

# enough for all





**1 in 10 Calgarians  
live in poverty.**

**1 in 5 are concerned about  
not having enough money for food.**

**1 in 3 Calgarians are concerned about  
not having enough money for housing.**

1. Statistics Canada (2014). Table 206-0041 Low income statistics by age, sex and economic family type, Canada, provinces and selected census metropolitan areas (CMAs), annual (1,2,3,13).
2. City of Calgary & United Way of Calgary (2009). Signposts II: A survey of the social issues and needs of Calgarians.
3. City of Calgary & United Way of Calgary and Area (2009). Signposts II: A survey of the social issues and needs of Calgarians.



## **"We discovered that most Calgarians are aware of poverty in their community; however, it is not considered a priority."**

*- Findings from the Enough for all public awareness campaign poll (2016)*

In 2016, Vibrant Communities Calgary completed the second year of guiding the implementation of the Enough for All (E4A) poverty reduction strategy. It was a difficult year for many Calgarians who lost their jobs as the city's unemployment rate climbed to 10.3%. Many struggled to not fall into poverty. The increase in those accessing the food bank, increase in personal bankruptcies and crimes are proxies for the increase in economic precariousness in our city.

In this unsettled environment, we applaud and cannot underestimate the positive impact of the Alberta Child Benefit and the enhanced Alberta Family Employment Tax Credit. Low income families who filed their taxes accessed hundreds of millions of tax-free dollars to assist them in raising their families. Revisions to both provincial and municipal legislation has helped regulate the pay-day lending sector. Coupled with new credit services of First Calgary Financial's Cash Crunch Loans, and both ATB Financial's and Cashco Financial's access to mainstream banking services has made a difference for unbanked and underbanked Calgarians. City Council approved the new sliding scale transit pass through which Calgarians with the lowest incomes have access to a monthly pass for less than the price of two tickets. And, Calgarians continue to utilize improved access to City services through the Fair Entry program.

The flood of 2013 and the 2016 Fort McMurray fire demonstrated that Calgarians and Albertans respond passionately and selflessly when confronted with a crisis. With generous assistance, we overcome the crisis and provide care to those traumatized. The reality is that the number of people affected by the flood and fire are approximately the same as the number of those living in chronic poverty in

our community. However, for many Calgarians they remain invisible. Calgarians will respond when they are aware. The Enough for All poverty reduction strategy includes increasing public awareness leading to a similar generous response from Calgarians and Albertans confronted with a crisis. With the generous support of the Calgary Foundation, we conducted the first phase of a public awareness campaign. We discovered that most Calgarians are aware of poverty in their community; however, it is not considered a priority.

Enough for All is a long-term strategy. It was developed during the economic boom when there was almost full employment. The reality has shifted, and in light of these new realities, we are going through a period of adjustment and review of the implementation of Enough for All.

Creative Theory, our external evaluators, developed an evaluation framework to monitor the progress of the bold aspirational 10-year goal of reducing poverty by 50%. They observed and consulted Calgarians and the many organizations and individuals engaged in this work. This community report is a summary of their evaluation report. A copy of the full report is available on the VCC website.

In this community report, you will note the many people and organizations engaged in this important work, and to them all we extend our sincere appreciation. Enough for All and nothing about us without us!

Thank you for your continued support,

Dani DeBoice  
Board Chair

Franco Savoia  
Executive Director

Creative Theory consultants are the external evaluators of the implementation of Enough for All. They were tasked with monitoring and evaluating the work of VCC, E4A stakeholders and population-level outcomes contributing to poverty reduction. The information in this report draws upon the findings of the evaluation report and includes input from additional stakeholders including The City of Calgary and the United Way of Calgary and Area. The full report is available at [www.vibrantcalgary.com](http://www.vibrantcalgary.com) and [www.enoughforall.ca](http://www.enoughforall.ca)

# Goal: Everyone in Calgary has the income and assets needed to thrive

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The intention of this goal is to build capacity in the area of economic stability, primarily through community economic development and asset building.

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No single organization can solve poverty alone. The complex work of reducing poverty must be accomplished through intentional collaboration between individuals, community agencies, corporate partners, government, philanthropic and granting donors and academic institutions.

Enough for All has four key partners: The City of Calgary, the United Way of Calgary & Area, Momentum and Vibrant Communities Calgary (VCC), all signatories to a four-year Memorandum of Agreement. They are each deeply committed to work within a Collective Impact approach with VCC acting as the backbone organization.

2016 focused on strengthening our partnerships, advocating for policy and systems-change, and increasing the number of Calgarians benefitting from Financial Empowerment services and supports.

The Payday Lending and Financial Inclusion Task Force, an 11-member task force, made up of City administration, poverty reduction organizations and a representative from the Canadian Payday Loan Association developed recommendations which significantly contributed to municipal and provincial policy change. Task Force recommendations contributed to the Provincial Act to End Predatory Lending and resulted in amendments to the Municipal Business License Bylaw requiring payday lenders to obtain a business license and advertise money management services. As a result of this collaborative effort, Alberta now has the country's lowest interest rates allowed for payday loans. These policy changes, along with other regulations, better protect people using payday loans from the spiral of debt cycles.



**"Calgary has become a shining example of how collaboration between partners can lead to tangible efforts to financially empower individuals and families in need. I am so impressed by the can-do spirit and real progress in Calgary"**

*- Jonathan Mintz, Founding President and CEO, Cities for Financial Empowerment*

**“The Task Force helped raise awareness of financial problems, such as debt, that can happen to people who regularly use payday loans. I think the regulations put in place by the City and Provincial government will have a positive impact, especially for people living in poverty.”**

- Hilary Chapple, Member of the Task Force, Community Advocate

Enough for All partners, including United Way of Calgary and Area, bring together the right partners to test, prove, and then scale solutions needed to implement Financial Empowerment in Calgary.

The Financial Empowerment Collaborative, with six Leading partners that include Enough for All and United Way, provides Calgarians with opportunities to reduce debt, grow savings and build assets. Fourteen new participating partners joined the Financial Empowerment Collaborative in 2016 for a total of 108 organizations taking action to improve the financial well-being of low-income Calgarians.

The Enough for All Business Leader Forum (BLF) is striving to encourage employers to “do business differently”. It is taking a business-to-business approach in helping to understand the role of business in contributing to poverty reduction. This group worked together in 2016 to identify the following focus area for 2017 and beyond:

The BLF will assist businesses in ensuring that their employees access all of the current tax benefits by:

- assisting all employees to file their annual tax return;
- providing financial literacy programs;
- championing the value of opening a Registered Education Savings Plan; and
- promoting the new Cash Crunch loans program at First Calgary Financial and Chinook Credit Unions as a safe lending alternative to payday loans.

**4,602 tax returns** filed by 265 trained volunteers resulting in \$3.48 million in tax refunds for Calgarians living on low incomes.

**1,228 were filed** by families who qualified for the new Alberta Child Benefit receiving an additional \$1.35 million to support their children.

**62 front line agency staff** trained to coach individuals experiencing financial stress

**713 RESPs** valued at \$365,500 opened



# Emerging from intergenerational poverty

Alexander Jr., eight-years-old, may be the first Alex of three generations to eventually live a life out of poverty. His father, Alex Sr. has experienced extensive personal loss and trauma, which has led him to be, in his words, “guarded and defensive”. With some initial apprehension, Alex Sr. came to build trust with the Savings Circles facilitator at Momentum, a local change-making organization. He took a leap of faith and opened a Registered Education Savings Plan (RESP) for his son during the final month of his Savings Circles program.

Later Alex Sr. called the Savings Circles facilitator with surprise and skepticism in his voice reporting that there was \$1,500 in Alex Jr’s RESP account, even though he did not put any money into the account! At that moment, Alex Sr. began to let down his years of guardedness and share his life story with the Savings Circles facilitator.

Alex told her about the isolation he experiences as a wheelchair user, the discrimination he faces daily as he is an Indigenous person, the hardships of living on AISH and being a single father, and the permanence of living in social housing. He said that the gift of an RESP is a candlelight of hope for a better future for his son.

Alex Sr’s voice lit up with hope and relief knowing that his son will have the opportunity to attend post-secondary without taking on too much student debt. Alex Sr. will also invest \$500 of his hard-earned Savings Circles matched-savings into his dear son’s RESP.



# Goal: All Aboriginal people are equal participants in Calgary's prosperous future

The intent of this goal is to create opportunities between Indigenous and non-Indigenous People for reconciliation.

Enough for All acknowledges that the First Nations, Metis & Inuit communities as a whole, generally prefer to be identified by the terminology using the word *Indigenous*. However, the Canadian government legally still refers to the whole community as Aboriginal. Colonization refers to systemic and systematic processes that have been imposed on the Indigenous People. Understanding experiences of marginalization, vulnerability and an overrepresentation of Indigenous People in Canada's public sorrow systems necessitates an understanding of the impacts and effects of colonization.

**Three reconciliation circles** were held with the intent to help bridge the gap between Non-Indigenous and Indigenous People. VCC continues to be deeply committed to planning and hosting future reconciliation circles as we all work towards achieving a city of equity and equality.

Through a \$25,000 grant from the Federal Government, VCC was able to host the

**Elder Teachings project** from May through November. Access to Elders is integral to Indigenous well-being and we were honoured to host Elders from Kainai, Piikani, Siksika, Tsuu T'ina, Stoney Nakoda and Metis Nations.

This project engaged more than 750 people within culturally safe and appropriate spaces. One of the key findings of this project was the importance of engaging Elders and their teachings with us on the journey of reconciliation.





**4 out of 10** Indigenous children live in poverty.

**69 per cent** of all children in care in Alberta are Aboriginal.

The **Indigenous Advisory Committee** (one of two advisory committees to the Board of Directors of VCC), completed a strategic planning session in October 2016, of which a key finding was to align the work of all community initiatives with the Truth and Reconciliation Commission's 94 calls to action. The Indigenous Advisory Committee applied for and received a grant from the Enough for All Catalyst Fund to host two conferences in 2017 to work towards this alignment.

*Natoo'si*, United Way's Indigenous healing and well-being initiative, focuses on helping heal intergenerational trauma for Indigenous youth and families in Calgary. In 2016, more than 170 people attended *Natoo'si*'s 7th Annual Connect Event to

**12,000** survivors of residential schools live in Alberta.

The last residential school closed in **1996**.

build understanding of intergenerational trauma and healing in the nonprofit sector. Armed with a deeper understanding of the effects of trauma, it is hoped that individuals working with Indigenous People in Calgary will be more culturally competent in the delivery of service.

Similarly, the City of Calgary, and Family & Community Support Services (FCSS), have developed a commitment to supporting Indigenous healing practices to meet the unique cultural needs of Indigenous People. To support this work, FCSS Calgary invested \$1.7 M across 12 agencies offering Indigenous programming. Surveys of program attendees have shown a significant positive change regarding cultural role modeling and mentoring, historical knowledge and traditional healing practices.

**"We wanted to learn more about our heritage and were searching for ways to connect to our Indigenous roots. By participating in Braiding the Sweetgrass, I have noticed my children learning to find their paths. They now have the utmost respect for Mother Earth, the role of Elders, as well as respect for themselves... Learning about and taking part in the ceremony together was a gift that now helps us through the tough times."**

*- Parent involved in Braiding the Sweetgrass - a FCSS and United Way of Calgary and Area funded program*

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

The intention of this goal is to strengthen support networks and build resilient communities and families.





**"In our community, we understand the basic truth that our neighbour's success is our success. We all must take action to fight poverty now and this campaign helps citizens discover what they can do to make a real and positive difference."**

*- Mayor Naheed Nenshi, City of Calgary*



The **Enough for All** public awareness campaign was launched on October 25 with the aim of deepening Calgarians' awareness of poverty and encouraging them to take action. The campaign included a press conference with Calgary's Mayor, drawing over 200 attendees, and was followed by a four-week advertising campaign on broadcast television, radio, print and online. Together, concerned Calgarians chose to wear a red ring to symbolize

the commitment needed to end poverty in Calgary. Calgarians were encouraged to Learn, Act & Share their knowledge about poverty.

The activities of the campaign generated 63 media hits and the #EnoughforAll hashtag trended provincially and nationally on social media on the day of the press conference. In addition, 30,000 of the red rings, printed with 'Enough for All' were distributed to various locations around Calgary.

**450 people** attended community conversations about poverty reduction, including a well-attended event where Senator Art Eggleton spoke about Basic Income.

**25 people** participated in pre-event workshops and **13 people** with lived experience performed spoken word to an enthusiastic crowd of **more than 100 people**.



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“I’ve been in the role of Community Ambassador for a little over five months and the impact I feel has been remarkable. I have been able to connect long-term residents with newcomers from other countries, I have had residents asking me to connect them with organizations that could possibly help them in whatever situation they may be in and most importantly there’s this growing sense of togetherness.”

- Snanna Virk, Community Ambassador

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**Poverty Talks!** is a 12-member advisory committee comprised of advocates with current or lived experience of poverty. In 2016, this committee became an official part of the VCC’s governance structure acting as an advisory committee to the Board of Directors. Several members of Poverty Talks! participate in Enough for All stakeholder groups and are regularly consulted by E4A stakeholders on key issues. Members are instrumental in advocating for systemic change that can end poverty in Calgary.

The Enough for All **Community Hubs Collaborative** (CHC) supports the growth of community hubs by connecting stakeholders, sharing tools, and

advocating for system level change. The “Community Hubs by Design” project proposal was developed in 2016 with the goal to create a comprehensive toolkit, enabling groups across Calgary to successfully create and maintain a community hub.

The Calgary Interfaith Council, **Faith Community Hub Group** hosted a successful community hub workshop by consulting faith organizations, community groups, and residents on how to develop a community hub. The workshop was very well received and has been requested to be repeated in 2017.



Photo credit: Susan Casement

The **Community Hubs Initiative** is a partnership between local residents, The City of Calgary, Rotary, and United Way which will prototype and activate unique Community Hubs in Bowness, Sunalta, Vista Heights, Greater Forest Lawn, North of McKnight Communities, and Village Square over the next five years. This is the first partnership of its kind in Canada where a United Way, municipal government and a service club are taking on a neighbourhood initiative at this scale. To date, the initiative has engaged over 10,070 Calgarians, 68 community partners, and raised \$3.8M through a range of sources including local philanthropists, service clubs (Rotary), and corporations.

The **Community Hub at Village Square Leisure Centre** is one of the hubs initiated in 2016. Approximately 580 Village Square residents participated in community consultations led by a Community Social Worker and a team of neighbourhood residents. Designed to invite feedback, generate excitement, and increase participation in the Hub, the engagement process identified the top community issues as food insecurity and social inclusion. Guided by these priorities, the

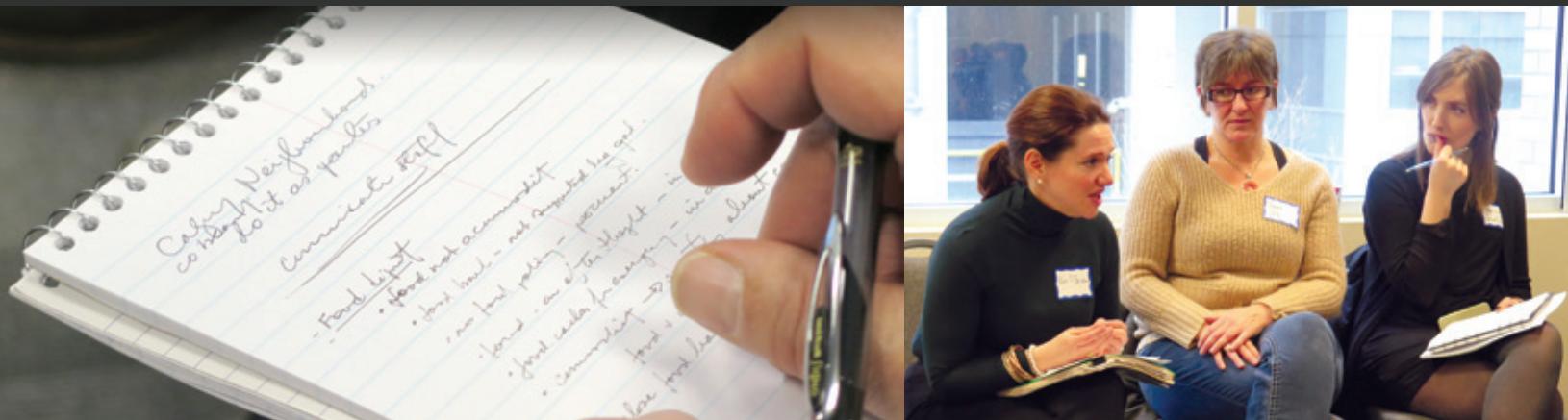
Village Square team is now working with residents to build a community-led food strategy, create free drop-in activities for isolated residents, and implement changes which will make the Hub site more accessible and welcoming.

#### **1000 voices community hub at the Genesis Centre**

In 2016, over 9,000 residents accessed 1000 voices accessing programs and services that met their needs including: language classes, parenting and family support, employment workshops, support for newcomers and refugees, free legal clinics, tax clinics, tutoring and seniors activities.

# Goal: Everyone in Calgary can easily access the right supports, services and resources

The intention of this goal is to facilitate access to basic needs with the focus on root causes of poverty and to streamline information and service delivery.



Enough for All is the only poverty reduction strategy with a specific focus area on implementing solutions that address the intersection of poverty and the justice system. The work of the **Justice Sector Constellation** is an exemplary demonstration of collaboration and collective action. The working group, composed of justice-serving agencies, municipal and provincial administration and committed volunteers advanced over a half-dozen projects and initiatives in 2016. These include a significant bylaws research project, database amalgamation of justice-serving agencies and training opportunities for both legal and non-legal professionals.

The City of Calgary's **Fair Entry program** consolidates the application process for several City-subsidized programs and services, including transit and recreation passes as well as pet subsidies, tax and seniors' home assistance.

In 2016, more than 50,000 Calgarians were approved to receive at least one subsidized City service. Prior to Fair Entry, approximately one in five Calgarians accessing City of Calgary subsidies applied for two programs; this number has more than doubled

indicating an increased awareness of and access to the subsidy programs. The benefits of these programs allow Calgarians living on low incomes to save money while accessing services that improve the quality of life for their families.

United Way collaborates with Red Cross, Bow West Community Resource Centre, Sunrise Community Link, Distress Centre and CUPS to provide funds to assist low income Calgarians to mitigate crisis and prevent eviction. Thanks to additional funds provided by the City of Calgary's Emergency Resiliency Fund the number of people who were able to receive assistance through the fund in 2016 increased by 13% for a total number of individuals supported of 1,547.

The **Food Dignity Collaborative** (FDC) is comprised of 16 stakeholders working to ensure Calgarians who do not have an adequate income to meet their basic needs can easily access food with dignity. In addition, the FDC is advocating for broader system changes that will ensure all Calgarians have a living income so that they are able to meet their basic needs including food. This group has identified its priority actions and will be focused on implementation in the coming year.



VCC supported an extensive collaborative effort in 2016 to create a municipal strategy to enhance the system of Early Learning and Child Care in Calgary. The Project Team, made up of VCC, the Women's Centre of Calgary and the First 2000 Days Network engaged with consultants to bring a group of experts together to identify opportunities and actions that could improve outcomes for our youngest citizens.

The research is definitive; there may be no singular investment more worthwhile than those made in the

first five years of a child's life. Access to affordable, quality childcare instantly improves the economic well-being of households and reliable child care is a powerful contributor to employment rates and personal autonomy of mothers. The first phase of strategy development was completed in 2016, but there remain many stones unturned to identify community and City opportunities to enhance our local system of Early Learning and Child Care.

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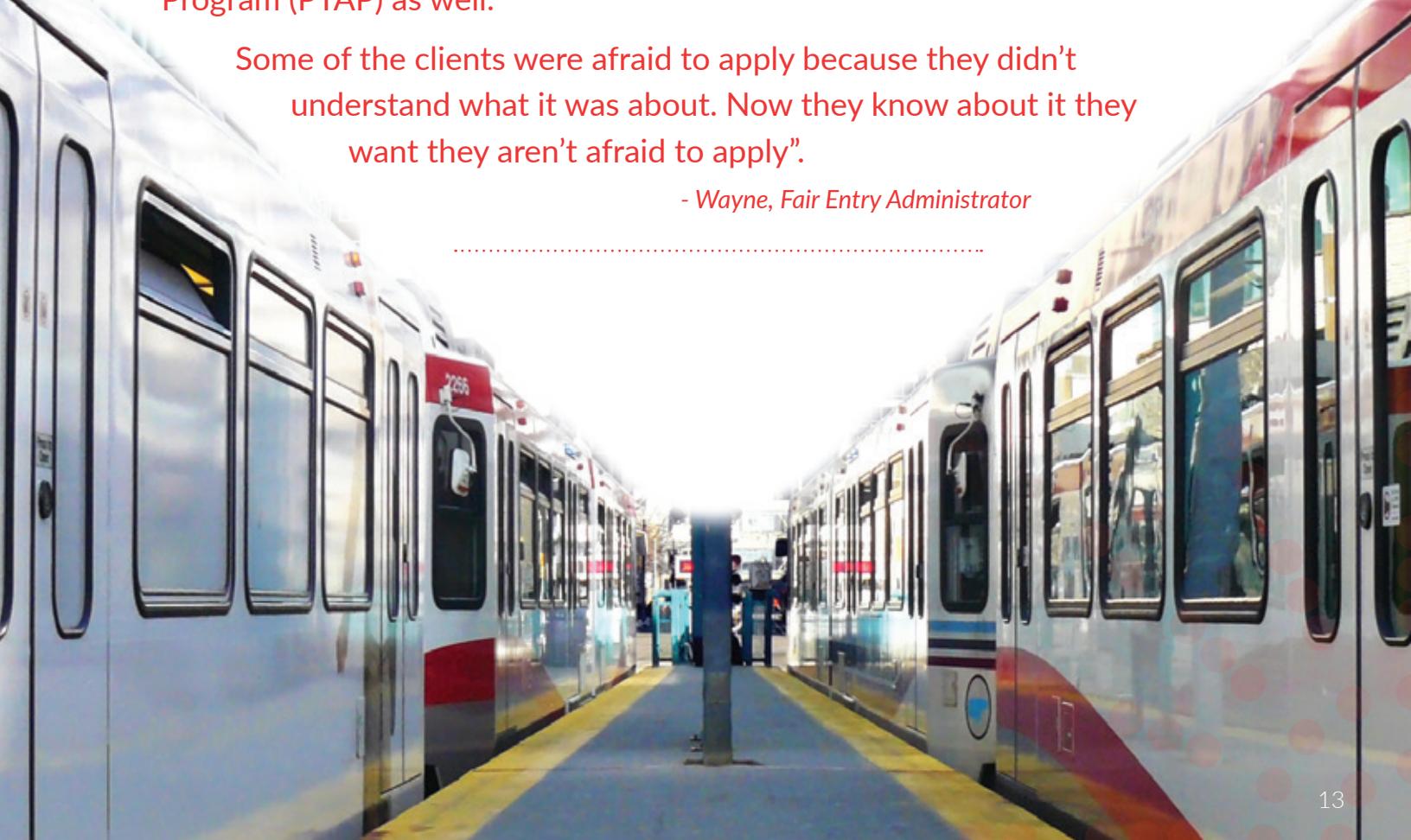
**"Due to the language barrier, a large number of Chinese clients come back to me to ask about Seniors Services home maintenance. They tell me, not only is it just awesome that Fair Entry has the language line to start with, but also Fair Entry has a Chinese speaker to serve them in the language they are most comfortable.**

**This service provides them the opportunity to understand and receive services they previously did not know about. In previous years, all they knew about was the bus pass program. Now, clients want to know more about Property Tax Assistance Program (PTAP) as well.**

**Some of the clients were afraid to apply because they didn't understand what it was about. Now they know about it they want they aren't afraid to apply".**

*- Wayne, Fair Entry Administrator*

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# Thank you to the following organizations who have generously supported Enough for All:

12 Community Safety Initiative	Calgary Ability Network	Calgary Meals on Wheels	The City of Calgary
Aboriginal Standing Committee on Housing and Homelessness	Calgary Can	Calgary Police Service	The City of Calgary Administration and Council
Alberta College of Social Workers	Calgary Catholic Family Services	Calgary Pregnancy Care Centre	The City of Calgary - Calgary Neighbourhoods
Alberta Health Services	Calgary Chamber of Volunteer Organizations	Calgary Public Library	The City of Calgary - Family & Community Supports Services
Alberta Legal Information Society	Calgary Chinese Citizens Elderly Association	Calgary Reads	The City of Camrose
Ambrose University	Calgary Domestic Violence Collective	Calgary Scope Society	The City of Edmonton
Anstice Communications	Calgary Drop-In & Rehab Centre	Calgary Urban Project Society (CUPS)	The City of Fort McLeod
Assembly	Calgary Eats	Canadian Mortgage and Housing Corporation	The City of Fort McMurray
ATB Financial	Calgary Economic Development	Canadian Mental Health Association	The City of Grande Prairie
BILD Calgary Region	Calgary Economic Development Leadership Council	Canadian Poverty Institute - Ambrose University	The City of Leduc
Bow Valley College	Calgary Food Bank	Carya	The City of Lethbridge
Bow Valley Resource Centre	Calgary Foundation	Catholic Family Services	The City of Medicine Hat
Bow West Resource Centre	Calgary Homeless Foundation	CCVO	The City of Spruce Grove
Boys & Girls Club of Calgary	Calgary Housing Company	Central Alberta Poverty Reduction Alliance	The City of St Albert
Brookfield Residential Properties	Calgary Interfaith Council	Centre for Public Legal Education Alberta	Community Development Learning Initiative
Brown Bagging for Kids	Calgary John Howard Society	Cerebral Palsy Association	Community Kitchen Program of Calgary
Burns Memorial Fund	Calgary Legal Guidance	Children's Legal and Educational Resource Centre	



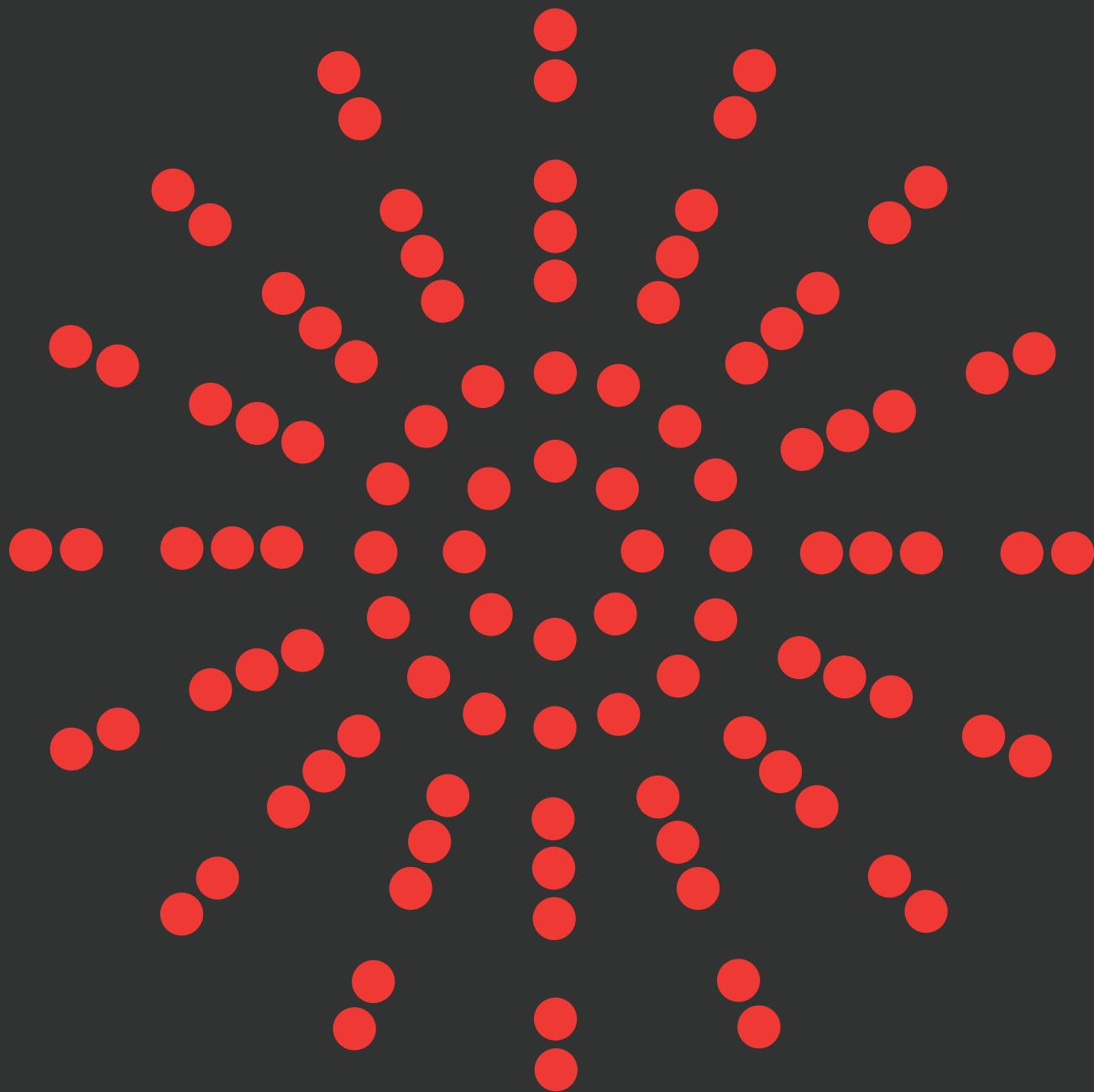
Community Social Data Sharing Project	First 2000 Days Network	Peer Support Services for Abused Women	Women's Centre of Calgary
Community Wise	First Calgary Financial	Pregnancy Care Centre	YMCA Calgary Association Services
Connect First Credit Union	Government of Alberta	Pro Bono Law Alberta	YMCA Canada
Connections Counselling and Consulting Foundation	Grateful Not Dead	Rotary Club of Calgary	YWCA of Calgary
Correctional Service of Canada	Grow Calgary	SAGE Investments	Zinc Ventures
Create!	Habitus Consulting Collective Inc.	Sagesse	
Creating Eudaimonia	Hillhurst Sunnyside Community Association	Social Workers for Social Justice	
Creating Value	Horizon Housing	SouthWest Communities Resource Centre	
Creative Theory Inc.	Hull Services	Springboard Performance	
CUPS (Calgary Urban Project Society)	I Can for Kids Foundation	St. Mary's University	
Data for Good	Indigenous Gathering Place Committee	Strathcona County	
Disability Action Hall	Indigneous Justice Domain	Suncor Energy Foundation	
Dover Kids Club	Innovate Calgary	Sunrise Community Link	
Eastside Victory Outreach	International Avenue BRZ	Tamarack Institute	
EcDev Solutions Ltd.	Legal Aid Alberta	The Alex Community Food Centre	
Elizabeth Fry Society	Lumina Management Consultants	The Calgary Foundation	
Engineers without Borders	Megaphone Communications	The Mustard Seed	
Ethno Cultural Council of Calgary	Mennonite Central Committee	The Women's Centre	
Evans Hunt	Mennonite Centre for Newcomers	Thrive	
EXEP Consulting Inc	Metro Alliance for the Common Good	Town of Banff	
Fair Calgary Community Voices	Momentum	Trico Foundation	
Fair Fares	Money Mentors	Unitarian Church of Calgary	
Family and Community Support Services Association of Alberta	Mount Royal University	United Way of Calgary and Area	
Federation of Calgary Communities	Native Counselling Services of Alberta	University of Calgary	
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Bonnie Pacaud				Kate Stenson



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**To read the full evaluator's report, visit [enoughforall.ca](http://enoughforall.ca).**

Enough for All needs all of us, from every sector, working together to succeed! Are you or your organization interested in getting involved? Find out more at [enoughforall.ca](http://enoughforall.ca) or reach out by contacting [info@vibrantcalgary.com](mailto:info@vibrantcalgary.com)

## **Enough for All Memorandum of Agreement Partners**

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**... and all of you!**

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