed. Extremely helpful."
- "I feel better equipped to assist my clients in navigating these services."
- "A lot of people are missing out on essential benefits, and there are easier ways to find those benefits with a bit of help."
- "The number of resources available for people with disabilities; I had NO idea about."

TD Bank Collaborating to Increase Financial Inclusion for Working Poor

TD Bank Group (TD) has collaborated with Tamarack and several partners to explore solutions that help to increase financial inclusion and reduce working poverty. Over the past two years, the two organizations convened a multi-sector working group made up of TD staff, people with lived/living experiences of working poverty, and non-profit organizations including Prosper Canada, Momentum, and Vancouver Family Services. Each member of the working group contributed to researching, designing, and developing possible solutions.



The working group co-created a shared understanding of who is experiencing poverty, developed personas and archetypes, and mapped those personas and archetypical experiences to inform those future solutions. These insights reflect the aspirations, strengths, barriers and common heuristics of the working poor.

The insights of the working group are being leveraged across the Bank to help shape conversations on how to best support low- to moderate-income customers. This work aligns with and supports the TD Pathways to Economic Inclusion, the Bank's social framework that launched in 2023 and is focused on supporting people with equitable access to the financial system, to employment, and to housing.



Early Childhood Development and Childcare

In Canada, the <u>child poverty rate</u> is higher (16.1%) for children under six than for all children. High-quality, affordable, and inclusive early learning and childcare are not just crucial, they are transformative, given that children living in poverty have an increased likelihood of poor developmental outcomes. Quality childcare gives children the best start in life, fostering their development and potential. This not only benefits children but also promotes gender equality by enabling more parents, especially mothers, to participate in the workforce.

Over half of all provinces and territories have <u>\$10-a-day on average</u> (or less) regulated childcare. All others have reduced parent fees by 50% or more for regulated childcare.

- From 2017 to 2020, Canada successfully surpassed its target of creating up to 40,000 more affordable childcare spaces nationwide.
- Create 250,000 new childcare spaces across the country by March 2026
- Full implementation of \$10-a-day childcare is set for 2025 to 2026.



• The Canadian Centre for Policy Alternatives (CCPA) assessed childcare fees in 37 cities across the country. Quebec cities are at the lower end of the fee range followed by St. John's, Winnipeg, Saskatoon, Regina, and Iqaluit

Fee reductions and estimated gross annual savings for regulated/licensed childcare per child as of January 1, 2024, enabling more parents to join the workforce. These efforts serve to boost economic productivity and reduce child poverty.

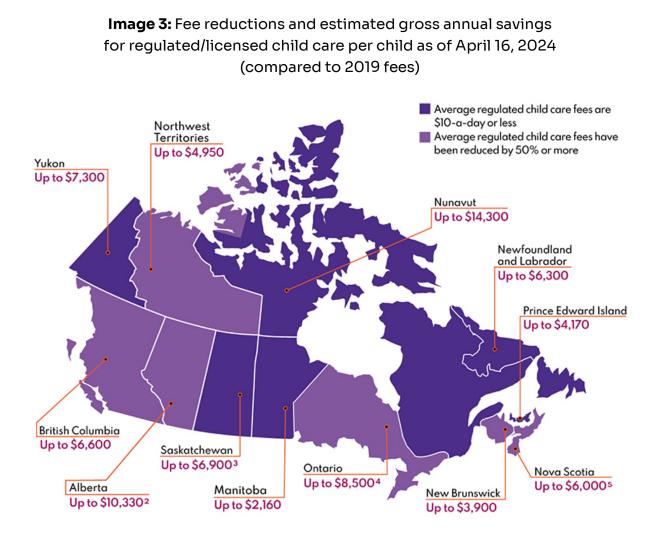
As noted in the 2021 study by economist Jim Stanford, Director of the Centre for Future Work, <u>childcare doesn't cost; it pays.</u>

Some of the specific financial benefits to Canadians are as follows:

- Some 200,000 new jobs over 10 years in the childcare sector
- Another 100,00 jobs in industries that support and supply the sector
- \$17 to \$29 billion per year in additional government revenues

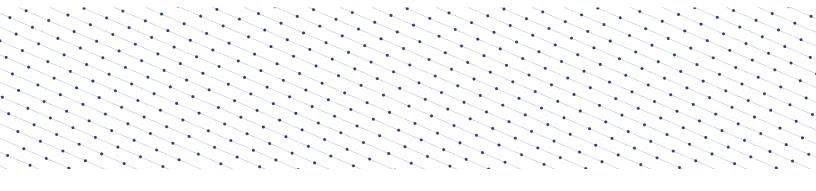
Communities are healthier when their children thrive. Strategies at the local level complement the governments and can include:

- Partnerships with Indigenous communities and the private sector to create and sustain child care
- Funding spaces and improve existing facilities
- Regularly assessing and advocating for the \$10-a-day child care goal to ensure accountability



Source: <u>Toward \$10-a-day: Early Learning and Child Care</u>, Government of Canada, 2024

Note: The map above does not include data for Quebec because Quebec achieved average fees of less than \$10 a day prior to the creation of the Canada-wide early learning and child care system.



Community Story About Early Childhood Development and Childcare

Advocacy helps ensure access to universal daycare for refugees in **Montreal**, **Quebec**.

The <u>Welcome Collective's</u> (WC) advocacy efforts in Montreal, Quebec, have been at the forefront of supporting refugee claimants locally. The WC stepped up to support asylum seekers taking the province to court in 2022 when the Government of Quebec sought to <u>exclude refugee claimants</u> from access to affordable childcare.

Through their mobilization efforts, the WC rallied thousands of refugees to hold a demonstration and attend the court hearings. They communicated legal rights to newcomer families, responded to media requests, and gathered testimonies, not only shifting public awareness, but also contributing to the legal team's case with observations and obtained affidavits.

The WC successfully pushed the provincial government to continue providing newcomers access to universal childcare. In the <u>Quebec Court of Appeal</u>, judges restored refugee access to subsidized daycare by accepting the argument that denying refugees access to subsidized daycare violated refugee rights and "reinforces, perpetuates and accentuates" the historic disadvantage faced by women in the job market.

On February 21, 2024, the Government of Quebec appealed the decision to the Supreme Court of Canada. It also requested that the Appeals Court decision be suspended until the case is heard, denying childcare access for months and possibly years. In response, the WC mobilized thousands of refugees to immediately sign up for a daycare placement as children with spots would not be removed – meaning that significant numbers of asylum seekers got access because of the WC's organizing. The WC will continue to support refugees' access to universal childcare during the next round of court.



Did You Know?

During the suspension hearing, the Government of Quebec argued that the system could not handle the childcare of refugees due to the 32,000-child waiting list. In response, WC lawyers demonstrated that the wait list came from outside of Montreal and that refugees primarily live in Montreal. This argument was crucial in the court's decision to restore refugee access to subsidized childcare.



Anti-Racism & Reconciliation

Understanding <u>Intersectionality</u> is vital to eliminating poverty. Many forms of oppression and hierarchies of power, such as colonialism, racism, marginalization, sexism, heteronormativity, ableism, and other forms of exclusion disproportionately affect access to work (including a living wage), housing, social services, and health services. In general, Indigenous Peoples, Black people, racialized people, people with disabilities, single people, women, transgender people, immigrants, and refugees are the most vulnerable to experiencing poverty. Moreover, Indigenous people living in urban areas experience poverty at a higher rate than other groups.

Marginalization by the numbers:

- <u>Among racialized populations in Canada</u>, 15.8% of Canadians of Chinese descent, 12.4% of Canadians of African descent, and 10.8% of Canadians of South Asian descent live in poverty.
- Poverty is more prevalent among recently landed immigrants (i.e., between 2016 and 2021) and non-permanent residents (i.e., refugees) 16.1% and 41.8%, respectively.
- The poverty rate of single mothers with a child five years old or younger was the highest of all family types at 31.3%.
- 12.9% of transgender men, 12.0% of transgender women, and 20.6% of nonbinary people lived below the poverty line.

The year 2023 marks eight years since the release of the Truth and Reconciliation Commission's 94 Calls to Action. Zero calls to action were completed in 2023, and 81 calls remain unfulfilled out of 94. Progress has been delayed by bureaucratic roadblocks, endless debate, and nearly every excuse imaginable. According to a 2023 report from the Yellowhead Institute, the following <u>Challenges</u> to <u>Reconciliation in Canada</u> have endured each subsequent year since the original report was released:

- Paternalism
- Structural anti-Indigenous discrimination and legal myths
- "Public interest apathy" of non-Indigenous Canadians
- Insufficient resources
- Reconciliation as exploitation or performance or window dressing

As of June 2023, only two out of the 231 calls for justice issued by the National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG) have been completed.

These disparities highlight the potential for targeted initiatives to break down intersectional barriers for equity-deserving populations.

Community Stories About Anti-Racism and Reconciliation

Indigenous co-creation in Calgary, Alberta

Calgary, Alberta's, Vibrant Communities and partners of the Enough for All strategy reached a new milestone in their reconciliation journey. The Enough for All Strategy <u>was gifted a Blackfoot name</u>, *iih kanii tai staiiwa (ee-skunit-des-si)*, which translates to "everything is there." This phrase mirrors the principles of Enough for All, recognizing the fundamentals of caring for one another, and that everything you need in life has always been there and always will be.



This action is particularly meaningful as the name was proactively given to them by Elders who are engaged with the Enough for All Strategy, as the partners have proven to have worked *alongside* the community; a Blackfoot name is not something that can be asked for. It also signifies a different way forward together and different responsibility, as the name invites more Indigenous people to feel a connection with the work.

One of Calgary's three goals is "Indigenous people are co-creators in Calgary's future without poverty." The community has been engaging Indigenous people as co-creators in the initiative, particularly through leadership of the Indigenous Advisory Committee. This now moves the collaborative from talking and planning into action.

Building Equity in Alberni-Clayoquot, BC

In the Alberni-Clayoquot Region, stigma and racism were reported as common experiences uncovered during community engagement for the region's <u>Poverty</u> <u>Reduction Action Plan</u>. In response, the <u>Alberni Clayoquot Health Network</u> (ACHN) facilitated delivery of a 'Building Equity' project, supported by Union of BC Municipalities Poverty Reduction funding. In total, 70 people were trained with a high uptake of local decision-makers. This included executive directors and frontline service providers from organizations ranging from Island Health to the Nuu-Chah-Nulth Tribal Council. All local governments in the region had staff and elected officials attend, as well as a significant cross-section of the community.

The ripple effects of the workshops are embedded in conversations taking place around the community. One direct outcome was a change in the governance structure of the ACHN. The Network table used the learnings to inform new value statements and has created a roundtable executive committee to replace the chair position. Further work is also being done to ensure ongoing community engagement and relationship building.

The project had two main components – a workshop series on Decolonization for personal and organizational reflection, and a Toolkit for local decision-makers to continue their work on topics related to equity in the region. There was recognition that, in order to start working on complex issues like poverty, there needed to be new frameworks and a capacity to reflect on the foundational impacts of inequity and racism on poverty experienced by people today. There was also a need to learn and reflect on culture and society in a safe, empowering environment.



The Decolonize First Workshops, developed by <u>Nahanee Creative</u>, were adapted to be delivered in Nuu-Chah-Nulth territories and facilitated by a local indigenous company White Raven Consulting.

Tamarack's Anti-Racism Community of Support helped the ACHN to both frame the conversation and identify effective strategies for going forward. The completion of the <u>Building Equity Toolkit</u> and delivery of associated workshops continues to seed an implementation-level of systems change throughout the region.

Saskatoon, Saskatchewan, Closing the Digital Divide

Saskatoon, Saskatchewan, is closing the digital divide by piloting free public Wi-Fi in the city's downtown core. People who are not connected digitally are more likely excluded from the economy (e.g., getting and sustaining a job) and, as emphasized by the COVID-19 pandemic, are more likely to be excluded from public health orders and safety information, medical and legal services, and to social inclusion. Access to internet and devices was decreed a human right by the Federal Government in 2016.

To address this issue, partners from the **S**askatoon Inter-Agency **R**esponse to **C**OVID (SIRC) who are now working with the Saskatoon Poverty Reduction Partnership (SPRP) (post-COVID) presented the case to City Council. Their aim was to leverage funding and bridge the gap. In their appeal, they emphasized that there is no shortage of donated devices in Saskatoon, and that the main barrier to digital access is sustaining the monthly internet cost.

The City funded the pilot by reallocating \$250,000 from the province's 2020 Municipal Economic Enhancement Program (infrastructure fund), launching a oneyear public Wi-Fi pilot covering two downtown core neighbourhoods. These areas were chosen after geographically heat mapping the number of devices and identifying high concentrations of people from equity-deserving groups – particularly youth, seniors, immigrants, Indigenous people, and people earning lower incomes – and proximity to municipal infrastructure.

The City also listened to what people needed. Engagements with residents revealed that if the internet was unreliable (e.g., freezing, dropping calls) it would not be used – thus, fast high-quality internet was purchased. Once the initiative was created, the SPRP supported the roll-out and engagement of community partners and residents regarding the service.

For instance, it worked with the Public Library as partners to help ensure everyone understood how to access the free system. The library offered digital literacy workshops, having residents bring their own device and get help setting up their smartphone or tablet and connecting to the internet. Since its launch in February 2023, 1,500+ residents who live, work, and/or visit these two neighbourhoods have benefitted from free high-speed Wi-Fi.

Key outcomes have included:

- Improved access to online health services
- Improved connectivity with family outside of Saskatoon
- Increased access to recreational online platforms
- Improved sense of belonging

Anecdotally, the SPRP has found that community service agencies that support families living in the area have reported that accessing clients has become much easier. In addition, health-related service providers can now use social media platforms to send reminders and make contact as needed. One community service agency noted that being able to connect with a client in real time with messenger has eliminated lateness and created a lasting relationship between the service provider and the family. Another client spoke about how they can access YouTube and that their kids can interact "like all the other kids do," which has de-stigmatized their kids in peer groups.



The City of Saskatoon has allocated \$5,000 to continue the program in 2024-2025 with the goal to eventually expand the city's fiber network in future years.

Eastern Ontario adopts an Equity Indicators Framework

The Eastern Ontario Health Unit (EOHU) was first introduced to the Equity Indicators Framework (EIF) by the Prairie Centre for Racial Justice (PCRJ) at CEP's Summit for Strength event in April 2023. The Health Unit, which operates in the Stormont, Dundas, Glengarry, Prescott, and Russell counties, saw an opportunity to take steps towards becoming a culturally safe organization and to shift community poverty work towards anti-oppression.

The EOHU began its culturally safe journey by applying the EIF tool internally. The tool is designed to empower organizations to examine where and how colonial and racist processes and structures operate. It does this by using a three-part scoring method to measure performance with a rating scale and corresponding indicators.

This tool helped the EOHU improve, as a system, how it interacted with and supported the community by addressing a root cause of poverty – specifically, systemic oppression due to colonialism and racism. The Health United partnered

with United Way Stormont, Dundas & Glengarry, United Way Eastern Ontario, and the Great River Ontario Health Team to encourage multiple organizations and systems across the community to participate in PCRJ training. This resulted in three in-person days of anti-oppression education and one in-person day of implementing the EIF. Approximately 80 individuals representing 36 organizations covering municipalities, health care, justice, and child protection, among others, participated.

Next, the community formed an Inclusion, **D**iversity, **E**quity, and **A**nti-Oppression (IDEA) Coalition that incorporated two elements: First, an active Vibrant Communities poverty reduction strategy (originally co-led by the EOHU and the Social Development Council of Cornwall and Area) that integrated equity into the local Safety and Well-Being Plan, and second, its established community network of organizations pursuing Equity, Diversity, and Inclusion.

The IDEA Coalition has met several times since 2023 to address Inclusion, Diversity, and Equity (and recently included anti-oppression) at the community level. At present, two objectives have been completed: the creation of the five pillars (Community Equity, Education and Training, Engagement and Belonging, Policies and Procedures, and Data Analysis) and writing a commitment letter to address community needs.

To date, 35 local organizations have signed the commitment letter to adopt share IDEA principles and practices. This commitment has already allowed the area to mobilize quicker in times of crisis.

The EOHU's commitment to implementing the EIF, from creating space for other organizations to learn about the tool to holding themselves accountable to the population, demonstrates the leadership role that Public Health can play in shifting poverty reduction work towards anti-oppression practices.

Social Role of Government

All levels of government have essential roles in addressing complex social issues; governments – large and small – have a wide variety of tools within their jurisdiction and a high degree of influence over poverty solutions. At all levels of government, addressing complex issues related to poverty takes a buy-in, leadership, partnership, and collaborative action to ensure success.

A good example of jurisdictional overlap is the dual crisis of affordable housing and homelessness that communities experience today. This complex crisis necessitates a multi-level approach: while the federal government provides funding and policy leadership, provincial governments provide political will to act, further policy levers, additional funding, and program development and delivery. Local governments, for their part, ensure that communities have a level of readiness, including political will, as well as the capacity to partner (e.g., through provision of land at no additional cost), apply for program funding when it comes down the pipe, and not only construct but also manage new housing units over time.

Local government contributions are multi-faceted and critical to building resilience and co-creating healthy, vibrant communities. Social policies ensure local government programs, initiatives, and actions directly promote the social sustainability of community.

Local governments also have capacity to liaise, support and coordinate multisectoral collaboration to advance social projects and initiatives that contribute to healthy, equitable, inclusive and resilient communities. In addition, local governments can be active partners at the table, contributing funding and other resources to add much-needed capacity to collaborative efforts to address complex challenges. This recognition of local government's role instills a sense of empowerment and hope for our members working in this domain.



Community Stories About Local Government

The **City of Airdrie, Alberta**, makes it easier for low-income residents to access transportation and recreation.

In 2016, the City of Airdrie, Alberta, consolidated two existing low-income subsidy programs – run by the public transit system and a local recreation centre – into one comprehensive program. This change was designed to make it easier for residents to access needed support. The one-stop, application-based system offered residents below the Low-Income Cut-Off Before Tax a 50% subsidy on transit and recreation.

As of January 1, 2023, the program underwent a significant update, moving towards a sliding scale. This change has brought about substantial benefits for residents below the threshold, with their subsidy increasing to 75%. Moreover, additional tiers have been introduced, from 50% to 25% discounts. The City witnessed a remarkable surge in the number of residents applying for the program, a clear sign of the positive impact of these changes. The number of households covered has escalated by 70% compared to 2022, with the majority of applicants qualifying for the 75% subsidy. As a result, Airdrie Transit has experienced a 128% increase in subsidized fares; Genesis Place (the recreation centre) has seen a 39% increase in membership passes and a 164% increase in subsidized program registrations (e.g., summer camps, day camps, etc.).

In the fall of 2023, Airdrie added Bert Church Live Theatre (a municipally owned performing arts venue) to the program, a promising step towards further improving our community's access to services.

The City's Social Planning department's commitment to improving the lives of residents is not a solitary effort; it is a collaborative endeavour that involves all municipal services. Social Planning worked closely with other City departments while planning the changes, and all fully supported the department's mission to help more residents access these services and remove financial barriers.

This collaboration not only brings awareness and cohesion but also underscores the social role of local government. Together, they are making a difference in the lives of the community members.

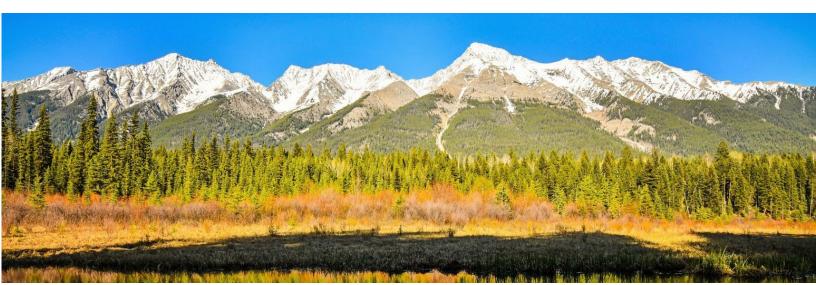
New Staff Propel Action in Three BC Communities

As local governments across BC undertake poverty reduction planning, there is recognition of the need to add staff capacity to coordinate and contribute to community-based, collaborative priority actions related to reducing poverty. Last year, three local governments in BC created new staff positions:

The **City of Richmond** created a new, full-time Social Planner 2 - Poverty Reduction position. This permanent staff position builds longer-term capacity for the City to lead and support targeted work to implement the <u>2021–2031 Collaborative Action</u> <u>Plan to Reduce and Prevent Poverty</u> in Richmond.

Early outcomes include:

- 1. Internal:
 - Completion of the City's first <u>two-year progress update</u> on the 2021-2031 Collaborative Action Plan to Reduce and Prevent Poverty in Richmond. This update includes information on community trends and poverty reduction initiatives led by the City and partner organizations, as well as work being led within the community.
 - Increased awareness across city departments of what poverty reduction goals are, as well as knowledge of relevant actions to support them. This awareness is resulting in new internal collaborations aimed at reducing and preventing poverty (e.g., supporting an equity focus in climate action initiatives).
- 2. External:
 - Leadership of the Community Poverty Reduction and Prevention Table, together with Richmond Public Library. This collaboration has resulted in the convening of community-based service providers to collaborate on strategic actions (e.g., capacity building with employment resource service providers in Richmond).
 - Co-led with Richmond Public Library, development of innovative new community resource navigation programs that work to connect households with lower incomes to community based resources and supports. For example, the. Community Services Connectors Program, a peer-to-peer resource navigator pilot program, and the Community Services Pop Ups resource drop-in program that has supported over 1,400 people to date.



The **City of Cranbrook** and **Regional District of East Kootenay** pooled resources to hire a new <u>Social Development Coordinator</u> (SDC). The person in this role serves as a bridge for communication between local government and social support services to identify service gaps through working proactively together to understand and address existing and emerging social issues. The goal is to reduce the physical, emotional, and financial toll experienced across all sectors while improving the health and wellbeing of individuals and community.

Early outcomes include:

- Operationalization of a Situation Table that brings community partners together, triages high-risk individuals and families, and fast-tracks intervention services
- Development of a Community Extreme Weather Plan that resulted in provincial funding for an Extreme Weather Shelter
- Provision of a report to the Minister of Housing that advocated for urgent housing for vulnerable seniors, which resulted in BC Housing purchasing housing for seniors in Cranbrook
- A Community Town Hall, coordinated by the SDC and Interior Health's Healthy Community Coordinator, brought 32 participants from social agencies, churches, the RCMP, the Fire Department, Local Government City Council and senior staff, and Interior Health – including the region's Medical Health Officer – to brainstorm actionable, immediate solutions to address a top priority: homelessness and related issues. The resulting ideas and innovations were brought forward to inform a newly created cross-sectoral Mayor's Task Force to Address Homelessness, Community Safety & Wellbeing. Simultaneously, the City also established a Mayor's Task Force on Housing, bringing together housing providers, advocates, and business to lead collaborative action and improve community capacity to improve affordable housing options in the region.

The **Comox Valley Regional District** (CVRD) hired a new Social Planning Coordinator to:

- Liaise, support, and coordinate multi-sectoral collaboration to advance social projects and initiatives that contribute to a healthy, equitable, inclusive and resilient region
- Link CVRD, community partners, and rights holders in supporting efforts to address complex community issues related to poverty reduction, affordable housing, homelessness supports, and community health and wellness.

• Help build capacity within the CVRD to be an effective partner and contributor in addressing social development challenges, as guided by strategic priorities, plans, policy and interdepartmental action planning initiatives.

Early outcomes include:

- Identification of the need for capacity to support local organizations and poverty reduction initiatives with the sourcing, collection, and analysis of data
- Supporting regional initiatives with administrative and logistical coordination and research on best practices
- Identification of the need for increased communication and capacity coordination amongst public agencies, including local government

Fifty-one member communities have local governments as active participants at the table. As the social impacts of place-based challenges intensify, there is a need to increase the number of local government staff and political leaders that understand, embrace, co-lead, participate in, and contribute to the work of solution-focused collaboratives.

NEXT STEPS

Policy

Tamarack's Policy Priorities, deeply rooted in our charitable purpose, strategic priorities, the importance of place, and our EDIJR commitments, are a crucial response to the pressing societal challenges we face. We are mindful of how our policy activities can catalyze other conditions for systems change, such as practices, resource flows, relationships and connections, power dynamics, and mental models.

At the heart of Tamarack's public policy activity is our unwavering support for community and place-based approaches.

1. **Basic Income**: As pandemic benefits have been removed (and at times retroactively punished low-income Canadians), the impact on vulnerable Canadians has led to increasing rates of poverty. Several community collaboratives are members of basic income networks and have advocated to governments and to Tamarack on this issue. During our policy calls in March and April 2024, Board Members supported Tamarack taking this position with



the additional recognition that a basic income program should respect the self-determination of Indigenous communities in Canada.

- 2. **Develop a National Strategy on Belonging**: At all levels, we face a poly-crisis of loneliness, poverty, inequality, and environmental sustainability. Well-supported communities provide pathways to address and solve many of these interconnected challenges. Tamarack communities have shown support for developing a national strategy for belonging. Close to 500 individuals have signed Tamarack's call for a strategy and collaboratives across the networks have spoken in favour.
- 3. Implement and Support Diverse Credit Pathways: People with a high school diploma are more likely to have improved economic and social outcomes than their peers who do not graduate. Providing diverse pathways for youth to acquire credits toward officially recognized credentials is essential. Tamarack's Communities Building Youth Futures network has developed and scaled several important diverse credit pathways programs. For example, the Roving Campus, After the Bell, and YK Prep Connect provide a strong base and case for this work.

Shared Membership

Tamarack has been focused on achieving <u>deeper integration</u> across our four issuebased networks for change: <u>Communities Ending Poverty</u>, <u>Communities Building</u>

Belonging, Communities Building Youth Futures, and Community Climate

<u>Transitions</u>. This integration represents a shift towards a membership model that will make it easier for communities to access resources related to belonging, poverty, just climate transitions, or youth as they relate to local work. This shift will also make it easier for members across various networks to connect.

United States Strategy

Our United States-based members engage with Canadian CEP communities through Tamarack's work. We recently convened United States communities to deepen our understanding of the contributions Tamarack is uniquely positioned to offer in the United States and the skills, knowledge, and experiences they would like to share with other communities.

We learned that our partners in the United States value the following:

- Sharing stories of communities making progress on complex social problems
- Creating tools that consider the present-day realities of local contexts
- Connecting grassroots, informal, and resident-led initiatives with other communities

We will continue to explore the role we can play in supporting community change in the United States with humility, recognizing the transformative work already being done at local, state, and national levels.



CONCLUSION

Why is poverty on the rise?

By summer 2022, the Canadian Government began to decrease pandemic benefits and ended all forms during 2022. Sadly, when the income security systems ended, the gains of 2020 began reversing. Food and housing needs followed a comparable pattern to poverty.

All levels of government must prioritize poverty reduction. The answer to poverty requires policy makers to commit.

CEP Members

The network's response to the challenges in this report remain a highlight to 2023. Members continue to innovate; push boundaries; do the groundwork to end poverty in Equity, Diversity, Inclusion, Justice, and Reconciliation; and advocate for change.

Communities Ending Poverty

We remain a f<u>ield catalyst</u> for change and align, amplify, and accelerate anti-poverty work. Our members' multi-sector roundtables engage in this learning community to connect, build capacity, and learn from each other.

Together we must influence regional, provincial, territorial, and national-level change.



Land Acknowledgement

Turtle Island (North America) is the ancestral home of Indigenous peoples of First Nation, Métis, and Inuit descent. We recognize that across this land Indigenous rights holders have endured historical oppression and continue to experience inequities that have resulted from the widespread colonialist systems and ideologies that perpetuate harm to Indigenous peoples to this day.

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