

ENDING WORKING POVERTY | REPORTING YOUR IMPACT

COMMUNITY EXAMPLES

The following stories are examples of how community collaboratives can consider constructing their impact narrative and reporting outcomes – using both narrative and numbers – when no one individual or organization is directly attributable to the change in people's lives.

Saskatoon, Saskatchewan

The City of Saskatoon adopted a Community Benefits Framework for a major downtown arena project, requiring contractors – The construction General Contractor and the future arena operator – to implement a proven Equity, Diversity, and Inclusion (EDI) framework for hiring and retention and to negotiate the use of living wages. This is expected to improve job quality for workers in the city's core, particularly for equity-deserving groups. It will benefit approximately 570 construction workers – which will diversify these already well-paid jobs beyond the traditional white male demographic – and 24 low-wage arena employees.

As the city grows, high-income jobs in the tech sector are driving demand for low-wage service work, increasing income inequality and deepening working poverty. Saskatchewan has one of the lowest minimum wage rates in the country, and in Saskatoon, full-time, full-year minimum wage work is still not enough to meet the poverty line. The Saskatoon Poverty Reduction Partnership procured and analyzed local labour market data and presented these findings to City Council to influence discussions around the new arena development. Their collaboration and awareness raising led to the inclusion of equity and wage provisions in the Community Benefits Framework, embedding social considerations directly into the procurement and operations of a major infrastructure investment.

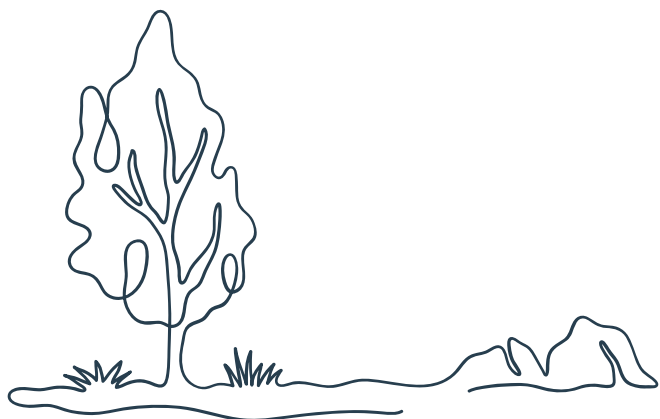


Trail, British Columbia

Trail has begun to reduce working poverty by lowering key household expenses. Out of a baseline of 130 families (T1FF) identified as living in working poverty, 165 families have accessed reduced-cost recreation opportunities, and 7 individuals have reduced their food expenses through a community gardening initiative. Participants reported that lowering food costs also led to a meaningful reduction in personal stress—freeing up capacity to participate more actively in community life.

Trail's working poverty profile showed significant cost-of-living pressures, especially among single women. The community's limited infrastructure meant that even basic needs like transit, food access, and recreation were out of reach for many—regardless of income. Affordability, rather than income alone, emerged as a critical barrier to stability and wellbeing.

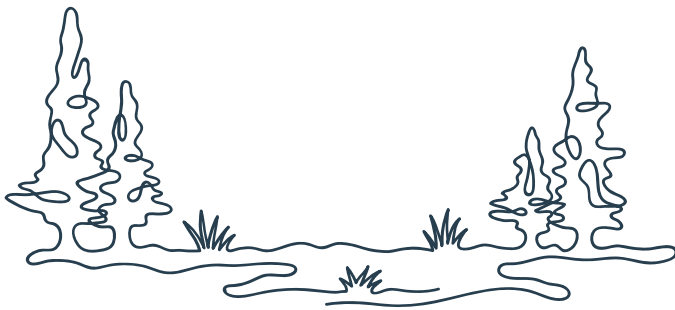
The Trail Skills Centre launched a co-designed community gardening program with residents who had lived experience of poverty. This initiative helped participants lower grocery bills, improve food security, and build social connection. As anticipated, participants experiencing reduced stress from these changes went on to take active roles in the community. The group donated excess produce to community food programs and two program participants also engaged in renewing Trail's poverty reduction strategy. The resulting five-pillar plan, focused on transportation, employment, childcare, inclusion, and food security, will now benefit residents living in working poverty as well as all those living on low income.



Chatham-Kent, Ontario

The ‘Vision Us’ project created the conditions for Chatham-Kent to take action on working poverty. Through data collection and community conversations, they illustrated that poverty in Chatham-Kent is most associated with under-employment and systemic exclusion rather than unemployment. This shift in mindset has nudged the focus of community solutions from helping people get jobs to building systems that help people get ahead financially. As an example, the municipality’s Department of Employment and Social Services is now convening a new Lived Experience Table comprised of Ontario Works (OW) recipients – many of whom are working poor – along with OW workers to co-design, critique and influence public service delivery.

This table is already creating more flexible case management and better supports for people. For instance, people arrested in Chatham-Kent often go to the nearest jail in Windsor. When they are released from the South West Detention Centre, a bus brings them back to Chatham-Kent, often to the shelter, with no resources. Based on the Lived Experience Table’s input, Chatham-Kent Employment and Social Services is now creating a case management pilot program with the South West Detention Centre and Correctional Service Canada, whereby everyone leaving a federal penitentiary – or who is on parole – leaves with a plan for housing.



Winnipeg, Manitoba

Winnipeg put more money directly into the pockets of people living on low income by increasing their access to income beyond employment, and by building their financial management skills. Empower Manitoba and Manitoba Financial Empowerment Network (MFEN) jointly lead the community's five-prong Financial Empowerment Plan, which aims to increase access to government benefits and tax filing, strengthen financial literacy, grow financial assets (savings, investments), improve access to safe, affordable financial products, and tackle systemic barriers (i.e., policies) to financial wellbeing. By aligning numerous community programs and services, a total of 3,751 participants received Money Management Training, financial education and/or coaching; 347 participants saved \$171,546 through matched savings programs; and \$96.4M was returned to over 30,000 tax filers – a 50% increase in low-income individuals filing taxes through the [Community Volunteer Income Tax Program](#) (CVITP) in just one year.

The partnership expanded the number of people reached by increasing the number of verified partner tax filing agencies in Winnipeg (e.g., frontline workers in hospitals), distributing more funds to Empower Manitoba partners to offer tax filing support year-round, and collaborating with First Nations leaders to expand tax filing and to tailor other financial empowerment services within their communities. Particularly targeted to support the working poor, the partners also designed and launched a pilot project inspired by matched savings models – but focused on helping people work their way out of debt. For every \$1 put towards debt, they will receive a matching \$3 from the program, up to a total of \$750 per person (or \$1,000 total reduced).

The MFEN partners noted that despite offering several savings-building programs designed to help people save for assets (e.g., a car, a new couch, etc.) people feel what they really need to do is tackle their consumer debt. It is a source of stress and keeps them trapped in a cycle of interest payments and low income. Partners secured seed funding for the pilot, and are negotiating exemptions with the Province of Manitoba for Employment and Income Assistance (EIA) recipients so that pilot participants do not have their program earnings clawed back by the province. They are planning to launch and run the program beginning Fall 2025 for 20 people, aiming for a success rate of 75% of people attaining their goals.

The alignment of these programs and services in Winnipeg through referrals, actions, and decisions are an example of local systems change – stewarded by non-profits, for-profits, governments and people with lived experience – that can lift people above the poverty line by building their personal assets and resilience.

