2020
IMPACT REPORT

VIBRANT
COMMUNITIES

CITIES REDUCING POVERTY

TABLE OF CONTENTS

MEMBERS MAP – CITIES REDUCING POVERTY

YUKON
1. YUKON ANTI-POVERTY COALITION

NWT
2. GOVERNMENT OF NORTHWEST TERRITORIES - WORKING TOGETHER
3. NORTHWEST TERRITORIES NO PLACE FOR POVERTY COALITION

BC
4. STEWART COMMUNITY POVERTY REDUCTION INITIATIVE
5. VIBRANT REVELSTOKE - AFFORDABILITY FOR ALL
6. SURREY POVERTY REDUCTION COALITION
7. PORT HARDY COMMUNITY POVERTY REDUCTION INITIATIVE
8. NEW WESTMINSTER POVERTY REDUCTION COMMITTEE
9. COMMUNITY SOCIAL PLANNING SOCIETY OF CRANBROOK AND AREA
10. NELSON VOICES FOR CHANGE
11. CITY OF VANCOUVER STRATEGIC INITIATIVES TEAM (SOCIAL POLICY)
12. POWELL RIVER AND REGION (QATHET REGIONAL DISTRICT)
13. CHILLIWACK POVERTY REDUCTION TASK TEAM
14. GOLDEN SOCIAL JUSTICE ADVOCATE PROGRAM
15. PHOENIX FOUNDATION OF THE BOUNDARY COMMUNITIES
16. LOWER COLUMBIA THRIVING FOR ALL
17. WILLIAMS LAKE THRIVE
18. CITY OF PRINCE GEORGE SELECT COMMITTEE ON POVERTY REDUCTION
19. DISTRICT OF MISSION

AB
20. COMMUNITY ACTION TO END POVERTY GRANDE PRAIRIE
21. CALGARY ENOUGH FOR ALL
22. CANADIAN POVERTY INSTITUTE
23. TOWN OF COCHRANE
24. CITY OF AIRDRIE
25. TOWN OF CANMORE COMMUNITY SOCIAL DEVELOPMENT
26. CITY OF CHESTERMERE
27. TOWN OF STRATHMORE COMMUNITY AND SOCIAL DEVELOPMENT
28. CENTRAL ALBERTA POVERTY REDUCTION ALLIANCE (CAPRA)
29. TOWN OF DRUMHELLER
30. CITY OF SPRUCE GROVE FCSS
31. CITY OF EDMONTON
32. END POVERTY EDMONTON
33. STRATHCONA COUNTY SOCIAL FRAMEWORK
34. TOWN OF STONY PLAIN FCSS
35. CITY OF ST ALBERT COMMUNITY SOCIAL DEVELOPMENT
36. VIBRANT LETHBRIDGE
37. REGIONAL MUNICIPALITY OF WOOD BUFFALO

SK
38. SASKATOON POVERTY REDUCTION PARTNERSHIP

MB
39. WINNIPEG POVERTY REDUCTION COUNCIL

ON
40. OTTAWA POVERTY REDUCTION NETWORK
41. SAULT STE. MARIE POVERTY ROUND TABLE
42. NORTH CHANNEL POVERTY NETWORK
43. LEEDS AND GRENVILLE POVERTY REDUCTION ALLIANCE
44. POVERTY ROUNDTABLE OF HASTINGS PRINCE EDWARD
45. CORNWALL VIBRANT COMMUNITY ROUNDTABLE
46. FUTURE OXFORD
47. CITY OF OSHAWA
48. SIMCOE COUNTY POVERTY REDUCTION TASK GROUP
49. PEEL POVERTY REDUCTION STRATEGY
50. HALIBURTON-KAWARTHA LAKES POVERTY REDUCTION ROUNDTABLE
51. TORONTO POVERTY REDUCTION STRATEGY
52. HAMILTON ROUNDTABLE FOR POVERTY REDUCTION
53. NIAGARA PROSPERITY INITIATIVE
54. POVERTY ACTION PARTNERSHIP OF HALDIMAND AND NORFOLK
55. ELGIN ST THOMAS COALITION TO END POVERTY
56. PROSPERITY ROUNDTABLE OF CHATHAM-KENT
57. WINDSOR PATHWAY TO POTENTIAL
58. LONDON CHILD AND YOUTH NETWORK
59. GUELPH & WELLINGTON TASK FORCE FOR POVERTY ELIMINATION

ON (CONT.)
60. HALTON POVERTY ROUNDTABLE
61. BRUCE GREY POVERTY REDUCTION TASKFORCE
62. DUFFERIN COUNTY EQUITY COLLABORATIVE
63. DURHAM REGION
64. KINGSTON POVERTY REDUCTION INITIATIVE
65. NORTH PERTH
66. PERTH-HURON
67. RENFREW COUNTY
68. TOWN OF HAWKESBURY
69. WELLBEING WATERLOO REGION

NB
70. NORTHUMBERLAND COUNTY
71. WESTMORLAND ALBERT WA ACTION
72. GREATER FREDERICTON COMMUNITY INCLUSION NETWORK (CIN)
73. SAINT JOHN LIVING SJ

NB (CONT.)
74. VIBRANT COMMUNITIES CHARLOTTE COUNTY

NFLD
75. VIBRANT COMMUNITIES ST. JOHN'S

NS
76. CAPE BRETON POVERTY TASK FORCE
77. AMHERST POVERTY REDUCTION ADVISORY COMMITTEE

USA
78. OPPORTUNITY CENTRAL IOWA
79. VIBRANT HAWAII
80. SOUTHBRIDGE, MA

Cities Reducing Poverty; October 2020

EXECUTIVE SUMMARY

ABOUT VIBRANT COMMUNITIES – CITIES REDUCING POVERTY

Vibrant Communities – Cities Reducing Poverty (VC–CRP) began in 2002 as a pilot experiment, in which 13 "Trail Builder" cities explored whether poverty could be significantly reduced by non-profits, for-profits, governments and citizen sectors collaborating in a new way. Its first phase yielded outstanding results. Under the leadership of the McConnell Foundation, Caledon Institute and Tamarack Institute, from 2002-2012, 200,000+ Canadians benefitted from poverty reducing impacts.

VC–CRP continues to share the models and lessons learned from these first 10 years as we support cities to develop new poverty reduction initiatives and facilitate space for important peer-to-peer learning. VC–CRP is now a national movement comprised of 80 locally-based collaboratives representing more than 300 cities across Canada and the USA.

As part of their membership package, VC–CRP communities are supported to explore the unique profile of poverty in their community, engage residents from all walks of life in identifying a shared vision, and determine local strategies for connecting and coordinating differently to achieve population-level poverty reduction.

CITIES REDUCING POVERTY | CITIES DEEPENING COMMUNITY

Vibrant Communities

Connecting local community efforts through national support since 2002

ABOUT THIS REPORT

The *Vibrant Communities – Cities Reducing Poverty 2020 Impact Report* is our first attempt at capturing and communicating national trends in poverty reduction and the important ways in which member Cities Reducing Poverty collaboratives are contributing to those changes.

This impact report is meant for poverty reduction organizers and advocates, and public decision-makers to get a sense for how collaborative, multi-sectoral local roundtables with comprehensive plans contribute to poverty reduction in their communities and beyond; and spotlights high-impact initiatives that are demonstrating promising results.

This impact report is also meant to inspire more organizations, groups and associations to track, identify and communicate their impact. That is, to describe the linkages between their activities and population-level outcomes, analyzing whether, in what ways, and how much things are changing for people living in poverty. This approach to evaluation also helps collaboratives gain a fuller understanding of how their contributions have an important role in creating healthy, vibrant communities.

BACKGROUND

Vibrant Communities and our Cities Reducing Poverty members recognize poverty as complex and multi-dimensional. As of 2018, we have aligned our working definition of poverty with *Opportunity for All*: Canada's First Poverty Reduction Strategy:
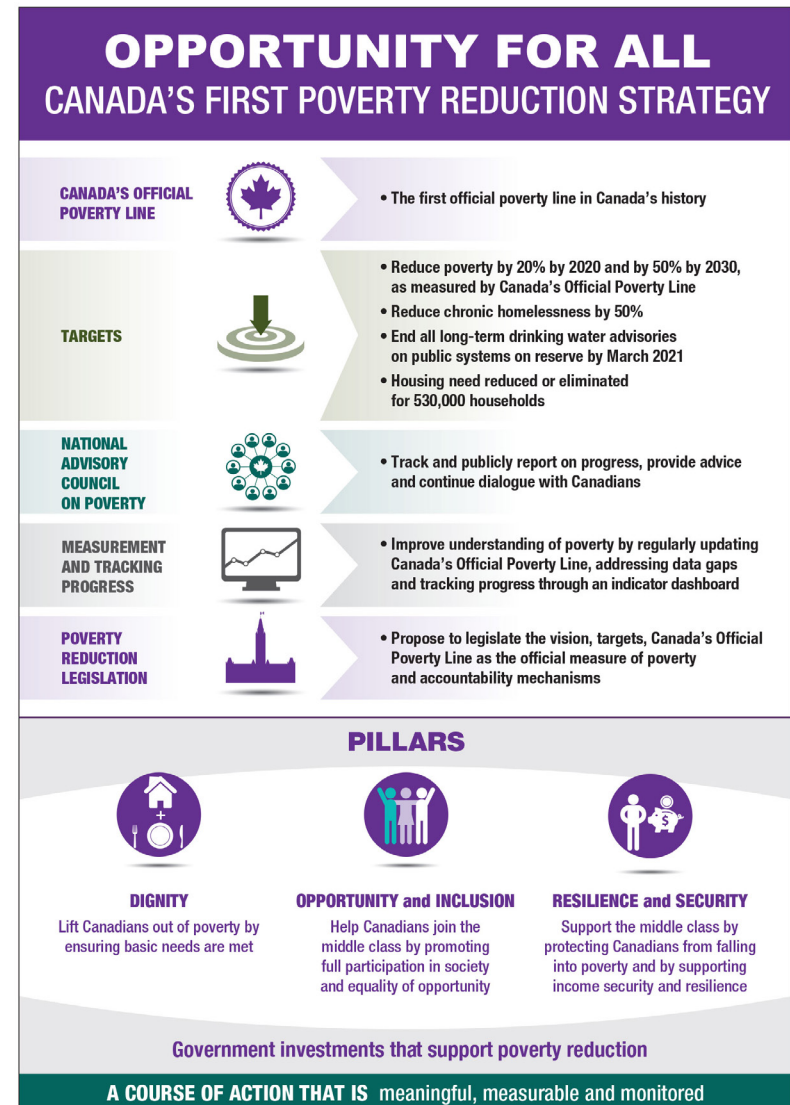
> *"Poverty is the condition of a person who is deprived of the resources, means, choices and power necessary to acquire and maintain a basic level of living standards and to facilitate integration and participation in society."*

Opportunity for All also denotes Canada's new official poverty line – the Market Basket Measure (MBM). The Government of Canada tracks progress towards poverty reduction goals by tracking the MBM as well as on 12 additional indicators which better reflect the complex and multi-dimensional nature of poverty. While MBM reflects absolute material deprivation, these additional indicators serve to monitor the ability of Canadians to better meet their basic needs and move closer to the poverty line.

The Dimensions of Poverty Hub complements VC-CRP's own *Game Changer approach to poverty reduction strategy and evaluation* (Mark Holmgren, 2016). The *Game Changer* approach highlights eight domains of poverty reduction work, that while not exhaustive, are high-leverage and can have positive cascading effects on the multiple dimensions of poverty. Cities Reducing Poverty members have reported finding it helpful in organizing their thinking about poverty reduction impact. We have therefore organized this report by its eight domains.

Poverty Reduction Game Changers:

- Income and Employment
- Housing
- Transportation
- Education
- Health
- Early Childhood Development
- Food Security
- Financial Empowerment

OPPORTUNITY FOR ALL
CANADA'S FIRST POVERTY REDUCTION STRATEGY

CANADA'S OFFICIAL POVERTY LINE
- The first official poverty line in Canada's history

TARGETS
- Reduce poverty by 20% by 2020 and by 50% by 2030, as measured by Canada's Official Poverty Line
- Reduce chronic homelessness by 50%
- End all long-term drinking water advisories on public systems on reserve by March 2021
- Housing need reduced or eliminated for 530,000 households

NATIONAL ADVISORY COUNCIL ON POVERTY
- Track and publicly report on progress, provide advice and continue dialogue with Canadians

MEASUREMENT AND TRACKING PROGRESS
- Improve understanding of poverty by regularly updating Canada's Official Poverty Line, addressing data gaps and tracking progress through an indicator dashboard

POVERTY REDUCTION LEGISLATION
- Propose to legislate the vision, targets, Canada's Official Poverty Line as the official measure of poverty and accountability mechanisms

PILLARS

DIGNITY
Lift Canadians out of poverty by ensuring basic needs are met

OPPORTUNITY and INCLUSION
Help Canadians join the middle class by promoting full participation in society and equality of opportunity

RESILIENCE and SECURITY
Support the middle class by protecting Canadians from falling into poverty and by supporting income security and resilience

Government investments that support poverty reduction

A COURSE OF ACTION THAT IS meaningful, measurable and monitored

RESULTS

Canada's Official Poverty Dashboard of Indicators: Trends, September 2020

Canada's official poverty rate

14.5%	12.8%	11.7%	11.0%
2015	2016	2017	2018

Particularly noteworthy, in this report we celebrate Canada being well on its way to ending financial poverty. According to Statistics Canada (2020), **the national poverty rate (MBM), declined by 24% from 2015 to 2018 – or more than one million Canadians.** In addition, the number of Canadians living in relative low income (Low Income Measure – After Tax) has also declined from 14.2% to 12.3% from 2014-2018. This is the lowest rate of poverty in Canadian history (Employment and Social Development Canada, 2019). Child poverty rates have been following a similar downward trend, with 367,000 fewer children living in poverty in 2018 than were in 2012 (Statistics Canada, 2020), with much thanks to the new Canada Child Benefit; and poverty rates amongst seniors are the lowest of three age brackets, in large part due to benefits such as the Guaranteed Income Supplement (GIS) that top up Canada Pension Plan (CPP) earnings for low-income seniors.
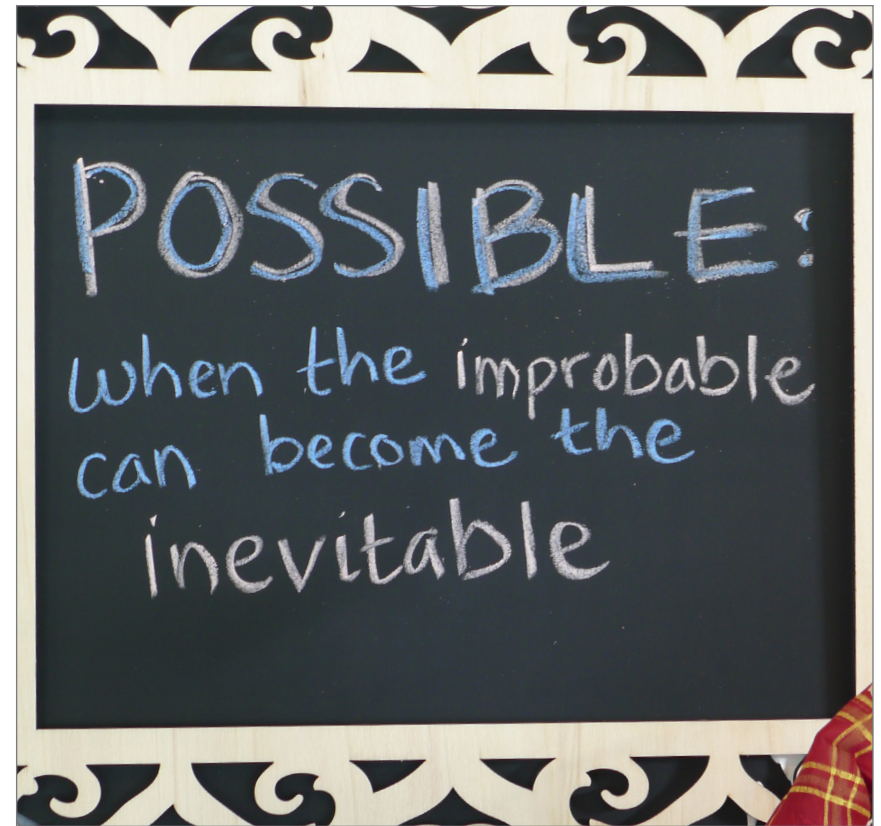
This prosperity is also being shared geo-graphically amongst cities and communities across Canada. In a scan of 14 large and medium-sized CRP cities, poverty declined from 2015-2018 in 10 cities (with the exception of Saskatoon, Cape Breton, St. Johns, and Vancouver).

MBM Region	2015	2018	Reduction (MBM)
Calgary	12.4%	12.3%	-0.8%
Cape Breton	12.4%	14.2%	15.3%
Edmonton	7.8%	7.5%	-3.9%
Fredericton	12.2%	10.7%	-12.3%
Halifax	18.3%	15.2%	-16.9%
Hamilton/ Burlington	10.0%	9.8%	-2.0%
Moncton	14.8%	11.6%	-21.6%
Ottawa	14.9%	12.2%	-18.1%
Saint John	19.5%	14.0%	-28.2%
Saskatoon	15.1%	16.0%	6.0%
St. John's	10.5%	12.9%	22.9%
Toronto	19.2%	13.9%	-38.1%
Vancouver	12.4%	14.9%	20.2%
Winnipeg	15.5%	12.0%	-22.6%

Percentage of Persons in Low Income 2015-2018 (MBM 2018-base)

	2015	2018
Calgary	12.4%	12.3%
Cape Breton	12.4%	14.2%
Edmonton	7.8%	7.5%
Fredericton	12.2%	10.7%
Halifax	18.3%	15.2%
Hamilton/Burlington	10.0%	9.8%
Moncton	14.8%	11.6%
Ottawa	14.9%	12.2%
Saint John	19.5%	14.0%
Saskatoon	15.1%	16.0%
St. John's	10.5%	12.9%
Toronto	19.2%	13.9%
Vancouver	12.4%	14.9%
Winnipeg	15.5%	12.0%
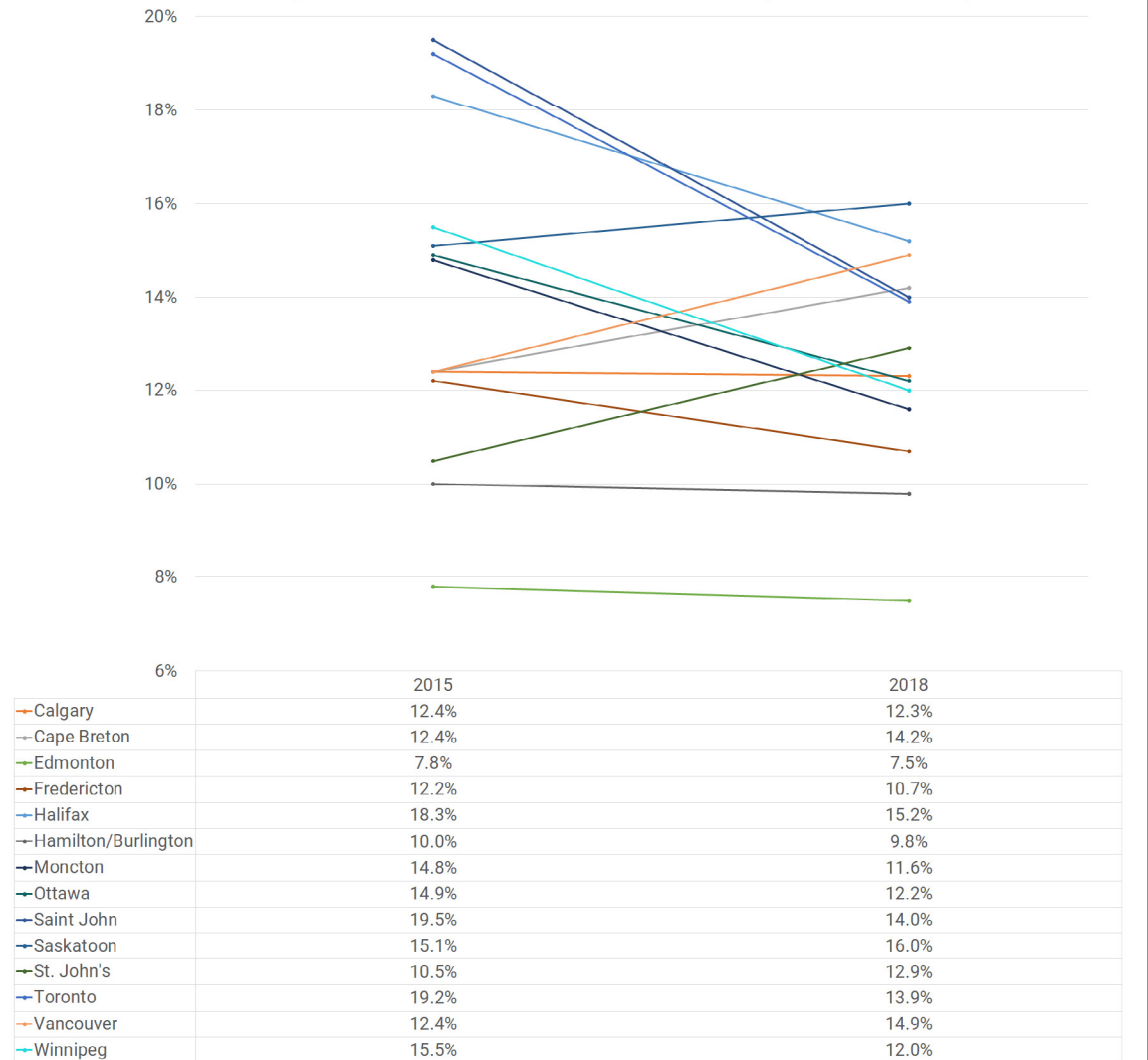
In addition to income, other root causes of poverty trending positively are:

- A declining national unemployment rate
- An increase in affordable transportation programs in municipalities across Canada
- Rising levels of high school graduation amongst young Canadians
- Fewer Canadians reporting having unmet health needs
- Greater access to quality affordable childcare spaces for parents
- Decreasing rates of food bank usage
- More Canadians becoming asset-resilient; and
- Significant investments in housing and homelessness at all levels of government

SAINT JOHN, NB

Living SJ's Collective Impact strategy to help every child 'succeed from cradle to career' requires helping every child achieve early learning success. This included launching a 3-year demonstration project that raised $4.5M to equip seven elementary schools serving low income neighbourhoods with additional teachers. The schools reduced the teacher to student ratio in K-2 classrooms from 1:21 to 1:12 to close the education achievement gap for 1,000 students. Year One results showed that children are making accelerated progress in multiple dimensions. Families are more confident supporting their child's education journey, and teachers are more confident in their abilities to help every child succeed. From 2013-2018, early literacy scores for children in low-income neighbourhoods approached the school district average. For example, in Saint John's low-income neighbourhoods, 74% of the Grade 2 students achieved the literacy standard, compared to 75% in the school district and 71% in New Brunswick.

The VC-CRP Team has compiled a number of short stories from the Cities Reducing Poverty network, exemplifying innovative practices members are employing or supporting locally. These exciting results cumulatively contribute to the national trends we are seeing by providing immediate benefits to individuals and families, demonstrating new best practices and influencing policy changes, initiating systems changes, and building the critical mass of support amongst the public and decision-makers to address poverty. Examples include:

- Awareness raising amongst policy makers and the general public (ex. the local costs of living, insufficiency of Social Assistance rates, affordable housing options, RESPs)

- Bridging communication between sectors and addressing gaps (ex. employers and unemployed youth, the food bank and health professionals doing home visits; food donors and non-profits)

- Delivering programs, projects and services to individuals and families (ex. literacy or financial literacy training for adults, funding eye glasses and prescription drugs, eviction intervention, enrichment classes for young children and parents, a mobile food market, Community Volunteer Income Tax Programs)

- Raising collaborative funds (ex. Community Development Corporations or collaborative funding proposals)

- Running innovation labs and pilot projects to create the case to for new policies (ex. affordable housing and transportation models, and increasing teacher to student ratios)

- Introducing subsidies that ease the cost of living burden (ex. affordable transit passes, affordable child care, affordable recreation)

- Changing infrastructure (ex. increased night bus service, introducing dial-a-ride, creating neighbourhood-based health care, securing space for community food storage and distribution, launching a bus to the food bank)

CALGARY, AB

Calgary's Enough for All's financial empowerment initiative has led to increased savings and assets for its clients, as well as and millions of dollars in tax refunds and government benefits. Since 2015, $3,304,379 in tax refunds were put directly into the pockets of low-income Calgarians and, through tax clinics, more than $45M accessed in government benefits. 3,000 RESP's were created to encourage children to pursue post-secondary education, and more than 1,300 people accessed almost $800,000 through matched savings programs.

EDMONTON, AB

End Poverty Edmonton (EPE) is empowering individuals to increase their wealth by arming low-income residents with the right knowledge and tools. They teach financial literacy skills and provide incentives to save money through Empower U – a program that matches participant savings at a rate of 2:1. In 2018, $74,730 was paid out to 108 participants that collectively saved $40,800. The top five uses of savings, as reported by participants, were emergency savings, investments for education or employment, and the purchase of tools for school or work. For example, one participant used their savings to pay for driving lessons, which then helped them to find a better job.

Much momentum has been gained in the last decade – the CRP network has grown from 13 Trail Builders to 80 Cities Reducing Poverty, all provinces and territories have or are developing a poverty reduction strategy, and in 2018 Canada's First Poverty Reduction Strategy was launched with significant early investments in families with children. Governments are picking up the community's lead and implementing innovative programs and policies originating from communities, with wide reaching effects for individuals and families.

Of course, while poverty is trending in the right direction, we have not *ended* poverty. There is still work to be done, and we suggest categories for further intervention where we are seeing concerning trends:

- Stagnating welfare rates
- Income not keeping pace with the rising costs of housing and food
- An increase in the prevalence of mental health
- The quality of the education system

This impact report was prepared from March to September 2020 in the midst of the COVID-19 pandemic using data up to 2019. While the only certainty at the moment is that poverty will be exacerbated amongst many domains, this report reminds readers that we already have many good strategies for reducing poverty and we should be emboldened by knowing that when we work together, we *can* make big change.

INCOME AND EMPLOYMENT

14%
12%
10%
2015   2016   2017   2018
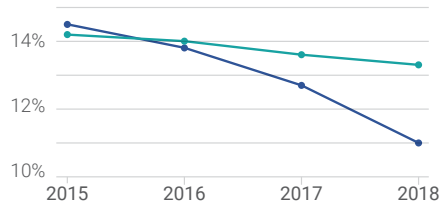
Relative Low Income (LIM-AT) and
Absolute Poverty (MBM)

HOUSING

$55B

Dollars being invested in housing
over 10 years

TRANSPORTATION

CALGARY WATERLOO REGION
YORK REGION HALTON REGION
HAMILTON KINGSTON GUELPH
SASKATOON REGINA MOOSE
JAW PRINCE ALBERT CORNWALL
BANFF BRITISH COLUMBIA
WINDSOR MONCTON SUDBURY
MISSISSAUGA EDMONTON

79

Cities with low-income transit passes

EDUCATION

81%
2004

89.3%
2014
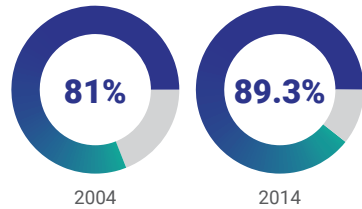
Young Canadians in the labour force
having completed high school

POVERTY
REDUCTION
IN CANADA

HEALTH

12.5%

79.6 years

81.8 years

11.2%

2000 - 2002   2014
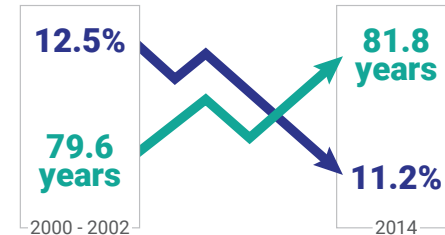
Unmet health needs vs life expectancy

EARLY CHILDHOOD DEVELOPMENT

40,000

New affordable childcare spaces
being created

FOOD SECURITY

1.3M   9%
1.2M   8%
1.1M   7%
1.0M   6%
0.9M   5%
2011   2013   2015   2017   2019
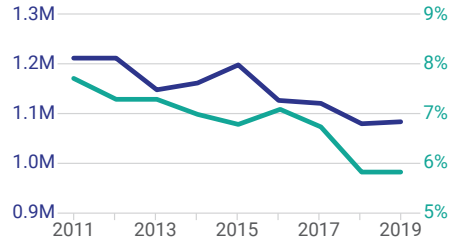
Food bank visits and unemployment

FINANCIAL EMPOWERMENT

55%
50%
45%
40%

45.9%   **46.2%**   **51.2%**
1999   2005   2012
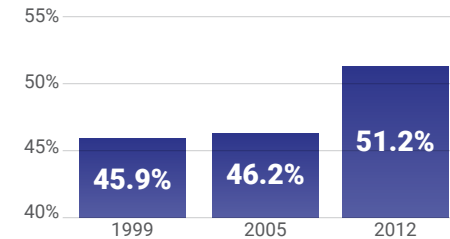
Asset resilience

POVERTY REDUCTION STRATEGIES

POVERTY REDUCTION STRATEGIES

Detailed in Appendix 1 (page 38), Vibrant Communities – Cities Reducing Poverty's (VC-CRP's) domains of work, or "Game Changers", undertaken by Cities Reducing Poverty (CRP) members include:

- Income and Employment
- Housing
- Transportation
- Education
- Health
- Early Childhood Development
- Food Security
- Financial Empowerment

As poverty reduction Game Changers reflect key root causes of poverty, tracking their short- and medium-term success ("outcomes") complements measures of income poverty (such as the Market Basket Measure and Low Income Measure). These domains provide a more holistic perspective and additional vantage points to better understand longer-term progress ("impact") towards ending poverty. As the Game Changer thinking continues to evolve, these domains have proven useful for CRP members to organize their thinking and evaluation of poverty reduction, but are not exclusive of all the ways in which members are working to end poverty.

Each chapter of this report highlights a different Game Changer, population-level trends, and animates ways in which big and small actions by CRP members across Canada have been contributing to these changes.

INCOME AND EMPLOYMENT

Economic security remains the primary factor in ensuring that individuals and families are able to meet basic needs, afford necessities, and build assets.

Between 2015 and 2018, three of Canada's traditional income measures of poverty trended downward. The number of people living below Canada's Official Poverty Line (MBM) decreased by 24%, the rate of people living in deep poverty (below 75% of MBM) fell by 27%, and the relative poverty rate declined by 13% (Dimensions of Poverty Hub 2020).

Greater income security is being achieved through a mixture of government subsidies and tax transfers and Canadians finding and sustaining work. Between 2015 and 2018, Canada's unemployment rate dropped from 7% to a record low of 5.5% (Statistics Canada, 2020), while the employment-to-population ratio rose (Statistics Canada, 2020) and labour inactivity declined (OECD, 2020). This suggests people are not transitioning from job searching onto government assistance. The labour participation rate also declined slightly (Statistics Canada, 2020), suggesting the same pool of unemployed people are finding jobs, rather than new workers sweeping up jobs quickly.

Workers are also earning somewhat more: median hourly wages increased from $23.53 in 2018 to $24.04 in 2019 (Statistics Canada, 2020). This is the wage in which half of all Canadians are above and half are below the wage. This wage is higher than all currently calculated Living Wages in Canada (ranging from $13.15 - $23.95/hour) with the exception of Inuvik, Nunavut ($24.75). Further, The United Steel Workers report that while most workers saw their wages stagnate from 2016-2018, the bottom 20% of Canadian

Deep Income Poverty (MBM)

Key Takeaways: 5.4 percent of Canadians were living in deep income poverty in 2018, down from 7.4 percent in 2015.

This indicator measures the number of individuals whose family disposable income is below 75 percent of Canada's Official Poverty Line (Market Basket Measure)


Deep income poverty in Canada
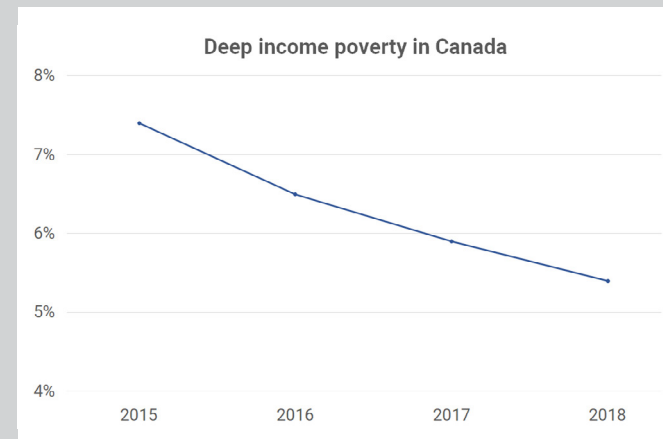
Source: Dimensions of Poverty Hub | Canadian Income Survey | Statistics Canada | Custom tabulation

Relative Low Income (LIM-AT)

Key Takeaways: 12.3 percent of Canadians had less than half as much income as the median after-tax income in 2018, down from 14.2 percent in 2015.

This indicator uses Statistics Canada's Low Income Measure (LIM-AT) to measure the proportion of Canadians living in low income.
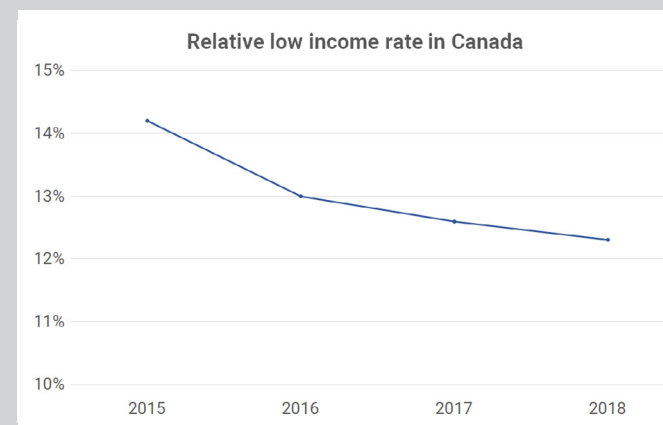
Relative low income rate in Canada

Source: Dimensions of Poverty Hub | Canadian Income Survey | Statistics Canada | Table 11-10-0135-01 Low income statistics by age, sex and economic family type

workers saw real wage increases of 3.54%, primarily due to provincial/ territorial minimum wage increases (United Steel Workers, 2019).

Finally, from 2015-2016, there was a significant rise in median income from government transfers, which rose from $5,800 in 2014 to $7,400 in 2016. Approximately half of this increase was due to expanded child benefits and has helped thousands of families with children escape poverty (Statistics Canada, 2018).

CRP members are contributing to these trends by tackling the spectrum of income and employment supports. Their efforts include raising awareness amongst policy makers and the general public about issues such as: the local cost of living; the gap between social assistance rates and minimum and living wages; and how many families in the community are struggling to get by. Many coordinate advocacy campaigns to increase employment and non-employment income floors, so that everyone can live with dignity. Members also encourage income independence by building and bridging supply and demand in the market. They work with employers to create safe and decent work, such as through Living Wage campaigns that lift workers' wages. They also support individuals to prepare for employment (e.g. life skills training) and reduce barriers to employment (e.g. transportation and childcare).

Examples of Cities Reducing Poverty Impacts

The following stories highlight poverty reduction gains which were led by or contributed to by CRP collaboratives in 2019. They highlight:

- Province-wide disability assistance income increases (Alberta)
- Province-wide increases in government cash transfers to low and moderate-income families (Alberta)
- Pay increases for low-wage workers to earn a living wage
- Positive behaviour changes in employers towards creating culturally safe workspaces
- Connections to work for youth struggling to gain employment

Calgary – Calgary's *Enough for All* (2013) was the first poverty reduction strategy in both Calgary and Alberta. Over the next 5 years, it played a pivotal role in Alberta's shifting policy landscape, providing key foundations for the development of the Alberta Poverty Reduction Network (APRN) and the Calgary Social Policy Collaborative (CSPC). Two reports produced by Vibrant Communities Calgary and Action to End Poverty in Alberta – *Poverty Costs 2.0* (2013) and *Poverty Costs 2.5* (2015) presented 71 recommendations for policies that could support poverty reduction in Alberta, 22 of which have to-date been implemented. Two recent wide-reaching policy wins that had been advocated for by the APRN and CSPC include:

A) **Increasing social assistance rates and indexing them to the cost of living**. In 2019, *Bill 26: An Act to Combat Poverty and Fight for Albertans with Disabilities* increased disability assistance in Alberta for the first time since 2012 – by 6%-30% depending on family type – and expanded eligibility. In 2019, the Assured Income for the Severely Handicapped (AISH) program supported more than 63,000 low-income individuals with disabilities to keep up with the rising cost of living and to keep more of their additional earned income (e.g. from employment, interest and investments). Despite these initial wins, in January 2020, the new Alberta budget de-indexed AISH rates from inflation. Vibrant Communities Calgary continues to call on the province to raise the rates.

B) **A provincial child benefit for low- and modest- income families**. In 2016, the Alberta Child Benefit (ACB) and the Alberta Family Employment Tax Credit (AFETC) were introduced to complement the Canada Child Benefit (CCB), providing direct financial assistance to lower-income families with children. As refundable tax credits, households receive the full sum they are eligible for regardless of how much they may owe on income taxes. The introduction of these benefits was timely, as they provided financial consistency and support to low-income families during a provincial economic downturn. From 2018-2019, the ACB provided $175M in benefits to 127,345 families living on a low-income ($328M when combined with the AFETC). Combined with the federal CCB, the ABC and the AFETC were key contributors to Alberta's 50% reduction in child poverty between 2015 and 2017.

Revelstoke – The Revelstoke Poverty Reduction Working Group's annual Living Wage re-calculation and awareness campaign is regularly featured in community news and discussion. The right timing and mix between Revelstoke's 2019 Living Wage Release, the Revelstoke Child Care Society exploring ways to better recruit and retain employees, and its progressive Executive Director and Board of Directors, contributed to each of Child Care Society's 24 employees receiving a pay bump of $1.50/hour. This pay increase followed a unanimous vote on the part of the Child Care Society Board of Directors to match Revelstoke's Living Wage. Those in more advanced positions within in the organization also received a wage top-up.

Winnipeg – In 2015, the Winnipeg Poverty Reduction Council (WPRC) reflected on how their collective skills and networks could have the greatest impact on poverty in Winnipeg. Guided by the Truth and Reconciliation Commission's 92nd Call to Action, they decided to focus on bridging relationships between non-profit community job-trainers and businesses, to increase employment opportunities for Indigenous job-seekers within Winnipeg's corporate sector.

In their role as convener, the WPRC has prioritized:

1. Educating corporate management about Indigenous history and its legacy
2. Supporting corporate management to educate their workforces about Indigenous history and its legacy, and to develop anti-racism and cultural safety practices
3. Facilitating new connections between employers and Indigenous job seekers

Initially, WPRC engaged nine companies in a business-to-business learning consortium. Convened by WPRC, consortium members participated in learning opportunities, met with community groups and reflected together about how to incorporate these new learnings into their workplaces. Gradually, participants moved beyond learning and awareness to

behaviour change, calling the program "impactful" and "life changing". For example, by 2019 they reported:

- Six companies reached out to community organizations, seven reached out to an Indigenous employment company
- Three reached out to individual Indigenous job seekers
- Three added or changed an Human Resource practice or policy to support Indigenous engagement
- One reported an increase in Indigenous candidates applying for jobs, and
- Four engaged nine Indigenous job seekers for a job, internship, job-shadowing or term position.

Williams Lake – Williams Lake is creating pathways out of poverty by helping people to get good jobs. They support education and skills development for youth and adult job seekers that are trying to enter or advance in the job market, as well as for businesses struggling with labour shortages. To date, the Williams Lake Hiring Initiative has supported over 50 businesses to understand good practices to recruit and retain talent. Partners have also introduced skills training and work placement connections for 97 youth struggling to find employment. Through role modelling the importance of providing good jobs, in 2019, 26 businesses were celebrated for being great employers as voted for by their employees.

HOUSING

Access to safe, secure, adequate, affordable and suitable housing is fundamental to living a decent life

Modest gains are being made, in response to the growing housing and homelessness crisis, through new and enhanced policies, plans, practices, and investments at all levels of government. Drawing on best practice and recommendations that align with local housing plans, Canada's First National Housing Strategy is introducing significant long-term investments ($55B over 10 years) and systems changes (such as a portable housing supplement). As well, through community collaboration, a better understanding of the scope of and progress towards ending homelessness is being gained with Canada's first two coordinated Point in Time Homelessness Counts. These are helping communities to better understand who and how many people are homeless. The first found 4,579 homeless in 32 communities across Canada, and the second found 25,216 homeless in 61 communities.

CRP members are contributing to the growing number of systems, policy and practice innovations that will sustainably house residents by expanding local stocks of affordable housing and by preventing more people from becoming homeless. They are engaging people from all sectors to learn about and tackle the root causes of homelessness, and to use this information to run programs and services that prevent eviction. They are raising awareness of the positive benefits that housing has for an individual's overall health and employment outcomes, as well as for the whole community.

Examples of Cities Reducing Poverty Impacts

The following stories highlight housing and homeless prevention efforts which were led by or contributed to by CRP collaboratives in 2019. They include:

- Increasing the community's capacity to raise collaborative funding to address homelessness
- More awareness of local housing challenges and potential solutions
- The generation of new affordable housing models
- The prevention of evictions which may have led to homelessness
- The pooling of resources to collectively generate more community wealth

Dufferin County – In their first year of the amalgamation of several poverty-focused tables, the Dufferin County Equity Collaborative (DCEC) has done significant community capacity building by pooling expertise across agencies into an established working group that now tackles housing and homelessness together. For the first time, they have brought together multiple County offices to co-generate a collective understanding of housing issues, and in turn, have been able to drum up more support for their proposed solutions. A collaborative submission recommending emergency and transitional supportive housing was accomplished with increased ease. In addition, they have adopted the RentSmart program. Their seven housing working group members received a presentation, two working group members have been certified to deliver the program, and one workshop has been conducted to help renters prevent home-lessness through eviction. The working group has also developed a new partnership with Golden Girls Canada, helping them to build awareness of affordable housing alternatives, such as Home Sharing, to over 100 adult and senior residents.

Edmonton – End Poverty Edmonton's (EPE's) strategies to address housing and end homelessness include increasing the affordable housing stock, preventing people from entering into homelessness, and raising the profile of housing issues in the community – including the right to housing. Major successes include:

- Investing in Community Bridge, a rapid response intervention team which has supported 138 families, prevented 87% of evictions – through tenant referrals to financial support, mental health and family wellbeing – and provided loans to families totaling $92,491.
- The City's exploration of different affordable housing models with the University of Alberta
- EPE's recently established Edmonton Community Development Corporation (ECDC) supporting low-in-come and poorly resourced neighbourhoods gain the resources needed for renewal. The ECDC co-founded the McCauley Development Cooperative with several community partners to purchase a commercial strip mall in the heart of the McCauley neighbourhood. The ECDC provided backbone support, financial investment, and support in operations for the mall which raised $1.1M amongst 91 investors to put a down payment on the $2.9M Piazza. This is creating wealth in the neighbourhood which may be re-invested into initiatives such as new affordable housing.

TRANSPORTATION

Affordable and accessible transportation supports improved physical health and well-being and is a key facilitator for community members to access employment and health care.

Canada's first national report on transportation (Allen & Farber, Sizing up transport poverty: A national scale accounting of low-income households suffering from inaccessibility in Canada, and what to do about it, 2019) found that residents with low socioeconomic status are typically centrally located in cities, and therefore have relatively higher levels of geographic accessibility to transit. As such, in these regions, affordability becomes one of the top barriers to accessibility.

Over the last few years, more and more Canadian cities have tackled this issue by adopting low-income transit programs. According to a Winnipeg staff report (2019), 19 Canadian cities now run low-income transit passes, programs or pilots. All 9 that they explored in-depth reported that the passes increased ridership amongst low-income residents, and some even doubled their uptake. The same year, Toronto, three years into their low-income transit program, commissioned an evaluation which reinforced these findings by showing a significant increase in ridership, and users reported using transit for work/volunteering, school/training, job seeking, shopping, recreational activities, visiting friends and families, medical appointments, and taking children to activities throughout the city.

CRP members are contributing to this policy trend by bringing together municipal staff, elected officials, and community service providers to make the case for affordable, available and sustainable transportation and are identifying gaps in service (such as high costs, lack of coverage, and safety). Municipal and provincial governments – and in some cases non-profits and businesses – are reallocating funds to offer subsidized transit fares for people on low-incomes, and are creating, expanding and changing transit routes to improve access.

Examples of Cities Reducing Poverty Impacts

The following stories highlight several transportation gains which were led by or contributed to by CRP collaboratives in 2019. They include:

- Introduction of subsidized low-income transit passes which have increased use of the transit system by low-income residents and improved affordability of other essential expenses

- Introduction of subsidized low-income transit passes that have provided better access to jobs, employment, schools, and training programs for low-income adults

- Introduction of subsidized low-income transit passes for homeless or at-risk youth that have provided better access to medical appointments, prescription pick-ups, food, and employment

- Expansion of the transit system reach for residents in un- or under-served regions

Edmonton – The City of Edmonton, a lead partner of the End Poverty Edmonton (EPE) strategy, has introduced several complementary supports that benefit low-income residents. These are:

1. A Ride Transit low-income transit pass that, through a partnership with the Government of Alberta, benefits 66,000 Edmontonians. The pass increases the access of adults and youth to the transit system, to employment opportunities, and to recreational activities. It reduces isolation and stress, for example, as respondents from a 2018 evaluation study said that they no longer had to choose between food, rent and the bus. In June 2020, to further eliminate financial barriers, the City revised the program to a sliding scale income model that expanded eligibility from 10% to 25% above Statistics Canada's low income cut off (LICO).

2. Free rides for children aged 12 years and under when accompanied by a fare-paying adult. This reduces financial barriers for low-income families who depend on public transportation, for example were the full $25.60 round trip fare for two parents and two school-aged children to do a family outing would be cost-prohibitive.

3. Free transit passes to homeless or at-risk youth through partner service agencies. In 2018, the City provided a 6-fold increase to 600 passes available each month. This has helped youth to access medical appointments, food, employment, and more. For every $1 invested in this program, these passes have demonstrated $1.92 return in societal value.

The City is also reviewing OWL late night services in an effort to expand and improve transit quality for late night and shift workers, to make transportation safer, and to better meet their needs. Network redesign recommendations went to council in 2019 and are expected to be implemented in 2020.

Cape Breton – Community partners in Cape Breton are working together and with local and provincial governments to pilot changes to Cape Breton Transit (CBT). Their aim is to permanently introduce programs that increase affordability and accessibility for residents to get to jobs, employment programs and school/volunteer opportunities. Two main poverty reduction collaborations are opening up work opportunities:

First, the United Way advocated to municipal government for, introduced, and has been administering a free 6-month transit pass for low-income residents since in 2017. They secured more sustainable funding from the province, first through the Nova Scotia Poverty Reduction Strategy in 2018, then through CBT in 2019. Passes support individuals looking for employment, and that are currently employed, in a community program, or attending school. Priority for passes is given to different individuals each round, so that no one becomes reliant on the service. Passes serve as a means for individuals to work towards a more secure financial situation. To date, 168 free bus passes have been distributed. Pre-survey results indicate people intend to use the pass for:

- Social connections – 60%
- To get to/from work – 53%
- Food access – 53%
- Searching for employment - 46%
- School access – 46%
- Volunteer opportunities access – 46%
- Gym or exercise access – 26%

Second, the United Way, as a key partner in Transportation Innovation Labs (TIL), complemented their job bus program by finding solutions to coverage barriers (geographic and frequency) of the current CBT bus system for workers to get to work. For example, low-income workers in particular tend to end up personally paying unaffordable rates for taxis to get to work, training or school. In 2018-2019, TIL explored the most effective and sustainable method for providing CBRM residents with transportation to work. The pilot partners experimented with two methods that mobilized existing transportation providers to do

on-demand point-to-point service to jobs, and that contracted all 10 CBRM taxi companies. In the first, a Common Good Solutions project coordinator provided direct route management and reimbursements to taxi companies, and in the second, one of several social service partners subsidized full/partial rides to clients and taxi companies, planned routes and managed changes. The project's 2018-2019 phase affirmed that the social service partner-led model yielded more than twice as many fixed routes (24 vs 10), supported more individuals (4.6 people per ride vs. 2.2 per ride), and that its collaborative approach more readily navigated user changes.

An important learning from this phase was the need for a local organizational partner lead. As a result, the next phase will be led by United Way. It will explore how the program could best combine the free bus pass program with taxi on-demand service, so that users can access the bus as their main form of transportation, but are also able to affordably take a taxi to or from work when taking the bus is not feasible.

EDUCATION

High quality early childhood education puts children on a path to development and success.

More students are completing high school. Between 2004 and 2014 there was a growth from 81% to 89.3% of young Canadians (20-24 years of age) in the labour force having completed high school. As well, there was a steady increase between 1994-2014 from 3.8 to 5% of adults 25 years and older participating in education-related activities (Canadian Index of Wellbeing, 2020). While social program and policy efforts have been important, the Conference Board of Canada suggests these trends have likely been more influenced by labour force entry-level requirements, social expectations, and overall prosperity than by policy.

Canada's public school system is successful in helping the majority of students meet their educational goals, therefore CRP members target their efforts more towards under-resourced communities with a high prevalence of low-income families and vulnerable populations that are at-risk of falling through the cracks. They use an equity lens to develop supplementary educational programs and pursue policy and systems changes that help disadvantaged children and youth achieve education results comparable to the general student population. They are also supporting adults to complete or upgrade their education and skills in subjects relevant to the local job market. The goal is to prepare all individuals for post-secondary school or employment in higher-wage industries.

Examples of Cities Reducing Poverty Impacts

The following stories highlight education-related gains which were led by or contributed to by CRP collaboratives in 2019. They include:

- Closing the gap in early literacy scores between priority neighbour- hood students and the district average
- Closing the gap in graduation rates between priority neighbourhood students and the district average
- Increasing the number of literacy programs being offered to adults to upgrade their educational attainment and skills

Saint John – Living SJ's Collective Impact strategy to help every child 'succeed from cradle to career' requires helping every child achieve early learning success. This included launching a 3-year demon- stration project that raised $4.5M to equip seven elementary schools serving low income neighbourhoods with additional teachers. The schools reduced the teacher to student ratio in K-2 class- rooms from 1:21 to 1:12 to close the education achievement gap for 1,000 students. The teachers are able to work intensely with each child to overcome learning barriers, build social skills and master early literacy and numeracy. They are also able to establish strong relationships with families. Year One results showed that children are making accelerated progress in multiple dimensions. Families are more confident supporting their child's education journey, and teachers are more confident in their abilities to help every child succeed. From 2013-2018, early literacy scores for children in low-income neighbourhoods approached the school district average. For example, in Saint John's low-income neighbourhoods, 74% of the Grade 2 students achieved the literacy standard, compared to 75% in the school district and 71% in New Brunswick. Still, much work needs to be done to meet the provincial target of 90%.

Saint John – Another strategy in helping every child succeed, from cradle to career, is helping every high school student graduate equipped for post-secondary pursuits and employment. To do this, six high-quality "best practice" enrichment programs – delivered both in- and out-of- school– were developed to help students in Grades 9-12. These programs supported students living in low-income neighbour- hoods and at-risk of dropping out to stay in school and graduate. All six programs are demonstrating a high rate of student success. 400 students benefit from one or more programs annually, and 94% of participants move forward to the next grade or graduate. Over the past 5 years, the high school completion rate for Saint John students in low-in- come neighbourhoods has risen from 60% to 70%, compared to 84% to 86% for students living in all other neighbourhoods. This indicates that the gap is gradually closing, and that they are approaching the provincial target of 90%.

Sault Ste. Marie – The Sault Ste. Marie Poverty Roundtable and partners are helping adults attain higher levels of education to build the founda- tions for securing higher-wage jobs. Eight literacy providers in Sault Ste. Marie are creating more literacy programs for adults so that lower-wage earners and people living on social assistance are able to upgrade their skills to levels required, for example to finish post-secondary school or to enter higher wage industries. In 2018, 390 residents were enrolled in literacy programs, almost all participants (92%) were on Social Assistance or had no income, and 30% were unemployed. Upon completion of the courses, an additional 9% of participants were employed or in post-sec- ondary education.
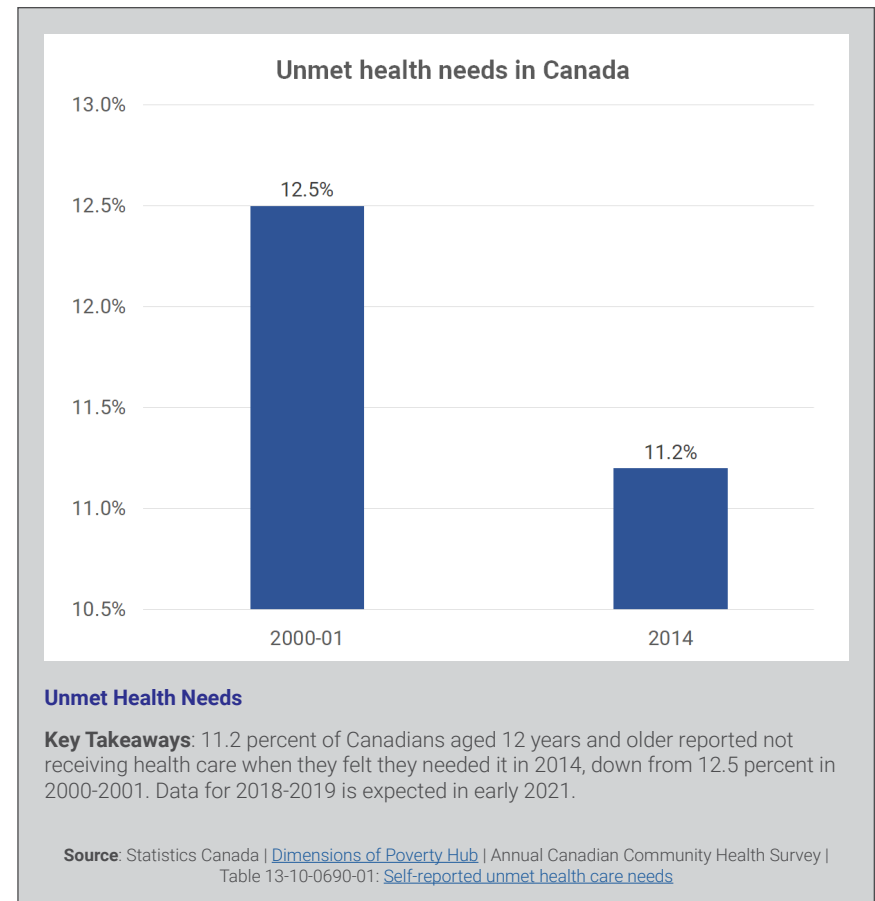
HEALTH

The primary factors that shape the health of Canadians are not medical treatments or lifestyle choices but rather the social, economic and environmental living conditions they experience.

Canadians are experiencing gradual but positive trends under multiple health dimensions. As depicted in the chart to the right, from 2001-2014, there was an overall drop in the number of Canadians who feel they have not received health care when needed. Statistics Canada shows additional dimensions of health with positive indications such as an increase in life expectancy (from 81.8 years in 2014 to 82 years in 2018) (Statistics Canada, 2020) and from 2017-2018:

- More people self-reporting their health being "very good" or "excellent"
- Fewer people experiencing stress, diabetes, arthritis, asthma, COPD or high blood pressure
- Fewer smokers – both daily and occasional – and fewer people drinking heavily
- Fewer instances of youth obesity
- More people reporting feeling "satisfied" or "very satisfied" in life
- More people with regular access to a healthcare provider (Statistics Canada, 2020)

CRP members are contributing to positive health trends and preventative models by raising awareness about the connection of poverty with health outcomes using the Social Determinants of Health (SDOH) framework and language. They are increasing access to health and mental health services by bringing stakeholders of all SDOHs to the table to create a local and more holistic understanding of what is included in the health sphere. CRP members are integrating health and social supports to facilitate easier and less stigmatized access. They are also funding/administering programs and providing services that would otherwise be detrimental to health, such as shelter, food, dental, and recreation.

Unmet health needs in Canada

Unmet Health Needs

Key Takeaways: 11.2 percent of Canadians aged 12 years and older reported not receiving health care when they felt they needed it in 2014, down from 12.5 percent in 2000-2001. Data for 2018-2019 is expected in early 2021.

Source: Statistics Canada | Dimensions of Poverty Hub | Annual Canadian Community Health Survey | Table 13-10-0690-01: Self-reported unmet health care needs

Examples of Cities Reducing Poverty Impacts

The following stories highlight health-related gains which were led by or contributed to by CRP collaboratives in 2019. They include:

- An increase in affordability of sports and recreational activities for youth of struggling middle income families, and decreased stigma in accessing subsidies
- Greater coordinated access to nutritious food for isolated low-income residents
- Better access to essential health and dental supports not covered by provincial health insurance, through financial support
- A reduction in non-urgent Emergency Room usage by providing easier access to primary health care

Revelstoke – Revelstoke's Youth Access Fund adopted the City's Living Wage threshold, replacing their use of the Low Income Measure (LIM), which has expanded financial eligibility criteria for youth to access their recreation support fund. This move helped to address the Fund's ongoing challenge (since its inception in 2014) to meet the needs of parents representing the "missing middle" – those with incomes of $40-70K who did not fall below the LIM threshold, but still struggled to afford recreation registration fees, sports equipment, and other costs associated with

sports, recreation, arts and culture programs. After receiving the Living Wage report from Vibrant Revelstoke and realizing that the true local cost of living is approximately $75K per year, the Oversight Committee unanimously voted to increase the eligibility cut-off to the Living Wage. Beyond improving affordability, this change has supported inclusiveness of the fund, and has reduced stigma amongst parents who previously had to justify their need for help. It has also helped raise awareness amongst Revelstoke families about the existence of the "missing middle," and the organizers anticipate the application process will give the youth network another touch point with lower-income families with which to connect them to additional support services. The literature on child and youth development suggests that, in the longer term, these youth that are now able to participate in extracurriculars, may be associated with their greater commitment to their communities, to themselves, and to their peers.

Dufferin County– One of Dufferin County Equity Committee's (DCEC's) three major goals is Health Equity, which is defined as "equitable opportunities to be healthy by having access to quality care that is fair, dignified and appropriate to needs". The adoption of health equity as a priority under the collaborative brought together a new working group. Recognizing that one of their largest health barriers is food insecurity (at least 14% of households in the County are food-insecure) and the inability of more vulnerable and less mobile clients to consistently purchase nutritious food, the Dufferin Area Family Health Team, the Local Integrated Health Network (LIHN), and the Orangeville Food Bank (OFB) started a 6-month pilot project. For this project, the OFB prepares packages for staff from the Health Team, and the LIHN distributes it to clients through office appointments and home visits. The group is also promoting the Health Equity Impact Assessments (HEIA) tool, in order to identify barriers in new programs and services in Dufferin County. Members of the DCEC Health Equity work group have employed the tool in their work and are promoting it across the community making online training available for anyone through the DCEC Health Equity webpage.

Sault Ste. Marie - As one of four pillars of their local poverty reduction strategy, United Way Sault Ste. Marie supports families that are in crisis and that have unique health needs. In 2018, the Community Assistance Trust, administered by the United Way, supported 69 individuals to access emergency dental care, and advanced $5,398 for eyeglasses/emergency vision care for 27 people.

Saint John – A second pillar of Living SJ's Social Renewal Strategy is to create a model of care for every low-income neighbourhood with demonstrated return on investment by 2020. In 2016, the Horizon Health Network's North End Wellness Centre (NEW-C) opened to community and is providing resident-centered neighbourhood-based primary health care. The North End is characterized by increased health care utilization, high prevalence of chronic health conditions and limited access to health and wellness services. NEW-C has an interdisciplinary team of nurse practitioners, Community Development Nursing, Administrative Support and Mental Health and Addictions Staff working with a Community Connector that acts as a link between residents, the health team, community partners of programs/services, and government departments. Emergency Room statistics from 2016-2018 show that NEW-C clients have had a 44% reduction in Emergency Room utilization for non-urgent health care issues (Triage Levels 4 & 5), which demonstrates that timely access to neighborhood based primary health care is the driving force behind North End residents using the emergency room for non-urgent care.
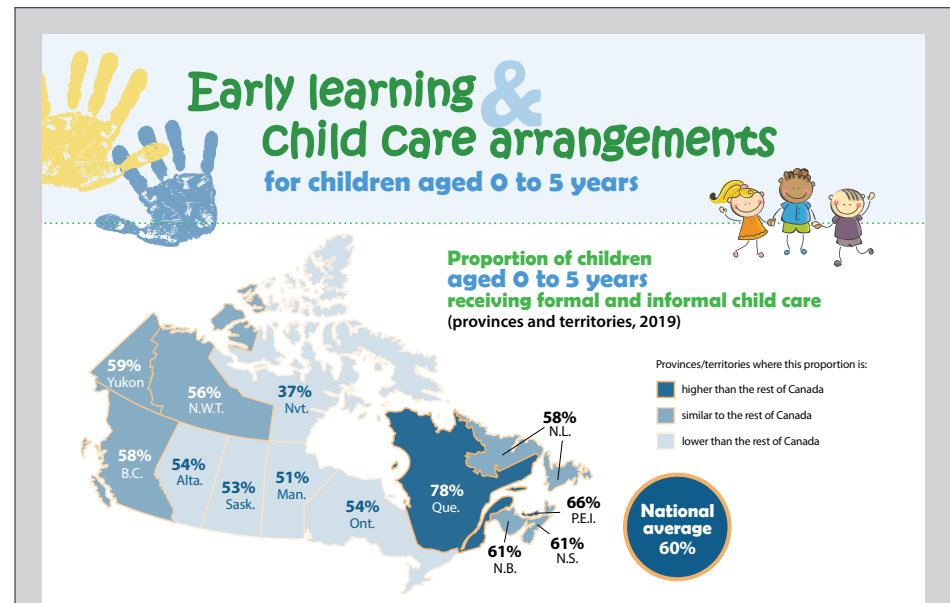
EARLY CHILDHOOD DEVELOPMENT

A child's early years, particularly from before birth through age six, influences success in school, transition into adulthood, and lifelong health and well-being.

In 2016, the Federal Government recognized the positive effects of early learning and childcare foundations for school readiness and lifelong learning. They invested $7.5B as part of a commitment to create up to 40,000 new affordable childcare spaces across Canada by March 2020. After the first year of investment (2017-2018), in partnership with the provinces and territories, promising practices that have resulted include:

- B.C. prototyping childcare spaces that are capped at $200 per month for full-time regular childcare, and no-fee spaces for low-income families. The province is also providing more funding for professional development of Early Childhood Educator (ECE) professionals

- Alberta piloting childcare spaces capped at $25 per day

- Ontario expanding the number of free childcare spaces available through the Early Years Program

- New Brunswick increasing the amount of childcare facilities designated as "New Brunswick early learning centres" with low-fee policies and inclusive practices. (Employment and Social Development Canada, 2019)

CRP members are raising awareness about the importance of early childhood experiences as an early intervention and prevention strategy for combatting poverty. They are advocating for and opening more affordable childcare spaces for families to access, which also reduces barriers for parents to go back to work or school. As well, CRP members and partners are educating them-selves and are employing new best practices in Early Childhood Education to help children meet their developmental milestones and to start kindergarten well-prepared.

Early learning & Child Care arrangements for children aged 0 to 5 years

Proportion of children aged 0 to 5 years receiving formal and informal child care (provinces and territories, 2019)

Provinces/territories where this proportion is:
- higher than the rest of Canada
- similar to the rest of Canada
- lower than the rest of Canada

59% Yukon
56% N.W.T.
37% Nvt.
58% B.C.
54% Alta.
53% Sask.
51% Man.
54% Ont.
78% Que.
58% N.L.
66% P.E.I.
61% N.B.
61% N.S.

National average 60%

Child care

Key Takeaways: Among all parents of children aged 0 to 5 years, 12% had difficulty finding childcare in their community, 11% had difficulty finding affordable childcare, and 8% had difficulty finding care that fit their work or study schedule. Of parents/guardians who had a child in care, 46% reported having difficulty in finding that arrangement.

Source: Statistics Canada | Survey on Early Learning and Child Care Arrangements, 2019 | Tables: 42-10-0006-01 Parent/guardian reasons for using main child care arrangement; 42-10-0008-01 Type of difficulties for parents/guardians in finding a child care arrangement; 42-10-0009-01 Consequences of difficulties for parents/guardians as a result of participating in a child care arrangement | Infographic Issue Number 2019026, Early Learning and Child Care Arrangements for Children Aged 0 to 5 years

Examples of Cities Reducing Poverty Impacts

The following stories highlight early childhood development gains which were led by or contributed to by CRP collaboratives in 2019. They include:

- Closing the gap between "priority neighbourhood children" and "average district children" meeting readiness for kindergarten criteria
- Low-income families accessing new free and sliding scale childcare spaces
- Low-income mothers transitioning back into work with the support of affordable childcare and employment programs
- Greater awareness of the importance of quality early childhood experiences amongst Early Childhood Educators (ECEs), policy makers, and parents

Saint John - Living SJ's goal to "help every child succeed, from cradle to career" starts with every child being ready for kindergarten. Early childhood service providers in all sectors are collaborating to develop an integrated hub of high-quality early childhood services and programs for families in each low-income neighbourhood. Hubs provide educational experiences that children aged 0 to 5 need in order to thrive. They equip families with the resources and tools needed for them to be confident in their parenting role. Over the past eight years, the proportion of children from low-income neighbourhoods that are ready for kindergarten has risen by 13 percentage points (from 71% to 84%) compared to 4 percentage points (from 90% to 94%) for the School District, and 1 percentage point (from 87% to 88%) for New Brunswick. The gap is closing! Other progress markers include: the expansion of the hub model from one neighbourhood test site to six over the last decade; a growth in the number of organizations

(now 12) who are partners in developing the hubs; and more than 1,000 families actively participating in one or more early childhood program or service offered at a neighbourhood hub.

Saint John – Saint John is helping women get back to work and children get quality care by making the case for more affordable childcare spaces. The Saint John Women's Empowerment Network (SJWEN) collaborates with the province and community organizations to collect information on barriers that low-income women experience regarding childcare. Recognizing that the provincial top-up program for low income parents was not working, and to champion policy changes, SJWEN shared their concerns and findings on an ongoing basis with community leaders, the Premier, and provincial government staff. In March 2018, the province piloted free childcare for those with household incomes under $37,000 and sliding scale subsidies for families with incomes up to $80,000 in Saint John and Edmonston. Between 2018-2019, they then expanded the program to communities throughout New Brunswick. Overall, it has enabled 348 Saint John families to access free childcare.

Additionally, with more access to employment opportunities, the Saint John Women's Empowerment Network, Saint John Learning Exchange, and UYes! are supporting transitions to work or school by offering financial incentives for participants to set and reach their personal, academic, and professional goals. With financial incentives, 564 low-income participants have set and achieved goals, including completing GEDs, improving attendance, saving money, improving health, and pursuing pardons for criminal records. This program contributes to Living SJ's goal of 700 low-income residents transitioning to school or work by 2020. In 2019, 570 had so far made the transition.

Revelstoke – Revelstoke is improving accessibility to quality childcare spaces. In 2012, their Poverty Reduction Working Group (PRWG) and Early Childhood Development Committee began aligning their work to raise awareness about high-quality, accessible and barrier-free Early Childhood Development (ECD) as a preventative poverty reduction strategy. Toward the shared goal of gaining community-wide support for ECD, for years, the PRWG advocated alongside provincial bodies (such as First Call BC, BC Poverty Reduction Coalition, and Coalition of Child Care Advocates) for affordable childcare. Local advocacy efforts have included calculating the local Living Wage rate and organizing media to highlight how government subsidies – such as the Canada Child Benefit – significantly reduce the cost of living burden on families. From 2018-2019, two policies were implemented by the BC government as part of the province's first poverty reduction strategy. First, the *Child Care Fee Reduction*

Initiative subsidizes $350 per month for all households that are paying for full-time licensed childcare for children under 3 years. Second, the *Affordable Child Care Benefit* provides an additional income-tested sliding scale subsidy to families making less than $111,000 per year. This has reduced monthly childcare fees for some families from $900 to $0. One family with the Child Care Society reported that they are now able to buy fresh vegetables instead of frozen each week, and another reported being able to start saving for a down payment on a house. In addition, when BC announced their $10/day daycare pilot in 2018, Revelstoke's Child Care Society was successful in their application to become a test site, thereby increasing the number of affordable childcare spaces in the community.

Stony Plain – Stony Plain Family and Community Support Services (FCSS) has mapped the local social support system and is raising awareness about promising practices and programs in the community. The town seeks to maximize use of their existing assets and encourage future work to complement and build on what is already happening. One such promising initiative is the Alberta Family Wellness Initiative's Brain Story Certification project, which aims to influence ECD policies and practices that promote positive brain development in the early years. In 2019, 735 early childhood professionals were trained via a 19-module self-paced online program to connect the latest scientific knowledge on brain development in children aged 0-5 to lifelong physical and mental health outcomes. As well, through their involvement in the First Five Forever Coalition, five Brain Architecture games were facilitated for policy makers and parents to more broadly to learn about the impact of early childhood experience in brain development, the larger role community social supports play in those experiences, and how every member of the community plays an important role in creating new generations.

FOOD SECURITY

Intimately connected to health, having a nutritionally adequate, balanced diet is foundational for well-being.
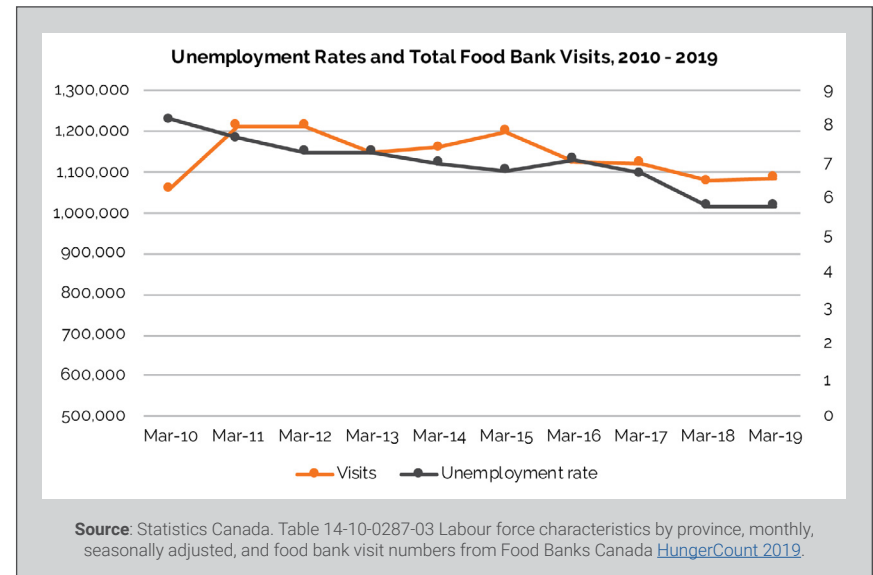
Along with Canada's declining unemployment rate, national food bank usage gradually decreased from over 1.2M users in 2015 to 1,084,386 in 2019. Children are a part of this trend, and have been seeing a reduction in the percentage food bank users who are children from 37.2% in 2010 to 34.1% in 2019. Food bank usage stabilized from 2018-2019 and is now comparable to what it was a decade ago in 2010 (Food Banks Canada, 2019).

CRP members are supporting Canadians to be more food secure by raising awareness about the link between food security and income security. They are forming new and innovative partnerships that are changing local food systems and are facilitating better food access for a rising number of food-insecure residents. Members are engaging for-profits and non-profits to increase food yields; rescue and redistribute food; reduce cost and location barriers to fresh produce for low-income families; and run educational programs and skills-building workshops to encourage people to make healthy food choices.

Examples of Cities Reducing Poverty Impacts

The following stories highlight food security gains which were led by or contributed to by CRP collaboratives in 2019. They include:

- The rescue and redistribution of thousands of pounds of food to hundreds of food insecure individuals
- Greater accessibility to fruits and vegetables for hundreds of low-income families in a dignified manner
- Connections for food insecure individuals to the food bank, the community, and other social supports

Source: Statistics Canada. Table 14-10-0287-03 Labour force characteristics by province, monthly, seasonally adjusted, and food bank visit numbers from Food Banks Canada HungerCount 2019.

Sault Ste. Marie – In Sault Ste. Marie, 12.4% of people (9,200 individuals) are food insecure, and therefore are sacrificing food quality, quantity, or both due to low-income. In addition, 4,800 low-income residents live more than a one kilometer walk away from a grocery store (including Walmart). Food is one of four pillars of the Sault Ste. Marie Poverty Reduction Strategy. Their goal is to increase access and availability of nutritious food for low-income people and to support people to make healthy choices by coordinating food literacy opportunities. The Sault Ste. Marie Poverty Roundtable found that individuals without a supermarket or grocery store nearby, and without access to transit, are likely to purchase most of their food at convenience stores or fast food locations, which typically sell highly processed foods. By establishing Harvest Algoma in 2018, the roundtable significantly increased the city's capacity to store

nutritious food – whether dry, refrigerated or frozen. Harvest Algoma serves as an upstream storage facility for soup kitchens, food banks, and 23 other distribution points (including social service organizations, shelters, treatment homes, and educational facilities). In 2018, they rescued and re-distributed 144,257 kg of which would have otherwise gone to waste. The commercial kitchen at Harvest Algoma allows food to be processed and therefore made available to those in need for a longer period of time. Farmers have increased yields as they have recognized that food produced will be put to good use. The roundtable is rescuing food from grocery stores and saving non-local surpluses from national food manufacturers. They are mapping where grocery stores are located and what their distribution points are, in order to address food deserts through increased access points, delivery and/or on-demand bus service. Based on average consumption per person, the roundtable has rescued and distributed enough food to feed 220 people for every day of a year.

The Sault Ste. Marie Poverty Roundtable also addresses food literacy, aiming to increase the number community programs (currently 9). In 2018, Algoma Family Services held 77 Community Kitchens at various locations around Sault Ste. Marie that attracted 458 participants that made 1,596 meals. They are seeing high demand, with several of the monthly community kitchens booked at maximum capacity for the coming months, and a few even starting a waitlist. In 2019, Harvest Algoma itself had 110 people participate in food preparation/skills training, and Algoma Public Health certified 502 Safe Food Handlers, who gained knowledge of safe food handling and processing for their families and as part of work in restaurants.

Cape Breton – Cape Breton's Poverty Reduction Strategy aims to reduce poverty for 5,000 children in 5 years. One of their goals is to create more food secure households by ensuring that individuals and families are able to access affordable, nutritious, appropriate food, and that they experience less stress and fewer life disruptions that are related to food insecurity. Their local United Way takes a two-fold approach to increasing food access for families. First, they invest in innovative community food programs that serve targeted populations. Second, they co-convene a cross-sectoral initiative with local food stakeholders to address a gap in the community – the ability for *everyone* to purchase locally-grown fresh produce close to home.

Depicted in the table below, from 2018 to 2019, United Way Cape Breton increased the number of residents benefitting from greater food security due to programs they fund, in all demographics.

Demographic	Number of Children benefitting in 2017-2018	Number of Children benefitting in 2018-2019
Children and Youth (0-17 years)	390	679
Adults (18-64 years)	463	666
Seniors	151	393

Examples of these programs include Meals on Wheels, a program that supports seniors to access affordable nutritious food and live independently at home for longer, and Stone Soup Nutrition and Active Living, a program for families with low-income children aged 8-12 that teaches life skills, particularly around purchasing and preparing food to meet basic nutritional needs.

Cape Breton's Mobile Food Market began in 2018 as collaborative effort between Ecology Action Centre, Cape Breton Regional Municipality (CBRM) council, CBRM transit and recreation departments, Nova Scotia Health Authority, New Dawn Enterprises (a well-established food delivery

program) and Atlantic Superstore, where each shares ownership and pools resources. The team turned a decommissioned Handi-Trans bus into their first roaming food market which was launched in September 2019. The bus brings fresh, affordable food communities across CBRM. Over the 3-month pilot project, 837 people from 8 communities accessed nutritious food for themselves or their children. When asked for feedback, 95% of customers agreed or strongly agreed that the Good Food Bus Market made it easier for them to buy fresh fruits and vegetables. 88% of customers agreed or strongly agreed that their family eats more fruits and vegetables because they shop at the Good Food Bus, and 98% of customers agreed or strongly agreed that they would attend a year-round Good Food Bus Market.

SUCCESS STORY

A young family visited the Mobile Food Market early in the morning. There were two small children there, with their own money, that came to the till to pay for their items. When the children saw the total cost, they realized that they could go back and get more. One of the children expressed how happy she was to be able to get grapes, strawberries AND blueberries! Usually, she told the program's coordinator, she is only able to pick one.

Bruce Grey – Bruce and Grey counties have a food insecurity rate of 20%, which is above Ontario's rate of 15.5%. While they address this issue primarily by tackling income security, the community is also increasing capacity to get food to people in need. Their annual Food Security Conversations and Fall Food Gatherings, organized by the Food Security Action Group since 2016, contribute to an increased community understanding of food insecurity. The group examines ways to improve local systems and to envision change for their communities. In 2019, they partnered with FoodRescue.ca, a free platform that connects food donors with non-profit food organizations. As 58% of food produced in Canada is lost or wasted annually, and as local businesses expressed willingness to donate surplus produce, Second Harvest Grey Bruce just needed a system to make it safe and easy for businesses to connect with social service programs in their communities. Foodrescue.ca is getting more food back into the food system for vulnerable residents and is positively impacting the environment by ensuring that the food is not wasted. To date, 2,064 lbs have been donated in Grey and Bruce Counties.

Stony Plain – For people who are already food insecure and in need of the food bank in Stony Plain, transportation and mobility are two factors identified locally that further compounds residents' ability to access food. Engage Church's leadership learned about this dilemma while participating in the development of the town's poverty reduction strategy and committed to filling the gap. The Church purchased a bus off of Kijiji and worked with the Parkland Food Bank and municipalities to create a bus route for food bank clients to more readily access their services. From July to August 2019, 30 Stony Plain residents accessed rides – several of whom were single mothers struggling to provide for their children. Participants mentioned that their interactions on the bus helped them connect to the community, increase self-esteem, support mental health, and support children with love and activities. Families accessing this service have also been connected to other community organizations and supports.
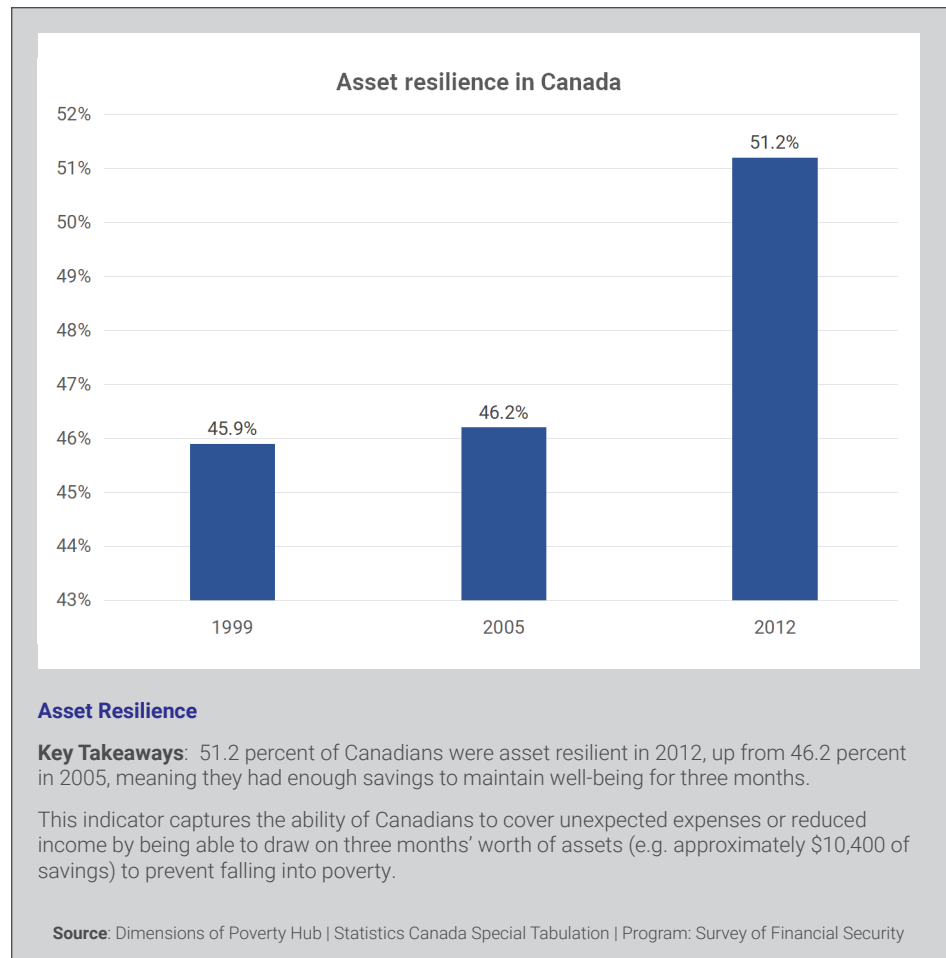
FINANCIAL EMPOWERMENT

Financial empowerment creates opportunities and fosters behaviors that improve the financial security and well-being of low-income individuals.

The number of Canadians that are asset-resilient – those who can maintain their wellbeing and not fall into poverty during an emergency by drawing on assets (such as a bank account) for three months (Rothwell & Jennifer, 2017) - is rising. In 2012, 51.2% of Canadians were asset-resilient, up from 45.6% in 1999 and 46.2% in 2005 (Statistics Canada, 2020).

CRP members and their partners are helping Canadians become more asset-resilient by working directly with individuals and families to provide access to safe products, to build knowledge and skills that will help protect them from predatory lending, and to build assets, in order to get more money in their pockets. Members are helping individuals and families to gain access to income that they are already eligible for – including lump sum annual tax returns, GST credits, child benefits, senior benefits, and RESP's – that put hundreds or even thousands of extra dollars back in their pockets. They are also collaboratively identifying key life moments at which to do financial literacy training (e.g. graduation or retirement) and uncovering the best leverage points in the community system to deliver this information (e.g. through bank tellers and social services).

Asset resilience in Canada

Year	Asset resilience
1999	45.9%
2005	46.2%
2012	51.2%

Asset Resilience

Key Takeaways: 51.2 percent of Canadians were asset resilient in 2012, up from 46.2 percent in 2005, meaning they had enough savings to maintain well-being for three months.

This indicator captures the ability of Canadians to cover unexpected expenses or reduced income by being able to draw on three months' worth of assets (e.g. approximately $10,400 of savings) to prevent falling into poverty.

Source: Dimensions of Poverty Hub | Statistics Canada Special Tabulation | Program: Survey of Financial Security

Examples of Cities Reducing Poverty Impacts

The following stories highlight financial empowerment initiatives which were led by or contributed to by CRP collaboratives in 2019. They include:

- Lump sum cash returns to people living on low-incomes
- Monthly increases to income that help families living on low-income to keep up with bills, taxes, pay down debt, and afford health and housing expenses
- The creation of thousands of RESP's, which research indicates, increase the likelihood of children attending post-secondary school
- The development of life skills that individuals can use to save money and build assets
- Better relationships with and more access to affordable mainstream banking for homeless individuals

Bruce Grey – Bruce Grey Poverty Task Force's Income & Employment Action Group, comprised of 12-15 social agencies and people with lived/living experience, provide training to people on low-incomes, in order to teach ways that they can increase their household incomes. This effort includes a partnership with 211, which lists their Community Volunteer Income Tax Program (CVITP) clinics free of charge. These clinics help individuals and families to unlock access to lump sum, annual or even monthly income through tax benefits and/or credits. One example comes from Jean, a 72-year-old widow who was receiving Canadian Pension Plan and Old Age Security (totaling $962/month) and needed (but struggled) to pay for bills and property taxes which were in arrears. Jean also lacked orthotics and a rollator, dentures, eyeglasses, and nutritious food. She was not leaving the house, which needed repairs, and was feeling isolated. Through the CVITP, Jean was able to file her taxes for free and gained access to the GST rebate, Ontario Trillium Benefit, Seniors Property Tax Credit, Survivors Pension, a Guaranteed Income Supplement top-up, and the Ontario Renovates program, which gave her new windows and a repaired roof. Access to the CVITP lifted her monthly income to $1,500 and is allowing her to pay her medical bills.

Calgary – Enough for All's financial empowerment initiative has led to increased savings and assets for its clients, as well as and millions of dollars in tax refunds and government benefits. Since 2015, $3,304,379 in tax refunds were put directly into the pockets of low-income Calgarians and, through tax clinics, more than $45M accessed in government benefits. 3,000 RESP's were created to encourage children to pursue post-secondary education, and more than 1,300 people accessed almost $800,000 through matched savings programs. The initiative also helped 113 people better connect with savings opportunities, and 183 people reported significant improvements after completing a program that focused on increasing assets and reducing debt.

Edmonton – End Poverty Edmonton (EPE) is empowering individuals to increase their wealth by arming low-income residents with the right knowledge and tools. They teach financial literacy skills and provide incentives to save money through Empower U – a program that matches participant savings at a rate of 2:1. In 2018, $74,730 was paid out to 108 participants that collectively saved $40,800. The top five uses of savings, as reported by participants, were emergency savings, investments for education or employment, and the purchase of tools for school or work. For example, one participant used their savings to pay for driving lessons, which then helped them to find a better job.

EPE and partners have helped 1,300 homeless people to access safe financial products by overcoming barriers related to requirements for personal identification when setting up a bank account. They have established trust-based face-to-face relational banking.

Finally, EPE supports individuals to get more cash back at tax time through their *Make Tax Time Pay* tax filing clinic. In 2018, this program helped 3,218 low-income Edmontonians to file their taxes. $1.35M were realized in returns, plus $13.5M in GST refunds and $6.1M in Child Benefit payments.

NEXT STEPS

Despite reductions in income poverty for Canadians – particularly for seniors and for families with children– poverty is more multi-faceted than just income, and it is ever-changing and adapting. Income alone will not change the state of the housing market, determine education quality nor increase the number of available child care spaces. Trends of concern include:

Income

There is still much work to do around income *inequality*. While overall poverty rates declined for three consecutive years, the depth of poverty for those remaining below the poverty line is growing. In 2018, low-income Canadians lived at 33.4% below Canada's Official poverty line, up from 31.8% in 2015.

And, though the median wage is on a gradual upwards trajectory, *real* wages (purchasing power) have only grown an average of 0.5% for non-management workers and have actually declined 0.5% for blue collar workers. This pales in comparison to gains by individuals in the top 10% and 1% which have experienced increases of 4.7% and 11.64% respectively. The current wage stagnation is particularly concerning as with such low unemployment rates, wages typically increase as employers compete for employees from a dwindling supply of labour (United Steel Workers, 2019).

Welfare Trends (Social Assistance and Disability for Individuals)

Key Takeaways: Welfare rates are climbing slowly or remaining stagnant in all profiled provinces – for individuals on disability and employable individuals ages 18-64 years old. Despite modest rate increases, when they do not keep pace with inflation, those relying on welfare become poorer.

**Welfare Rates for Unattached Individuals 2015-2018: Alberta, Ontario, New Brunswick, B.C., and Nova Scotia**

Legend: 2015, 2016, 2017, 2018
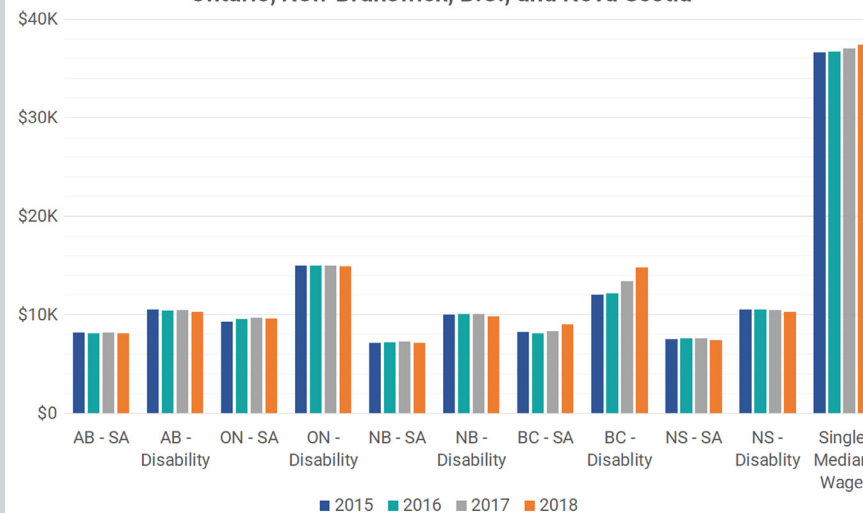
Sources: Statistics Canada | Table_11-10-0239-01_Income of individuals by age group, sex and income source, Canada, provinces and selected census metropolitan areas; Maytree | Welfare in Canada: Resources and downloads | Spreadsheets: Alberta, British Columbia, New Brunswick, Nova Scotia, Ontario

Finally, in all five provinces represented in this report, Social Assistance rates for single employable individuals *and* single individuals on disability have declined or only risen slightly. On average, annual income for Social Assistance recipients rose $166.60 in three years from 2015-2018 (as much as $804 in B.C. to a decline of $136 in Nova Scotia) and $397 for those on disability (as much as $2,770 in B.C. and a decline of $291 in Nova Scotia). In fact, since 1986 employable individuals have seen an average real decline in annual income assistance of $851.80. This supports the notion that those living in the deepest poverty and relying on social and/ or disability assistance are the groups falling further behind (Maytree, 2019).

Unmet housing needs and chronic homelessness
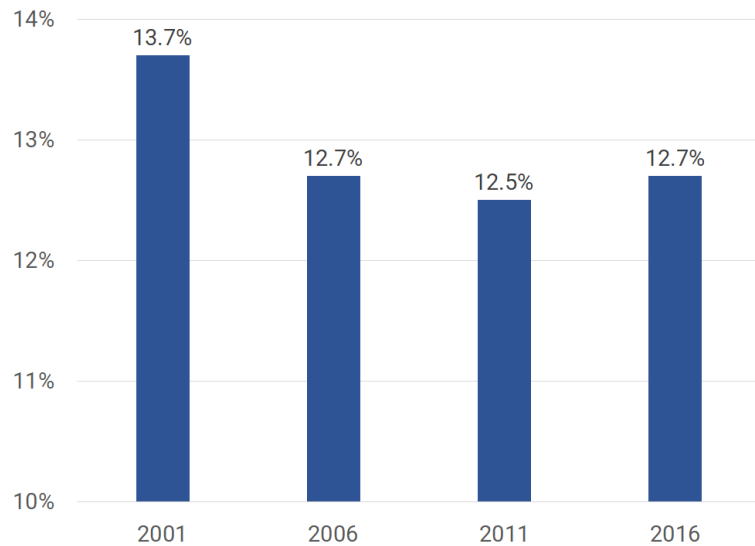
Core Housing Need

Key Takeaways: 12.7 percent of Canadian households experienced core housing needs in 2016, same as in 2006 and slightly up from 12.5 percent in 2011.

This indicator reflects the percentage of Canadians having unmet housing needs with respect to affordability, adequacy, and suitability.

Source: Statistics Canada | Dimensions of Poverty Hub | 2006 Census of Population | Table 39-10-0048-01: Population in core housing need

Housing

Housing costs are rising at a faster rate than income, particularly in large cities such as Toronto and Vancouver (Dahms & Ducharme, 2020). A household is said to be in core housing need if they cannot afford a suitable and adequate home in their community. This includes paying 30 percent of before-tax household income for shelter costs, having housing in need of major repairs, or that is unsuitable for the size and composition of the household. Core housing need has remained stagnant the last several years, with a slight increase between 2011 and 2016.

Transportation

Despite relatively good accessibility to transit for residents in Canadian cities, Allen & Farber's study (2019) also notes that there are still one million people with low geographic transit accessibility in Canada, particularly in low-income low-density suburban areas and in high-density low-income tower neighbourhoods off the main transit line. Noting that there is still much work to do in both cities and in smaller/rural communities to increase accessibility, there is a new promising wave of point-to-point mixed public-private partnerships running on-demand transit programs that are starting to show success in several lower-density communities.

Education

Over the last 20 years, despite rising high school completion rates, low literacy and numeracy rates amongst 15 year-olds have consistently *risen*. This indicates that while more Canadians are completing high school, some graduates may not have a level of knowledge and skills in reading, writing or mathematics that will permit them to fully participate in society. As such, advocacy groups are calling for more math and literacy training for teachers to increase the quality of education being offered in schools, post-secondary institutes offering additional education for incoming students falling short on their skills, and fostering a culture of lifelong learning to support adults in low-skill, low-wage jobs to upgrade their skills (Lane & Murray, 2019).
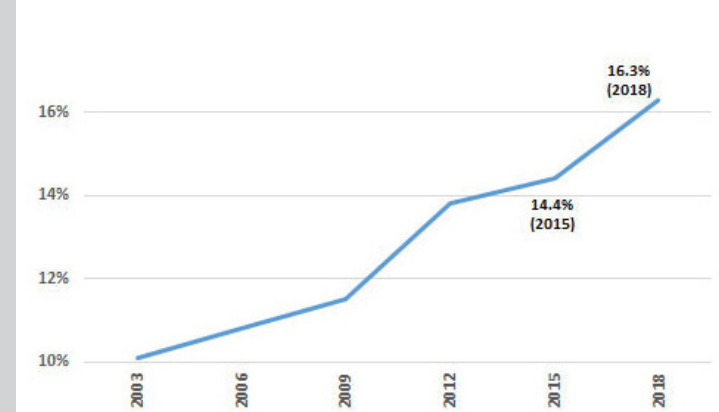

Literacy and Numeracy

Key Takeaways: 13.8 percent of 15-year-old Canadians had low literacy skills in 2018, up from 10.7 percent in 2015. 16.3 percent of 15-year-old Canadians had low numeracy skills in 2018, an increase from 14.4 percent in 2015.

This indicator measures the proportion of individuals who have a level of knowledge and skills in reading, writing and mathematics to permit them to fully participate in society.

Low literacy – 15 year olds in Canada

13.8%
(2018)

10.7%
(2015)

13%

11%

9%

2000 2003 2006 2009 2012 2015 2018

Low numeracy – 15 year olds in Canada

16.3%
(2018)

14.4%
(2015)

16%

14%

12%

10%

2003 2006 2009 2012 2015 2018

Source: Statistics Canada | Dimensions of Poverty Hub | Program: Program for International Student Assessment (PISA) (every three years)

Health

Not all dimensions of health, particularly relating to mental health and belonging, have shown improvement. For instance, national suicide rates increased from 2002-2012, similar to provincial/territorial trends in all provinces except Quebec, P.E.I. and Northwest Territories (Statistics Canada, 2020). Health outcomes showing negative trends include:

- An increase in people perceiving their mental health "very poor" or "poor"
- Fewer people with a strong sense of belonging
- More adults overweight or obese
- Less regular exercise for adults and youth (Statistics Canada, 2020)
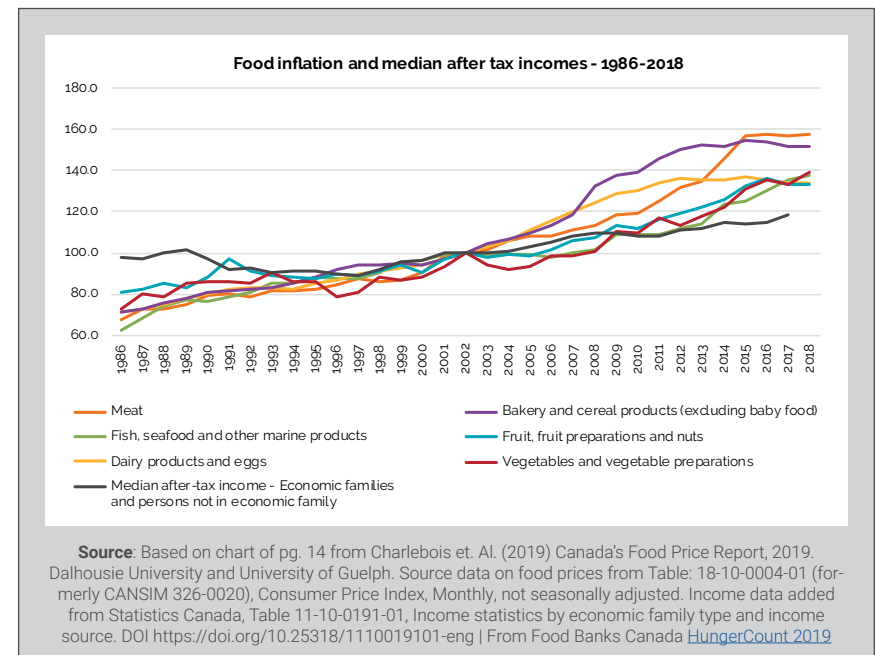

Child Care

The 2019 Survey on Early Learning and Child Care Arrangements found that 36% of parents with children aged 0-5 years still have trouble finding childcare. Their top difficulties were availability (12%), affordability (11%) and fit with work schedule (8%). Parents responded to challenges by changing their work schedules, working fewer hours, postponing their return to work, and using multiple care agreements or temporary agreements. Some parents chose to no longer pursue childcare. More data is needed to determine whether joint federal and provincial funding is meaningfully increasing parents' access to quality child care spaces.

Food Security

Over the last two decades, similar to housing costs, Food Bank Canada's Hunger Count 2019 reports that rising food prices have outpaced median income growth, making it increasingly unaffordable for families to put food on the table. Despite overall food bank usage falling, 47% of food banks across the country still reported an increase in use from the previous year and collectively served over 1M people in 2019. Single individuals now account for the most food bank visits by household type, at 48%. According to Food Banks Canada, single-person households with moderate to severe food insecurity are also more likely to have experienced mental health issues, including poorer self-perceptions of mental health, being diagnosed with a mood or anxiety disorder, suffering from severe and moderately severe depression, or having had suicidal thoughts in the past 12 months (Food Banks Canada, 2019).

Food inflation and median after tax incomes - 1986-2018

Legend:
- Meat
- Fish, seafood and other marine products
- Dairy products and eggs
- Median after-tax income - Economic families and persons not in economic family
- Bakery and cereal products (excluding baby food)
- Fruit, fruit preparations and nuts
- Vegetables and vegetable preparations

Source: Based on chart of pg. 14 from Charlebois et. Al. (2019) Canada's Food Price Report, 2019. Dalhousie University and University of Guelph. Source data on food prices from Table: 18-10-0004-01 (formerly CANSIM 326-0020), Consumer Price Index, Monthly, not seasonally adjusted. Income data added from Statistics Canada, Table 11-10-0191-01, Income statistics by economic family type and income source. DOI https://doi.org/10.25318/1110019101-eng | From Food Banks Canada HungerCount 2019

CONCLUDING THOUGHTS

Poverty is trending the right way – down. As of 2018, poverty rates in Canada were at a historic low. Community members, local governments, non-profits and for-profits are coming together to take the lead on reducing poverty. They are creating more vibrant communities for people to live, work and thrive, and are mobilizing the assets that are available to them. Provincial, territorial, and federal governments are following suit by introducing broad-reaching programs and policies that are lifting thousands of Canadians out of poverty. The Canada Child Benefit, subsidized childcare spaces and the portable housing supplement are all good examples of their commitment. We know that poverty is multi-faceted and dynamic in ways that are still being uncovered. We also know that income alone will not solve poverty, for example, if housing and food continue to outpace wages and social assistance rates. Despite these challenges, the growing Cities Reducing Poverty national movement is supporting members and partners from across the country, and from all walks of life, to innovate to end poverty. As their efforts continue to nudge stubborn poverty indicators in a positive direction, roundtables are better understanding data trends, evaluating local progress, and adapting their strategies in order to reach our collective aspiration of ending poverty in Canada.

APPENDIX 1 – OUR FRAMEWORK

The Dimensions of Poverty Hub

Following its release in July 2019, VC-CRP adopted Canada's official poverty dashboard the *Dimensions of Poverty Hub* (Statistics Canada, 2020).

The *Dimensions of Poverty Hub* was created to track progress in poverty reduction across Canada beyond the Official Poverty Line. It includes 12 meaningful and measurable indicators that allow us to monitor the ability of individuals and families to better meet their basic needs across *Opportunity for All*'s three pillars:

- **Dignity**: Tracks how Canadians are being lifted out of poverty by ensuring that basic needs are met, including safe and affordable housing, healthy food, and health care.

- **Opportunity and Inclusion**: Tracks how Canadians are being helped to join the middle class by promoting full participation in society and equality of opportunity.

- **Resilience and Security**: Track how the middle class is being supported by protecting Canadians from falling into poverty and by supporting income security and resilience.

While the Hub is not yet detailed enough to track progress on an annual basis or at all levels of geography, Statistics Canada is committed to support data disaggregation at national, provincial and territorial levels, and across various groups of Canadians (including gender, age, family composition, Indigenous identity, disability status, and other personal and social characteristics).

Vibrant Communities – Cities Reducing Poverty has chosen to align our thinking and framework for understanding poverty and poverty reduction with this *Dimensions of Poverty Hub*, in order to support the implementation of *Opportunity for All*. The hub is of great benefit to poverty reduction practitioners at all levels, as it allows us to monitor how well we are doing at working together to reduce poverty. We encourage our members to adopt it as well.

Poverty Reduction Game Changers

Vibrant Communities – Cities Reducing Poverty developed a framework for understanding and tracking poverty reduction outcomes in the 2016 paper *Sometimes to Hear the Music you Have to Turn Down the Noise: A Game-Changer Approach to Poverty Reduction Strategy and Evaluation* (Holmgren, 2016). The *Dimensions of Poverty Hub* supports and builds on Vibrant Communities' original Game Changer thinking.

Seven of eight Game Changers are captured within its 12 indicators. For the remaining one, Affordable Transportation, we track our progress using local level indicators (see pg 17).

> ### POVERTY REDUCTION GAME CHANGER
>
> A priority area or strategy that not only aims to deliver on its own specific goals or outcomes, but also elicits an array of other significant, positive outcomes that cascaded both within and outside of its area of emphasis, and consequently, profoundly impacts the course, character, or extent of poverty experienced by people, both individually and collectively.

Poverty reduction Game Changers were built on the principles of collective leadership and collective impact. They tackle the root causes of poverty, with a focus on upstream action and long-term thinking, work to eliminate poverty rather than alleviate it, and strive for sustainable, systemic change. Game Changers support strong and inclusive communities that support people to live with dignity and self-sufficiency, and that enable them to participate fully in the decisions and activities that affect their communities.

Vibrant Communities – Cities Reducing Poverty's Game Changer framework includes lenses, levers, and priority groups that intersect with the following eight poverty reduction Game Changers (Vibrant Communities, 2016):

- **Income and Employment** – Income security through employment and non-employment sources, and readiness for, access to, and retention of secure, livable wage jobs where employer policies support employees' needs.

- **Housing** – Affordable, accessible and appropriate housing that meets the needs of vulnerable populations, affordable utility costs, and protection from eviction.

- **Transportation** – Affordable and accessible public transportation and rural solutions that accommodate and cater to vulnerable populations.

- **Education** – Literacy, graduation from high school or equivalency, and affordable and accessible post-secondary education.

- **Health** – Affordable and accessible coverage of dentistry, optometry, pharmacy, mental health, physiotherapy, and other health needs not funded through provincial or territorial plans.

- **Early Childhood Development** – Healthy, early child development, school readiness, strong parenting skills, and access to affordable and regulated childcare spaces.

- **Food Security** – Affordable, accessible, sufficient, and nutritious food that meets dietary needs for an active and healthy life.

- **Financial Empowerment** – Affordable, accessible, and appropriate banking, protection from fraud and predatory lending, and ability to build savings/assets, improve credit ratings, and reduce debt.

The Game Changer framework has resonated with Cities Reducing Poverty members over the last few years, with many having adopted its thinking into their poverty reduction plans and evaluation frameworks. In some circumstances, the Game Changer approach has supported them to advance collective impact efforts (e.g. by simplifying priority setting), engage the public in a compelling cause that is easy to understand, and identify high impact opportunities for systems and policy change. However, the original eight domains identified are far from the only areas of critical work and the game-changer thinking continues to be updated.
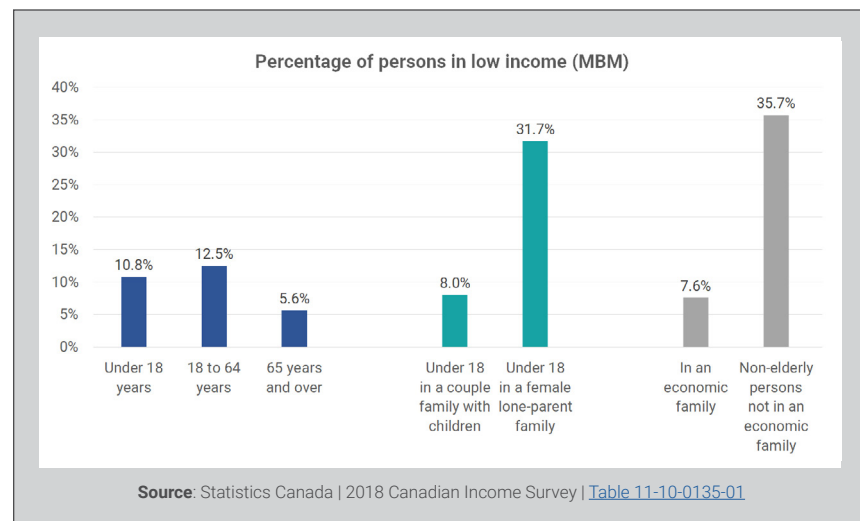
APPENDIX 2 –
A DEMOGRAPHIC PROFILE OF POVERTY IN CANADA

Inequality and poverty are "rooted in systemic discrimination and stratified along lines…that result in specific populations being unable to access opportunities available to other Canadians" (Campaign 2000, 2019). Groups that are disproportionately affected by poverty include children in lone parent families, unattached individuals, and Indigenous and racialized populations.

Sex, Age and Economic Family Status

As shown in the table below, poverty rates vary by sex, age, and family status.

Percentage of persons in low income (MBM)

Under 18 years: 10.8%
18 to 64 years: 12.5%
65 years and over: 5.6%
Under 18 in a couple family with children: 8.0%
Under 18 in a female lone-parent family: 31.7%
In an economic family: 7.6%
Non-elderly persons not in an economic family: 35.7%

Source: Statistics Canada | 2018 Canadian Income Survey | Table 11-10-0135-01

In 2018, women represented a smaller percentage of people in poverty (8.6%) then men (8.4%) for the first time (Lim, 2020).

Child poverty rates have been following a downward trend, with 367,000 fewer children living in poverty in 2018 than in were 2012 (Statistics Canada, 2020). Still, some family types remain disproportionately affected. For example, children living with single mothers (female lone-parent families) have amongst the highest poverty rates.

The Canada Child Benefit (CCB), which replaced the Canada Child Tax Benefit in 2016, has been a key contributor to the observed drop in child poverty from 16.4% that year to 10.8% in 2018 (Statistics Canada, 2020). In 2018, The Government of Canada estimated that about 95% of families were accessing child benefits (including many that had not filed taxes (Campaign 2000, 2019)), two-thirds of families that were receiving the maximum CCB amounts were single parents, and that 90% of these were single mothers. As data comes available for 2019 onwards, we therefore expect that the CCB will continue to support a reduction in the national child poverty rate. However, rates will likely remain high for populations that are not accessing the CCB, such as many families living on reserve (Canadian Centre for Policy Alternatives, 2020).

Poverty rates amongst seniors are the lowest of three age brackets, in large part due to benefits such as the Guaranteed Income Supplement (GIS), that top up Canada Pension Plan (CPP) earnings for low-income seniors. While the reduction in poverty for seniors in Canada (more than 50% since 2006) can be seen as a marked success, some are still disproportionally affected. For example, the 2018 seniors poverty rate of 5.6% also masks the discrepancy between a 2.7% rate for those living in families compared to a 13.4% rate for seniors not in an economic family (Statistics Canada, 2020).

An important and emerging demographic that is disproportionately affected by poverty is unattached individuals. This group represents those that are not part of an economic family (i.e. that live alone or with

Indigenous identity, recent immigrants and racialized individuals

Inequalities that are rooted in historic and ongoing discrimination based on race, immigration status, and Indigenous identity persist in Canada (Campaign 2000, 2019). Marginalized communities "lag in every measure of well-being, whether wages, income, housing, education, health or life expectancy" (Campaign 2000, 2019). Children and families from these communities face social exclusion that perpetuates poverty and takes many forms, including precarious work and wage gaps (Campaign 2000, 2019). Indigenous people continue to face high rates of poverty as a result of the legacy of colonialism and discrimination (Citizens for Public Justice, 2018).

"The impacts of colonization and the genocide of Indigenous peoples, intergenerational traumas, and years of cuts to government transfers and social services have created complex poverty that requires community-based supports to fix."

(Canadian Centre for Policy Alternatives, 2020)

roommates without at least one other person who is related by blood, marriage, common-law union, adoption or a foster relationship) (Statistics Canada, 2020). In 2018, unattached individuals represented 42% of all people living in poverty (Statistics Canada, 2020).

Living alone has been linked to relatively lower levels of self-rated health, mental health and satisfaction with life overall. Precarious employment (low-wage, non-permanent, lacking benefits, lacking sick leave), inadequate social assistance programs, and few income security benefits, along with the lack of safe, affordable housing contribute to vulnerability for single adults (Citizens for Public Justice, 2018). Single women are particularly vulnerable due to chronic wage inequity and a higher likelihood of employment precarity (Citizens for Public Justice, 2018).

High poverty rates persist within racialized groups, recent immigrants and persons of Indigenous identity (Campaign 2000, 2019), however data that connects income with race and ethnicity is only available at five year intervals through the Canadian Census. 2016 Census data shows a poverty rate of 35% for children of former or current landed immigrants or permanent residents and of 22% for racialized children (Campaign 2000, 2019). The notion that poverty rates are not being reduced for Indigenous children is supported by comparisons of 2006 and 2016 data (Campaign 2000, 2019), and by a 2019 survey that estimated that 47% of First Nations children still live in poverty – a rate almost six times higher than Canada's overall child poverty rate.

APPENDIX 3 – METHODS AND LIMITATIONS

Methods

The Vibrant Communities – Cities Reducing Poverty Impact Report was constructed following the Getting to Impact course taught by Tamarack Institute and Associate Evaluator, Mark Cabaj. The stories of local impact were gathered from Cities Reducing Poverty member Impact Reports, who participated in the 2019 expert-and-group coaching series and completed an impact report for 2019.

Stories best illustrating short- and medium-term outcomes and longer-term impacts under the eight game changer domains were selected by the Vibrant Communities team and summarized in collaboration with local poverty reduction roundtable coordinators and their partners most responsible for the outcomes.

Impact data at a national or provincial/territorial level was gathered to align as closely as possible to Canada's First Poverty Reduction Strategy, *Opportunity for All.* Further, in order to promote more consistency in the way "poverty" is discussed, the national working definition of poverty has been adopted for this report, as:

> "…the condition of a person who is deprived of the resources, means, choices and power necessary to acquire and maintain a basic level of living standards and to facilitate integration and participation in society." (ESDC, 2020)

The national poverty reduction indicators under the eight Game Changer areas were also adopted as much as possible, and were supplemented with additional data being tracked by local communities or provincial/territorial governments to gain a more holistic perspective of what is happening under each domain. Governmental websites at the national and provincial/territorial level were used as much as possible as well as trusted non-profit reports.

Limitations

Progress towards *Opportunity for All*'s targets is measured using Canada's official poverty line, the Market Basket Measure (MBM). MBM determines whether an individual or family falls below the poverty line by calculating whether they have sufficient income to purchase a specific basket of goods and services in their community (Statistics Canada, 2020).

Canada's Official Poverty Dashboard of Indicators: Trends, September 2020

Canada's official poverty rate

14.5% — 2015
12.8% — 2016
11.7% — 2017
11.0% — 2018

MBM is an absolute measure of material deprivation that is calculated based on the annual Canadian Income Survey (CIS). It considers geographical location, family unit, and costs of food, clothing, footwear, transportation, shelter and other expenses, to determine whether and individual or family is able to meet a modest, basic standard of living (Statistics Canada, 2020).

According to MBM (2008-base), Canada's overall poverty rate decreased by 24% between 2015 and 2018, from 14.5% to 11.0% (Statistics Canada, 2020).

Limitations to MBM include:

- **MBM is less accurate and more prone to error** than poverty measures that are drawn from census or tax filer data, due to the CIS's small sample size and fact that the survey is non mandatory (e.g. the 2018 CIS had a final response rate of 77%).

- **MBM is less inclusive** than some other datasets, for example as CIS data currently excludes First Nations reserves, where residents face some of the highest poverty rates in the country (Campaign 2000, 2019). As a measure, MBM may therefore underestimate Canada's poverty rates.

- **Subjectivity exists in MBM methodology**, as decisions made around what and how much of each item make up a modest standard of living. Whether costs are included as deductions from total income or as discretionary spending impact MBM thresholds. Furthermore, the basket does not account for cultural preferences (Campaign 2000, 2019).

Despite its limitations, the declaration of MBM as Canada's official national measure of poverty has proven incredibly helpful for measuring progress towards national and international targets. Provinces, territories, cities, and communities are also starting to align their own poverty reduction plans and evaluation frameworks with national measures and targets.

Low Income Measures (LIMs) as Complementary Measures of Poverty

Reflecting absolute material deprivation, on its own, MBM is not able to capture the multi-dimensional nature of poverty. Low Income Measures (LIMs) serve as relative measures of well-being that can help provide a fuller understanding of the reality of poverty.

LIMs shed light on issues such as income inequality (Citizens for Public Justice, 2018). As they are connected to both the growth of the economy, and the distribution of that growth, they are especially useful in monitoring changes in standards of living, health, and social exclusion (Campaign 2000, 2019). LIMs are well-suited to inform policy, as they can help explain whether reductions in poverty rates are being achieved strictly through income, or whether they are related to the removal of systemic barriers, attainment of inclusion, and increased resiliency (Campaign 2000, 2019).

After Tax measures are typically used in poverty reduction, as they consider both market income (employment income, retirement income and income from investments) and government transfers (Old Age Security, Guaranteed Income Supplement, Canada Pension Plan, Employment Insurance, social assistance, GST credit, provincial tax credits, and various child benefits) before deducting income tax (Statistics Canada, 2020). According to LIM-AT, an individual has low income if their after-tax income, adjusted for household size, falls below 50% of median adjusted after-tax income (Statistics Canada, 2020).
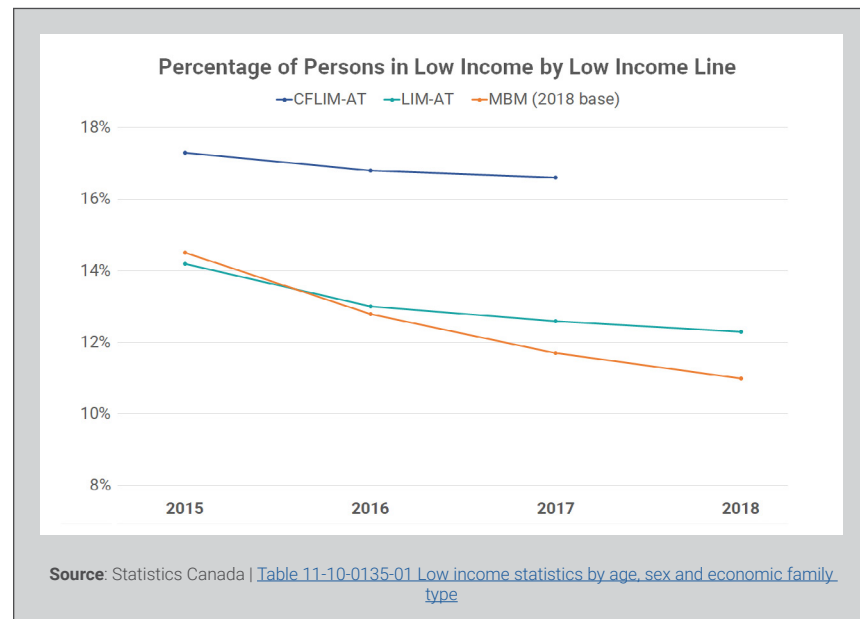
As Statistics Canada calculates LIM-AT from multiple data sources, careful consideration is required when attempting to draw comparisons across them.

- **The Low Income Measure After Tax (LIM-AT)** is calculated from the Canadian Income Survey using household income and represents Relative Low Income on the Dimensions of Poverty Hub. This dataset excludes certain demographics, including First Nations people living on reserve, and those residing in institutions, such as hospitals and prisons (Campaign 2000, 2019). Statistics Canada has committed to consulting with Indigenous peoples to identify and co-develop a series of indicators on poverty and well-being.

- **The Census Family Low Income Measure After Tax (CFLIM-AT)** is calculated from T1 Family File data using census family income. This dataset is larger and more inclusive than the CIS. It captures an estimated 73% of Canadians that file taxes, 95% of families that are accessing child benefits, and additional demographics, including people living in on reserves and in institutions (Campaign 2000, 2019).

Comparing Low Income Measures

The graph below compares the percentage of persons in low income by the CFLIM-AT, LIM-AT, and MBM (2008 base). 2018 data is not yet available for CFLIM-AT.

Percentage of Persons in Low Income by Low Income Line

CFLIM-AT   LIM-AT   MBM (2018 base)

Source: Statistics Canada | Table 11-10-0135-01 Low income statistics by age, sex and economic family type

As depicted in the graph, CFLIM-AT rates tend to be higher than LIM-AT rates, due to factors including its increased accuracy related its larger and more inclusive sample.

MBM rates consistently map lower than both CFLIM-AT and LIM-AT. Between 2015 and 2018, using MBM, overall poverty decreased from 11.7% in 2017 to 11.0% in 2018. In comparison, using LIM-AT, it decreased from 12.6% to 12.3% (Statistics Canada, 2020).

This is significant, as it demonstrates that individuals and families that are lifted out of economic poverty may still be considered poor when its broader definition is accounting for. For example, while they may now meet a modest, basic standard of living (MBM), they may not yet be able to conform within community norms around living standards and social participation (LIM-AT) (Campaign 2000, 2019).

Canada's MBM and LIM indicators and methodology are aligned with international indicators in order to support tracking and reporting of progress toward the United Nations' Sustainable Development Goals #1 (No Poverty) and #10 (Reduced Inequalities) (Statistics Canada, 2020).

General Limitations

Further limitations to the data gathered in this report, include:

1) **Timeframes** – Data available, particularly at the national and provincial level – does not always coincide perfectly across all pillars. The timeframe 2015-2018 was referenced as much as possible, though in 2020 there are instances in which the most current data available is from 2010-2014. Due various data sets being released on different schedules, and often one to two years after the data collection, inferences have been cobbled together based on the most current year-over-year trends, but a flawless picture of poverty across all eight domains cannot be painted for any one year.

2) **Subjectivity** – This report was written by the Cities Reducing Poverty team for Cities Reducing Poverty members as a means to recognize the significant reduction in income poverty over the last three years, and to articulate how and celebrate that Cities Reducing Poverty members have made important contributions to these trends.

3) **Attribution** – With the limited capacity of lead researchers, Tamarack Institute, and non-profit Cities Reducing Poverty members, it was not possible to conduct a fully-fledged contribution analysis determining which specific members have contributed and to what degree to national and provincial/territorial population-level changes under each of the eight domains. Rather, this report describes population-level trends and provides real examples from local communities that depicts how it is probable that the progressive accumulation of small to medium local outcomes builds towards better wellbeing for all. In some cases, provincial policy changes due to efforts of Cities Reducing Poverty members were possible.

VC-CRP intends to release annual impact reports from 2019 onwards. This will assist the national network to track wide-scale population-level changes and provide a sense of how local Cities Reducing Poverty initiatives are evolving and progressively influencing changes each year. Once the anticipated Market Basket Measure updates are released by

Statistics Canada in 2020 and up-to-date data is available under each Game Changer area, these impact reports will be able to provide a more reliable snapshot of current poverty trends.

Further, it is recommended that governments at all levels work together to collect and make available population-level data that can be disaggregated by cities and communities across Canada. This would support poverty reduction collaboratives – particularly those in rural communities – to conduct more detailed research on local poverty levels and help them to make evidence-based decisions about their poverty reduction efforts.

BIBLIOGRAPHY

Allen, J., & Farber, S. (2019, February). *Sizing up transport poverty: A national scale accounting of low-income households suffering from inaccessibility in Canada, and what to do about it.* Retrieved from https://doi.org/10.1016/j.tranpol.2018.11.018.

Campaign 2000. (2019). *Campaign 2000.* Retrieved from 2020: Setting the Stage for a Poverty-Free Canada: https://campaign2000.ca/wp-content/uploads/2020/01/campaign-2000-report-setting-the-stage-for-a-poverty-free-canada-january-14-2020.pdf

Canadian Centre for Policy Alternatives. (2020, May 26). *Alternative Federal Budget 2020.* Retrieved from Canadian Centre for Policy Alternatives: https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2020/03/AFB%202020.pdf

Canadian Index of Wellbeing. (2020, August 27). *Percentage of Canadians 20 to 24 years of age in labour force completing high school.* Retrieved from Canadian Index of Wellbeing: https://uwaterloo.ca/canadian-index-wellbeing/what-we-do/domains-and-indicators/percentage-canadians-20-24-years-age-labour-force-completing

Citizens for Public Justice. (2018, May 26). *Poverty Trends 2018.* Retrieved from Citizens for Public Justice: https://cpj.ca/wp-content/uploads/Poverty-Trends-Report-2018.pdf

Dahms, K., & Ducharme, A. (2020, May 28). *Housing Affordability Monitor.* Retrieved from National Bank of Canada: https://www.nbc.ca/content/dam/bnc/en/rates-and-analysis/economic-analysis/housing-affordability.pdf

(2020). *Dimensions of Poverty Hub | Custom Tabulation.* Statistics Canada.

Employment and Social Development Canada. (2019, August). *Investing in our future: National Progress Report on Early Learning and Child Care (2017 to 2018).* Retrieved from Government of Canada: https://www.canada.ca/en/employment-social-development/programs/early-learning-child-care/reports/2019-national-progress.html

ESDC. (2020, 04 16). *Canadian Poverty Reduction Strategy.* Retrieved from Statistics Canada: https://www.canada.ca/en/employment-social-development/programs/poverty-reduction.html

Food Banks Canada. (2019). *Hunger Count 2019.* Retrieved from Food Banks Canada: https://hungercount.foodbankscanada.ca/assets/docs/FoodBanks_HungerCount_EN_2019.pdf

Holmgren, M. (2016). *Sometimes to Hear the Music you Have to Turn Down the Noise: A Game-Changer Approach to Poverty Reduction.* Retrieved from Tamarack Resource Library: https://www.tamarackcommunity.ca/library/game-changer-approach-to-poverty-reduction

Lane, J., & Murray, T. S. (2019, April). *What Now? | Ready Or Not: The need to improve this gen literacy.* Retrieved from Canada West Foundation: https://cwf.ca/research/publications/what-now-ready-or-not-the-need-to-improve-this-gen-literacy/

Lim, J. (2020, Feb 25). *What the latest poverty figures show about who is poor in Canada.* Retrieved from iPolitics: https://ipolitics.ca/2020/02/25/what-the-latest-poverty-figures-show-about-who-is-poor-in-canada/

Maytree. (2019). *Welfare in Canada: Resources and downloads.* Retrieved from Maytree: https://maytree.com/welfare-in-canada/resources/

OECD. (2020, August 26). *Short-Term Labour Market Statistics: Inactivity rates (2015-2018).* Retrieved from OECD.Stat: https://stats.oecd.org/index.aspx?queryid=35562#

Rothwell, D., & Jennifer, R. (2017). *The prevalence and composition of asset poverty in Canada: 1999, 2005, and 2012.* International Journal of Social Welfare, 17-27.

Statistics Canada. (2018, March 13). *Canadian Income Survey, 2016.* Retrieved from https://www150.statcan.gc.ca/n1/daily-quotidien/180313/dq180313a-eng.htm

Statistics Canada. (2020, Feb 24). *Canadian Income Survey 2018.* Retrieved from Statistics Canada: https://www150.statcan.gc.ca/n1/en/daily-quotidien/200224/dq200224a-eng.pdf?st=paJiQnGr

Statistics Canada. (2020, Feb 24). *Dimensions of Poverty Hub.* Retrieved from Statistics Canada: https://www.statcan.gc.ca/eng/topics-start/poverty

Statistics Canada. (2020, 05 06). *Report on the second comprehensive review of the Market Basket Measure.* Retrieved from Statistics Canada: https://www150.statcan.gc.ca/n1/en/catalogue/75F0002M2020002

Statistics Canada. (2020, August 27). *Survey of Financial Security.* Retrieved from Dimensions of Poverty Hub: https://www.statcan.gc.ca/eng/topics-start/poverty

Statistics Canada. (2020, August 27). *Table 13-10-0096-01 Health characteristics, annual estimates.* Retrieved from Statistics Canada: https://doi.org/10.25318/1310009601-eng

Statistics Canada. (2020, August 27). *Table 13-10-0114-01 Life expectancy and other elements of the life table, Canada, all provinces except Prince Edward Island.* Retrieved from Statistics Canada: https://doi.org/10.25318/1310011401-eng

Statistics Canada. (2020, August 27). *Table 13-10-0742-01 Mortality and potential years of life lost, by selected causes of death and sex, three-year average, Canada, provinces, territories, health regions and peer groups occasional (number).* Retrieved from Statistics Canada: https://doi.org/10.25318/1310074201-eng

Statistics Canada. (2020, August 26). *Table 14-10-0018-02 Unemployment rate, participation rate, and employment rate by sex, annual, inactive.* Retrieved from Statistics Canada: https://doi.org/10.25318/1410001801-eng

Statistics Canada. (2020, August 26). *Table 14-10-0340-01 Employee wages by occupation, annual.* Retrieved from Statistics Canada: https://doi.org/10.25318/1410001801-eng

Statistics Canada. (2020, October 22) Custom Tabulation. Retrieved from https://www.statcan.gc.ca/eng/topics-start/poverty

United Steel Workers. (2019, February 1). *What Happened to (Real) Wage Growth?* Retrieved from https://www.usw.ca/news/media-centre/articles/2019/what-happened-to-real-wage-growth#_ftn2

Vibrant Communities. (2016, Oct 27). *Exploring Poverty Reduction Game Changers with VC Canada Members.* Retrieved from Tamarack: The Latest: https://www.tamarackcommunity.ca/latest/exploring-poverty-reduction-game-changers-with-vc-canada-members