

Enough for All, Calgary's Poverty Reduction Strategy **2015 Highlights**

A KAAT STOO YII IITOO KA KWOOPA KI ITTO MAA TAO TSOPA (BLACKFOOT) **ONE YEAR OF LEARNING AND GOING FORWARD**

Not all Calgarians have an equal opportunity to create a vibrant life. Many individuals and families struggle to achieve this because they have vulnerabilities that place them at the risk for poverty. Poverty is often rooted in a lack of income and assets to meet basic needs such as food, shelter and clothing. It can also be further defined to include:

- Lack of meaningful employment
- Greater risk to adverse events such as violence and illness
- Lack of adequate health and education
- Limited sense of belonging
- Lack of opportunity

Calgarians have come to recognize that boom and bust cycles, growing levels of household debt and the increase of precarious and low-wage jobs put many at risk of falling into poverty. Poverty in Calgary is real:

- *138,000 Calgarians struggle to make ends meet*
- *77,000 kids in Alberta are living in poverty*
- *The cost of shelter has gone up 48% in the last decade*
- *One in three Calgarians worry about not having enough money for housing*
- *Unemployment rate is currently 8.9%*
- *Average cost to society per year of an individual living in poverty is \$15,876*
- *Total cost of poverty in Calgary is \$2.5 billion per year*
- *2/3 social agencies have seen an increase in demand for support related to employment, basic needs and mental health*

Enough for All Strategy

The Enough for All strategy recognizes that poverty is a complex issue requiring a thoughtful, comprehensive and interlinking set of policy and programming responses to successfully reduce – and ideally eliminate - poverty. Emerging from 15,000 hours of city-wide consultations, the “Enough for All Strategy” was approved by City Council and United Way of Calgary Board of Directors in 2013. Enough for All's target is to reduce the number of people experiencing poverty in our city by 50 per cent by 2023. The strategy aims to address the root causes of poverty by enhancing the well-being of Calgarians. The goals of the strategy can only be achieved through the meaningful participation and collaboration of a vast range of stakeholders representing the public sector, non-profit and private sectors, individuals who have a personal experience living in poverty and members of our First Nations, Métis and Inuit populations.



Calgary is experiencing a challenging economic time and 2015 was a difficult year for thousands of Calgarians, yet through the collective work of Enough for All, progress is continuing to be made towards building a great city for all. Progress and achievements to move the needle on poverty reduction occurred in all four goals:

- Everyone in Calgary has the income and assets needed to thrive
- All Aboriginal people are equal participants in Calgary's prosperous future
- All Calgary communities are strong, supportive and inclusive
- Everyone in Calgary can easily access the right supports, services and resources

Vibrant Communities Calgary in partnership with The City of Calgary, United Way of Calgary and Area and Momentum Community Economic Development Society agreed to use a “collective impact” approach. As of 2015 January 1, Vibrant Communities Calgary officially began guiding the implementation of Enough for All, Calgary's Poverty Reduction Strategy, as the backbone organization for this collective impact strategy with annual funding for four years from The City of Calgary (\$500K) and United Way (\$500K). The role of Vibrant Communities Calgary is to guide the vision and strategy, build public will, support aligned activities, advance policy, mobilize funding and develop and report on a shared measurement system. A theory of change is being developed to help achieve the collective outcomes of the stakeholders to enable changes in social, political and economic conditions that reduce poverty.

This progress report shares achievements, highlights and impact to date and sets the course for 2016.

Goal 1: Everyone in Calgary has the Income & Assets Needed to Thrive

Financial vulnerability affects a wide segment of Calgary. Effectively addressing poverty requires providing people with the opportunity to earn a sufficient income and build financial assets. Enough for All recommendations focus on building the economic and financial capacities of Calgarians to enable them to not only meet their basic needs, but to thrive.

Strategies	2015 Results
<p>Financial Empowerment</p> <p>Calgary is the first city in Canada to implement a Financial Empowerment Collaborative (FEC) model, with a projected \$3.8M budget for Phase One 2015-2018 funded through the United Way donor campaign.</p> <p>Develop a proven world-class approach that offers root cause solutions to poverty through six pillars.</p>	<p>Pillar 1: Emergency Basic Needs Assistance: Led by United Way</p> <ul style="list-style-type: none"> • Provides people facing financial crisis with a one-time financial grant. <ul style="list-style-type: none"> - 2015 Target: 1,100 people access crisis support - 2015 Result: 1,324 people accessed basic needs (120% of target) • \$606,900 in financial crisis support funds distributed. <p><u>Key 2016 Priorities</u></p> <p>The City and United Way will partner to increase the basic needs fund through a one-time investment of \$575K from The City's Emergency Resiliency Fund.</p> <p>Pillar 2: Safe and Affordable Financial Products: Led by Momentum</p> <ul style="list-style-type: none"> • The development of Calgary's first safe lending product – the Cash Crunch Loan - by First Calgary Financial and Momentum <ul style="list-style-type: none"> - 2015 Target: 60 safe loans provided - 2015 Results: 58 safe loans provided (97% of target) • \$72,000 in safe credit funds accessed by those on low incomes • The Payday Lending and Financial Inclusion Task Force examined the role of



	<p>regulatory functions from all orders of government; and safe and affordable financial products for low income Calgarians.</p> <ul style="list-style-type: none"> • City Council approved Land Use Amendments and the “Pawn Shop and Payday Loan Separation Distance Policy” (i.e. 400 m separation distance). <p><u>Key 2016 Priorities</u></p> <ul style="list-style-type: none"> • To implement second phase of Cash Crunch - 60 loans to a maximum of \$1,500 per loan. • To investigate options to develop other more affordable payday loan alternatives. <p>Pillar 3: Taxation and Government Benefits: Led by United Way</p> <ul style="list-style-type: none"> • United Way coordinated community volunteers to provide free tax clinics for low income Calgarians. <ul style="list-style-type: none"> - 2015 Target: 750 income tax returns filed - 2015 Results: 2,465 were filed (328% of target) • Approximately \$1.75M refunded back to those living on low incomes. • Calgary Public Library and local organizations partnered to provide community space for the tax clinics. <p><u>Key 2016 Priorities</u></p> <p>To engage all eligible Calgarians to file their taxes. The families of an estimated 75,000 more children living in low-income households in Calgary could be eligible for the recently announced Alberta Child Benefit.</p> <p>Pillar 4: Financial Coaching: Led by Bow Valley College</p> <ul style="list-style-type: none"> • Bow Valley College joined the FEC to lead the development and delivery of the Financial Coaching curriculum. • Bow Valley College declared commitment to ensuring all students are financially literate upon graduation. <p><u>Key 2016 Priorities</u></p> <p>Financial Coaching Training for service providers will begin in 2016 June. Bow Valley College will recruit and train community service providers to offer the newly developed financial coaching curriculum to their clients.</p> <p>Pillar 5: Earn and Learn Matched Savings Program: Led by Momentum</p> <ul style="list-style-type: none"> • Learning and earning through matched savings programs support Calgarians living on low incomes to achieve their saving goals. <ul style="list-style-type: none"> - 2015 Target: 50 individuals receive matched savings. - 2015 Results: 47 individuals received matched savings (94% of target). • \$38,700 was leveraged to match savings with assets. <p><u>Key 2016 Priorities</u></p> <p>Capacity building with four agencies to design and deliver matched savings programs.</p>
--	--



	<p>Pillar 6: Education Savings: Led by Momentum</p> <ul style="list-style-type: none"> • Momentum assisted Calgarians to open Registered Education Savings Plans (RESPs), one of the most impactful ways of ending poverty. <ul style="list-style-type: none"> - 2015 Target: 900 RESPs opened. - 2015 Result: 394 people opened RESP's (44% of target) • \$295,500 in provincial and federal education asset building money was accessed by clients of the program. <p><u>Key 2016 Priorities</u> Actively partnering with local financial institutions to engage low income Calgarians to open RESP's.</p>
--	--

Goal 2: All Aboriginal People are Equal Participants in Calgary's Prosperous Future

The urgency of addressing poverty among Aboriginal people in Calgary cannot be overstated. In addition to the socio-economic, cultural, systemic and psychosocial consequences it has on a population, poverty affects the long-term potential and progress of individuals and the larger community. Enough for All addresses the issues of Aboriginal people in an effort to have a meaningful impact on poverty levels.

Strategies	2015 Results
<p>Aboriginal Poverty Reduction Strategy</p> <p>Development of a holistic culturally appropriate model; one informed by the worldviews of Calgary's various First Nations, Métis and Inuit communities.</p>	<ul style="list-style-type: none"> • The number of people and organizations participating on the Aboriginal Advisory Committee has doubled. In addition four esteemed Elders are supporting the work: Dr. Reg Crowshoe, Elder Evelyn Goodstriker, Elder Randy Bottle, and Elder Casey Eagle Speaker. • Sharing and Reconciliation circles were launched in November as a pilot. Five organizations and three Indigenous communities participated. • Two local organizations have approached Vibrant Communities Calgary and the Advisory Committee to provide support in internal competency development and understanding. • The Woman & Poverty Advocacy Leadership Group participated in the call for a Federal Inquiry into Canada's Murdered and Missing Indigenous Women to bring media attention and advocacy to this complex issue. <p><u>Key 2016 Priorities</u></p> <ul style="list-style-type: none"> • To develop an Aboriginal Poverty Reduction Strategy for Calgary. • To extend Sharing and Reconciliation Circles pilot to other organizations. • To complete a feasibility on an Indigenous Gathering and Healing Centre for Calgary.



Goal 3: All Calgary communities are strong, supportive and inclusive

Strong, supportive and inclusive communities are essential for ending poverty to enable people together to address social and economic challenges and realize opportunities. Enough for All seeks to build community as the starting point for an effective poverty reduction strategy by strengthening personal networks of support and creating opportunity for people to work together to address the issues they face.

Strategies	2015 Results
<p>Neighbourhood Strengthening</p> <p>Launch of the Community Hubs Initiative to address the city's increased needs during the economic downturn.</p> <p>Prototype and activate six community hubs in priority locations in five years, 2015–2020.</p> <p>By embedding one hub in each of six geographic areas, nearly 200,000 Calgarians will have direct access to needed services, supports and resources.</p>	<ul style="list-style-type: none"> The Community Hubs initiative is a partnership between The City, United Way, community partners and philanthropists. It is a jointly funded project with \$7.6M coming from community based investors and philanthropists. Fundraising efforts were launched in 2015. Six neighborhoods are being targeted where 1 in 4 residents live in poverty relative to the Calgary average of 1 in 10. The communities are: Greater Forest Lawn, Bowness, Vista Heights, North of McKnight Communities (expansion of existing 1,000 Voices in Genesis Centre), Sunalta and Village Square (North and South Properties communities). \$1M was raised through philanthropist to fund the Village Square community hub and Community Hubs Manager position. 6,000 residents engaged to date. <p><u>Key 2016 Priorities</u></p> <ul style="list-style-type: none"> Continue fundraising efforts and the development of community partners. Continue to work through the three activation phases with the six community hubs: <ol style="list-style-type: none"> 1. Resident Engagement 2. Develop a unified Vision and Design for each Hub 3. Resource Mobilization, Governance and Operations
<p>Increase Understanding of Poverty</p> <p>Development of opportunities for the public to learn about poverty to reduce stigma, isolation and discriminatory practices against those experiencing poverty.</p>	<ul style="list-style-type: none"> The Enough for All Public Awareness Task Force was successful in securing \$300K from the Calgary Foundation. The pro-bono services of Evans-Hunt and C&B Advertising were secured to launch a city-wide, broad scaled public awareness and call to action poverty reduction campaign. In collaboration with the Plan to End Homelessness, Enough for All stakeholders helped launch the Homeless Persons Charter of Rights. 91% of United Way funded agencies responding to a recent survey agreed that a public poverty awareness campaign would support them in responding to increased demands. Many were also interested in participating in the campaign. 500+ Calgarians attended 6 different Enough for All poverty awareness and civic engagement related events. <p><u>Key 2016 Priorities</u></p> <p>The campaign is anticipated to launch in 2016 Q2-Q3. It will focus on building understanding that a strong, supportive and inclusive Calgary is better for everyone because poverty affects all of us.</p>



Goal 4: Everyone in Calgary can easily access the right Supports, Services and Resources

When delivered effectively, a strong formal support system is an important safety net that can prevent people from falling into poverty when they face challenges. Enough for All aims to provide access to the right supports, services and resources to build resilience. It also aims to improve early intervention that can prevent poverty, and provide those experiencing poverty with more effective supports to help them move out of poverty.

Strategies	2015 Results
<p>Service Delivery</p> <p>Fair Entry is a single-application process to improve access with dignity to City-subsidized services and programs for low income Calgarians.</p>	<ul style="list-style-type: none"> Fair Entry approved 35,000 applicants from the program's launch in May through December 2015. In addition to in-person counters at the Municipal Building and Village Square Library, Fair Entry offers multiple alternative application options- on-line, fax, mail, 13 drop-off locations across Calgary. City staff speak multiple languages and are able to access additional translation services as required. <p><u>Key 2016 Priorities</u></p> <ul style="list-style-type: none"> The City of Calgary will continue to work with Poverty Talks and Fair Calgary Community Voices to support the development of a sliding fee scale for its subsidy programs. Fair Calgary Administrators will provide applicants with financial literacy information and referrals.
<p>Achieve a User-Friendly Legal System</p> <p>Provide supports for adults in poverty who are interacting with the justice system.</p>	<ul style="list-style-type: none"> The Justice Sector Constellation activated four projects in the city including the Database Integration Project, Service Provider Capacity Building Project, Exclusionary Bylaw Research Project and the Legal Information versus Legal Advice Project. The Justice Sector Database Integration Project was successful in developing an agreement to amalgamate 3 major legal databases into one. <p><u>Key 2016 Priorities</u></p> <p>Completion of the Exclusionary Bylaw Research Project.</p>

Moving Forward

Enough for All's first year provides examples of the work to come. The partners are committed to working together to strengthen a common strategy, work plan and metrics and focus on making real change for Calgarians. The strategy will continue to work at all levels – for individuals, their families, the neighbourhoods they live in, and the important services and programs that provide the foundation for an inclusive community. Calgarians are strong; we support each other. And we also challenge our leaders and institutions to be all we need them to be. There is enough for all.

