



**ENDING WORKING POVERTY**

# **THEORIES OF CHANGE MAPPED TO THE MONEY IN – MONEY OUT FRAMEWORK**

# COMMUNITY EXAMPLES

COMMUNITY STRATEGY CHATHAM-KENT, ONTARIO		TAMARACK INSTITUTE		
MONEY IN		MONEY OUT - FIXED	MONEY OUT - VARIABLE	ASSETS
App: Employer/employee matching (like Uber)	Thriving wage conversations with employers			
PT employees gain more control over their schedule and gain micro-credentials	Increase number of thriving wage employees and employees			
Employers have larger pool of talent	Increase employment income			

## Chatham-Kent

Chatham-Kent is focused on increasing employment income by supporting the availability of thriving wage jobs and more working hours. Ontario's new policy changes make it easier for Social Assistance recipients to take on more work without immediately losing key benefits (e.g., health and dental), reducing the "cliff effect," thereby reducing the work disincentive. Employers, however, said paying higher wages wasn't feasible without help addressing turnover, recruitment and onboarding costs. Workers, especially parents, need more control over unpredictable and inflexible part-time schedules. In response, Vision Us is expanding on a Collective Impact app, already in development, to pilot a shift-matching platform that is similar to a rideshare app. Employers list available shifts, workers choose ones that fit their needs, and all employers using the app must pay a thriving wage. This helps employees gain more control over their schedule, piece together hours that are full-time or closer to full-time and make the equivalency of benefits through decent hourly wages.



## Trail, British Columbia

Trail began by listening to people with lived/living experience of working poverty. Stress from food insecurity emerged as a major barrier. In response, the Trail Skills Centre launched a community gardening program, which reduced grocery bills, built social connection, and created pathways into leadership. This supported two program participants the capacity to engage in creating the broader poverty reduction strategy and contribute to the community's shared vision.

Based on local data showing a lack of basic infrastructure for all residents, Trail's poverty plan is organized around five pillars:

- Transportation – Expand transit hours and infrastructure (e.g., walking, biking, community rides)
- Employment – Increase the number of living wage jobs through promotion
- Child Care – Integrate existing services and create new subsidized spaces
- Belonging & Inclusion – Create a one-stop community hub and improve access to recreation subsidies
- Food Security – Continue gardening programs and expand into food preservation

## COMMUNITY STRATEGY WINNIPEG, MANITOBA

MONEY IN	MONEY OUT - FIXED	MONEY OUT - VARIABLE	ASSETS	
Increase income from tax transfers	Reduce personal debt spending	Reduce money spent on high-cost products	Build positive personal financial literacy & habits	FIVE YEAR GOALS
		Reduce money spent on high interest loans	Increase financial assets (savings, investments)	Access to income boosting benefits & tax credits
				Opportunities to reduce debt, grow savings & build assets
				Access to safe and affordable financial products & services
				Addressing systemic issues, consumer awareness & protection
				Financial information, coaching & counselling

## Winnipeg, Manitoba

Winnipeg's strategy is stewarded by two established collaboratives: Empower Manitoba and the Manitoba Financial Empowerment Network. Their five-pillar Financial Empowerment approach includes supporting people with paycheques to access affordable banking services, to help manage their money through financial literacy, and to supplement their income with government benefits and credits (e.g., RESPs, CLB, tax filing). They run successful matched savings programs—but community insight flagged debt as a major roadblock to financial stability. The collaboratives are creating a pilot program that mirrors the matched savings model, but for paying down debt—a hard sell for funders due to perceived risk associated with “bad debt”, but potentially game-changing given high interest traps and how debt limits housing, transportation, and “good” credit access.



## Saskatoon, Saskatchewan

Saskatoon operates using a constellation model, moving forward wherever energy and alignment exist across 12 “Bold Ideas” to eliminate poverty. Local data showed:

- Full-time, full-year minimum wage jobs don’t meet the poverty line
- Growth in high-wage tech jobs is creating more low-wage service jobs (e.g., dog walkers, retail, food and beverage)
- A proposed downtown arena project would mostly generate minimum wage service roles

Using that data, the Saskatoon Poverty Reduction Partnership advocated for a Community Benefits Framework tied to the arena project. City Council passed a resolution requiring the project lead to have a proven Equity, Diversity, and Inclusion strategy, and to consider living wages for all future jobs created by the development.