



Case Study 1 - Kingsville-Leamington

You live and work in the Kingsville-Leamington region in Essex County, Ontario - a peaceful, rural county with a focus on agriculture. You work for the Ontario Greenhouse Vegetable Growers (OGVG) - a non-profit representing farmers across the region, and you have been noticing increasing tensions between county residents and the large international workforce from countries like El Salvador and Jamaica that work on the farms. These workers are almost all male, and some residents feel nervous when workers gather in public spaces after dark when they are off work. As well, many workers struggle to access services that they need, like health, banking, or legal services, because they are not commonly offered outside of business hours or in their native languages. Workers also travel around the county by bicycle, and there are concerns about making sure they are kept safe on the road.

OGVG believes this is an issue that affects - and can only be addressed with - the whole community. You have been leading an initiative to explore how the community could take action.

So far, the following has happened:

On June 28, people from across the Windsor-Essex region gathered to discuss how we might collectively support a stronger, more connected Kingsville-Leamington, particularly with international farm workers.

Several recurring themes emerged in our discussions, representing our shared perspectives on the issue of inclusion and connection in our community. They are:

- We cannot ignore this issue any longer
- We need to encourage curiosity and understanding between all community members
- We are stronger together
- We need to make all services more accessible to international workers

Meeting attendees have also agreed upon the following guiding vision:

“Our communities are inclusive. We welcome, support, and appreciate the contributions of all residents – international and local. Our success is only possible because each person is supported by the workforce, organizations, and other residents to contribute their diverse gifts to create a thriving community for all.”

Now that you’ve made some progress forward, you feel you need to help the community get to tangible actions. What will you do in the next 4 months?

How would you help the community move from a common aspiration to tangible and aligned initiatives and action?

Case Study 2 - Prosperity Gateways

You are working on an initiative jointly led by the city of Edmonton and Prosper Canada. Leadership has identified Financial Empowerment supports, like free tax clinics, financial counseling, and consumer protection, as important priorities in the coming years. They have identified the Leisure Access Program (LAP) as a great opportunity to embed innovative Financial Empowerment supports, and have asked you to work with the community to make recommendations for the types of supports that would be most impactful. LAP gives low-income residents free access to local community resources like museums and recreation centres. Residents apply online or in person, and pick up their passes each month at the downtown service centre or at city recreation centres. You have 6 months and one other full-time staff member on this project. How would you proceed?

For further reference, from newswire.ca:

“Launched with the City of Edmonton and City of Toronto, the first two cities to join the initiative, Prosperity Gateways - Cities for Financial Empowerment helps city governments reduce poverty by building financial help into city services used by residents with low incomes. Financial help includes education, coaching/counselling, free tax clinics, and help accessing income benefits. Research shows that building these supports into services like community housing, homeless shelters, social assistance and employment programs has a 'super vitamin' effect – measurably improving service outcomes, as well as the incomes and financial health of residents.

"Financial empowerment interventions can help people to boost their incomes, build emergency savings, pay down debt, and build their financial skills," said Elizabeth Mulholland, CEO of Prosper Canada. "Right now, this kind of financial help is often unavailable or tenuously funded. Permanently building these supports into city services means people with low incomes will be able to get free, high quality, financial help when they need it and that this help will be here to stay."

Canadians report that their personal finances are the primary cause of stress in their lives. This is reflected in record high household debt, historically low savings levels, and rising debt delinquency and bankruptcies. Despite this, people with low incomes have few trusted places they can turn when they need help to:

- build their financial knowledge and skills;
- deal with urgent financial problems, set financial goals and build a plan to achieve them;
- tax file and access income benefits they may be missing out on;
- access safe and affordable financial products and services;
- save and access opportunities to build their assets; and/or
- protect themselves against fraud and financial abuse.

Financial empowerment can be a game changer for municipal poverty reduction efforts. In just over three years, nonprofit financial empowerment pilots in 14 communities across Canada

have already helped over 290,000 people with low incomes to build their financial health and increased the incomes of 109,000 of these individuals by over \$305 million dollars.”
(newswire.ca)

How would you approach identifying the best opportunities for Financial Empowerment supports as a part of this program?