

enough for all

Unleashing Our Communities' Resources
to Drive Down Poverty in Calgary

Final Report of the Calgary Poverty Reduction Initiative, Volume 1



May, 2013

The Calgary Poverty Reduction Initiative is a joint project between
The City of Calgary and United Way of Calgary and Area



enough
(for▲all)



All of our constellation discussions were interesting and engaging. As we were packing up at the end of one of our more dynamic meetings—where we had been debating the most effective ways to get our community invested in reducing poverty in Calgary—one of the members said

‘You know, I have always simply been of the view that
my neighbour’s strength is my strength.’

We stopped dead in our tracks, looked at each other and said, “that’s it!”

~ Cori Ghitter, Stewardship Group Member
and Immigration Constellation Co-chair

May, 2013

Secretariat of the Calgary Poverty Reduction Initiative

This document is part of a three-volume set, with increasing detail provided in each subsequent document.

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POVERTY IS...

The condition of a human being who is deprived of the resources, means, choices and power to acquire and maintain self sufficiency while being able to be an active participant in society.

1. ►

MY NEIGHBOUR'S STRENGTH IS MY STRENGTH

Calgary is a prosperous city with a strong economy, the highest average income and lowest unemployment rate in the country. Yet, in the midst of this prosperity poverty remains a reality. In 2010, there were 114,000 Calgarians living below the poverty line.¹ Many more struggle just above the poverty line. A lack of savings and high levels of debt affect many families, and a significant number worry about not having enough money for housing and even for food.²

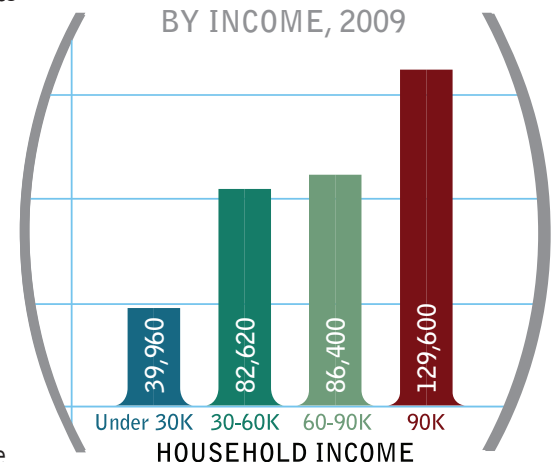
Poverty costs us all. A recent report estimated the annual cost of poverty to Alberta at between \$7.1 and \$9.5 billion.³ Poverty and financial stress also robs the city of the talents and strengths of those who cannot contribute fully to society. Working long hours to make ends meet and struggling to pay debts, many lack the time and energy for the things that really matter, like family and community. Clearly, ending poverty and the stresses that lead to it will benefit us all.

Through the consultation process of the Calgary Poverty Reduction Initiative (CPRI), citizens described a positive vision of a Calgary without poverty. They used words like healthy, diverse, inclusive, hopeful, happy, less stressed, safe, vibrant, and with a strong sense of community. Building a city that achieves this vision will benefit everyone, and significantly reduce poverty (refer to back page).

Ending poverty in Calgary is possible and we have the resources to make this happen. Calgary has an extensive network of organizations, programs and services to help people in times of stress, crisis and change. But, more importantly, Calgary is known for its sense of community, its commitment to volunteerism, a "can do" attitude, and a thriving business sector. This Calgary Poverty Reduction Strategy builds on strengths to make a real impact on poverty. Our community is our strength and our best approach to ending poverty. This idea was expressed succinctly in the words of a CPRI constellation participant who stated simply: *"My neighbour's strength is my strength"*.

In a strong community, neighbours, businesses, organizations and governments all work together to support each other. We have a healthy network of family, friends and neighbours to lend a hand when we need it. We have an engaged business sector that provides the opportunity for people to have meaningful work and earn the income needed to build assets and thrive. Programs and services support people's dignity and self-worth and are there for them when needed. In a strong community, together we come to realize that *"My neighbour's strength is my strength"*.

CALGARIANS (AGE 20+) REPORTING FINANCIAL STRESS BY INCOME, 2009



(Signposts, 2009)

1 Statistics Canada (2012). Income of Canadians. Ottawa: Ministry of Industry.

2 United Way of Calgary and Area & The City of Calgary. (2010). Signposts II: A Survey of the Social Issues and Needs of Calgarians. Calgary: City of Calgary and the United Way of Calgary and Area.

3 Briggs, Alexa and Lee, Celia (2012). Poverty Costs: An Economic Case for a Preventative Poverty Reduction Strategy in Alberta. Calgary: Vibrant Communities Calgary & Action to End Poverty in Alberta.

2.

THE ROOTS OF POVERTY

Where does poverty come from? Over the past year the CPRI consulted with Calgarians about poverty and how it impacts their lives. Through an engagement process involving over 15,000 hours, citizens spoke about the real forces that lead to poverty and can keep people trapped in it. These include:

- ▶ Fraying communities where people can feel isolated and alone
- ▶ Wages that aren't enough to keep up in a high-priced city like Calgary
- ▶ An inability to build up savings and assets
- ▶ Services that are hard to find and access
- ▶ Rules and systems that penalize people for trying to get ahead
- ▶ Decisions that don't reflect our values as a community

All of these forces leave us vulnerable. The approach of the CPRI to reducing poverty is to address those underlying forces, and not just alleviate the effects of poverty. **By building a resilient community we can tackle the roots of poverty and prevent it from occurring in the first place.** In so doing, we create a better quality of life for all.

3.

VISION, MISSION, GOALS AND OUTCOMES

The CPRI is a joint initiative of The City of Calgary and United Way of Calgary and Area to develop a long-term community-based strategy to significantly reduce poverty and vulnerability in Calgary in the short term, and end it in the long term.

The **VISION** of the CPRI is: A community where no human being is deprived of the resources, means, choices and power to acquire and maintain self sufficiency while being able to be an active participant in society.

The **MISSION** of the CPRI is: To end poverty in Calgary and enhance the well-being of all Calgarians.

The **VALUES** of the CPRI are:

- ▶ Integrity
- ▶ Respect
- ▶ Social Equity
- ▶ Participation
- ▶ Inclusion
- ▶ Diversity
- ▶ Collaboration

The **GOALS** of the CPRI are:

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

The priority **OUTCOMES** of the CPRI are:

- ▶ By 2023, 95% of all people living in Calgary are at or above Statistics Canada's Low-Income Cut-off (LICO) rates
- ▶ By 2023, 90% of all people living in Calgary are at or above 125% of Statistics Canada's Low-Income Cut-off (LICO) rates
- ▶ By 2018, Calgarians consider reducing poverty to be a high priority.

(A FEW FACTS)

- In 2009, 40% of lower income Calgarians reported being lonely, compared to only 16% of higher income Calgarians.

- In 2006, there were nine communities in Calgary with a poverty rate of 30% or more.

4. ►

PRIORITIES FOR ACTION

In 2012, the Calgary Poverty Reduction Initiative engaged in extensive public consultations involving community members and persons experiencing poverty, along with stakeholders in government, business, the non-profit sector and academia. Through this process a suite of mutually supportive strategic actions has been developed. **These actions address the vulnerabilities that lie at the root of poverty through key policy initiatives, strategic program investments, and service enhancements or procedural changes.** This strategy is based on the philosophy that there is enough for all, reflecting our belief that we already have the assets needed to thrive. To the extent possible, this strategy therefore aims to redirect resources rather than seek new ones, to build on existing initiatives, and integrate these into existing structures and operations. We believe this provides the greatest assurance of sustainability.

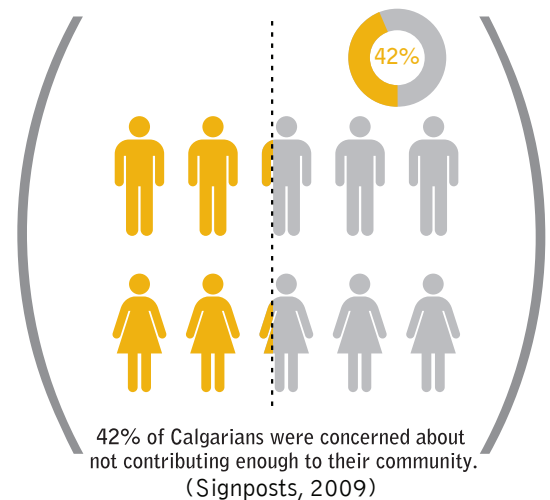
4.1 ALL CALGARY COMMUNITIES ARE STRONG, SUPPORTIVE AND INCLUSIVE

Strong, supportive and inclusive communities are essential for ending poverty as they enable people to work together to address social and economic challenges and realize opportunities. In community, people find the networks of support they rely on in times of stress, crisis or change. Inclusive communities also ensure that all those who are affected by decisions have the opportunity to be involved in those decisions.

Calgary is known for its sense of community and its strong community values. Yet, many people through our consultation process raised concerns about a diminishing sense of community. Growing economic inequality was felt to be fragmenting the city socially and geographically. Underlying this is a perceived dwindling of trust between people, institutions, sectors, and government, and a growing disengagement of people in community life.

The following recommendations focus on building community as the starting point for an effective poverty reduction strategy by strengthening personal networks of support and creating opportunities for people to work together to address the issues they face.

CONCERN ABOUT COMMUNITY CONTRIBUTION, 2009



(OUTCOMES)

4.1.1 ESTABLISH COMMUNITY HUBS

Poverty is most effectively reduced when people work together in their communities to develop actions that meet their real needs. In recent years community-based multi-service sites termed *community hubs* have been developed in various cities across Canada as an effective approach to poverty reduction. A community hub is an intentionally designed space that facilitates connections among residents for community building, and for programs and services to support individual and family resiliency in the neighbourhood.

The development of community hubs can serve to build community while bringing services closer to people in their communities and thereby enhance access. In Calgary, the Genesis Centre and several of our Community Resource Centres currently function similar to what is envisioned by a community hub. In order to be effective, community hubs respond to the unique needs of particular communities, so no two may be identical.

The CPRI proposes working with communities to establish a network of community hubs in priority neighbourhoods. Community hubs could provide a variety of programmes and services including childcare, community gardens, mobile health services, civic services, justice services, library services, food trucks, recreation and arts programming, community kitchens, financial literacy, social services, youth and seniors programming, immigration services and InformAlberta service kiosks. Such centres can also provide local economic development as potential centres of community economic development activity.

- Concentrations of poverty are reduced so that no community in Calgary has a poverty rate of 30% or more.
- All Calgarians report that they have at least 3 people they can rely on for support in times of need.

4.1.2 BUILD PERSONAL SUPPORT NETWORKS

Personal networks of family, friends and neighbours who can support us in times of stress and crisis are an important resource that builds resilience. Yet, one of the common impacts of poverty is increased isolation and a lack of connection with people and the community. This can become a vicious circle as people feel they are unable to participate or belong in society, which further compromises their ability to do so. This has significant impacts on mental, physical and emotional health. Certain groups of people, such as seniors, may be particularly isolated. Providing opportunities to participate in the community and develop personal support networks is an important aspect of building the personal capacity to prevent poverty.

The CPRI proposes to develop programs that help build personal support networks. Through peer support and mentoring programs, vulnerable individuals and families can develop relationships that provide important personal skills, access to networks and supports, and connection to community services and resources.

4.1.3 RAISE PUBLIC AWARENESS ABOUT POVERTY

Building a strong and inclusive community requires understanding and trust between people to support collective action. Providing opportunities for the public to learn about the causes and impacts of poverty can help reduce stigma, isolation and discriminatory practices against those who are experiencing poverty. Increased awareness further builds trust and enhances the ability of the community to act collectively to address poverty.

Through our consultation process, people expressed strong community values. At the same time, they raised concern that those values are being threatened and are not well reflected in our institutions and public life.

Harnessing these values and operationalizing them in our public and corporate life could be a tremendous resource for addressing poverty in Calgary.

The CPRI proposes that a public awareness strategy be developed to continue the dialogue about poverty that the CPRI initiated, and to reaffirm our values as a community to support a shared vision of a strong and inclusive city.

4.2 EVERYONE IN CALGARY HAS THE INCOME AND ASSETS NEEDED TO THRIVE

Financial vulnerability affects a wide segment of Calgary.

Over the past several decades, wages have not kept up with the rapidly increasing cost of living in Calgary. **Most of those living below the poverty line are living in households where at least one person is working. Many more are living above the poverty line, but experience financial vulnerability due to low levels of saving and high levels of debt.** Effectively addressing poverty will require providing people with the opportunity to earn a sufficient income and build financial assets.

The following recommendations focus on building the economic and financial capacities of Calgarians to enable them to not only meet their basic needs, but to thrive. Consistent with the CPRI's approach of addressing poverty by building community, these recommendations accomplish this through community-based approaches to economic development and asset-building.

(A FEW FACTS)

- Between 1982 and 2010, the top 1% of Calgarians saw an increase in real income of \$570,000, while the bottom 90% saw an increase in real pay of only \$2,000.
- In 2009, 51% of Alberta's income went to the top 20% of income earners.
- In 2006, two thirds of Calgary's low-income population were working.

4.2.1 DOING BUSINESS DIFFERENTLY

Employment remains a key asset that provides people with income to support themselves, as well as other benefits such as health insurance. Calgary has experienced relatively low unemployment associated with a strong economy, but this has been insufficient to address poverty. Between 2001 and 2006, Calgary's poverty rate did not decline appreciably despite this being a period of rapid economic growth.

Research and experience demonstrate that **the type of growth matters, and raising the quality of employment to ensure that it meets the needs of Calgarians is critical to addressing one of the key root causes of poverty.** Supporting forms of economic development that provide the greatest social benefit can increase the resilience of our economy and workforce. This strategy aims to achieve high quality economic development by supporting community economic development as well as the growth of inclusive business practices.

- ▶ **Community Economic Development (CED):** This has been used effectively as a means to address poverty and meet local needs, as well as create wealth and realize economic opportunity.⁴ The CPRI proposes to support **CED** activity by establishing a Social Business Centre and Community Investment Fund to support the development of cooperatives and social enterprises. Through the Strong Neighbourhoods Initiative, a joint initiative of The City of Calgary and United Way of Calgary and Area, the CPRI will also actively engage local communities in **CED** through Community Social Workers working in priority neighbourhoods.

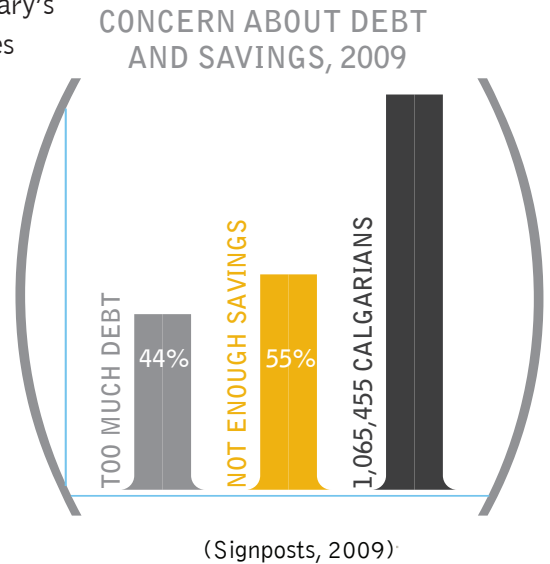
(OUTCOMES)

- Calgary has the highest Employment Quality in Canada.
- 95% of working Calgarians are earning a living wage.

4 Chantier De L'économie Sociale. (2005). Social Economy And Community Economic Development In Canada: Next Steps For Public Policy. Montreal: Chantier De L'économie Sociale.

► **Inclusive Business Practices:** Promoting and supporting the development of inclusive business practices can harness the power of Calgary’s economic resources for considerable impact. The CPRI proposes to encourage inclusive business practices that build community in the workplace and provide high quality employment to all Calgarians. This may include practices such as the adoption of ethical procurement policies, payment of living wages, providing key employment supports for vulnerable workers (e.g. childcare, transportation and housing support), progressive hiring practices to ensure diversity, opportunities for workers with disabilities and transparent performance reporting.

Many companies in Calgary are currently doing great work in the area of corporate social responsibility. The CPRI aims to build on this success by supporting companies to further drive change through their supply chains. In order to have greater impact on social outcomes, Calgary needs dedicated resources to help companies work with their supply chains to incorporate inclusive and sustainable practices. Built upon existing successful models, this program can help scale up positive social change by educating and providing tools for the marketplace to implement.



4.2.2 BUILDING ASSETS TOGETHER

A significant number of Calgarians are at risk of transitioning into poverty given high debt loads and limited savings. A recent report found that low-income families in Calgary continually struggle to make ends meet and are less able to invest in their futures.⁵ Another study reported that over half of Calgarians, regardless of financial and social status, are worried about not saving for their future.⁶

Research and experience demonstrate that **income alone is not enough to substantially change an individual’s or families’ economic well-being.** Rather, a range of opportunities and supports are needed to support households to increase income and build a cushion of savings that contributes to long term resiliency. In addition to an adequate income, people require knowledge and access to affordable financial products and services along with the enforcement of consumer financial protections. Also required are knowledge and access to income-boosting tax credits and government benefits as well as supports and incentives to encourage savings.⁷

A best practice emerging out of several cities in the U.S. is to house this spectrum of interventions related to asset-building under the umbrella of an *office for financial empowerment* that can act as a champion, advocate, convener, integrator, evaluator and sustainer in the realm of asset-building. Whilst in the U.S. such an office is traditionally integrated into city administration,

(OUTCOMES)

- Calgarians have the best credit risk score in Canada.
- All Calgary households have a three month emergency savings fund.

5 United Way of Calgary and Area. (2012). *From Getting By to Getting Ahead*. Calgary: United Way of Calgary and Area.

6 United Way of Calgary and Area & The City of Calgary. (2010). *Signposts II: A Survey of the Social Issues and Needs of Calgarians*. Calgary: City of Calgary and the United Way of Calgary and Area.

7 Corporation for Enterprise Development (2011). *Building Economic Security in America’s Cities: New Municipal Strategies for Asset Building and Financial Empowerment*. Washington, D.C.: Corporation for Enterprise Development.

the Calgary context offers a different opportunity. The Financial Futures Collaborative (FFC) is a financial literacy and asset-building network convened by the United Way. Its cross-sectoral membership includes representatives from the non-profit sector, financial institutions and government along with interested community members.

The CPRI proposes to build on the success of the FFC and establish a *financial empowerment taskforce* to develop and support implementation of various income and savings strategies and to champion priority policy changes at the municipal and provincial level. Such a partnership would build on the existing Stewardship Group of the FFC, drawing on their expertise and commitment, and also expand to include higher-level representatives from other key stakeholders, including The City of Calgary.

Building assets also requires providing access to appropriate financial products and services, particularly for low-income Calgarians. The CPRI proposes to work with existing financial institutions to remove barriers and develop financial products and services that best meet the needs of low-income citizens. The CPRI also recommends that a bylaw be developed restricting the activities and locations of pay-day lenders.

4.3 EVERYONE IN CALGARY CAN EASILY ACCESS THE RIGHT SUPPORTS, SERVICES AND RESOURCES

When delivered effectively, a strong formal support system provides an important *safety net* that can prevent people from falling into poverty when they face challenges. **Research shows that if the challenges to accessing services are overcome, they can be a major lever in supporting families to achieve greater wellbeing.**⁸ Calgary currently has a social service network consisting of 1,200 agencies providing over 10,000 services across the city to people affected by poverty.

Despite this extensive support system, many people have difficulty accessing and benefitting from it. Many people simply *do not know* what supports and services are available, or even how to search. For those able to find out about such services, often there are significant *barriers to accessing* them such as cost, as well as lack of time, transportation, and childcare. The *complexity of the system* also makes it difficult to understand and navigate. A recent survey by The City of Calgary and The United Way found that the use of community and social services was lowest among the lowest income households.⁹

The Calgary Poverty Reduction Initiative aims to address the challenges people face in accessing the right supports, services and resources by providing a *common access point* and *improving access to information*. These actions will build resilience by improving opportunities for early intervention to prevent poverty, while providing those experiencing poverty with more effective supports to move out of poverty. Through these strategies, as well as additional strategic investments, people will have an enhanced ability to meet their *basic needs*.

(A FEW FACTS)

- In 2009, only 11% of the lowest income households had used a community service in the past year, compared to 44% of the highest income households.
- In 2009, one-third of Calgarians were concerned about not having enough money for housing, and one-in-five were concerned about not having enough money for food.

8 United Way of Calgary and Area. (2012). *From Getting By to Getting Ahead*. Calgary: United Way of Calgary and Area.

9 City of Calgary (2011). *Signposts II: A Survey of the Social Issues and Service Needs of Calgarians*. Calgary: City of Calgary and the United Way of Calgary and Area.

4.3.1 DEVELOP AN INTEGRATED SERVICE ACCESS PLATFORM

Lack of coordination of services is a key challenge with Calgary's social service delivery system, which depends on a multitude of local organisations with varying locations and services. The instability and complexity this can create for service access and provision detracts from the benefits of the service. Navigating this system is time-consuming and can involve waiting in line-ups or making multiple appointments in order to locate and understand available services.¹⁰ Additional time pressure is created by the limited evening and weekend hours of businesses for many social services organisations. Further, differing intake rules and eligibility criteria can be confusing, exacerbated by other barriers such as low literacy, low levels of trust, complex intake forms requiring detailed documentation and transportation limitations.¹¹

Common intake is a strategy that has been developed in various jurisdictions to streamline service access and management. Substantial common intake systems have been developed by provincial and state agencies including the State of Massachusetts and the Province of Ontario. In Calgary, a number of systems are under development, including a single-entry system for subsidies by The City of Calgary, and a common intake for basic needs services by the United Way of Calgary. The Calgary Homeless Foundation has also implemented the Homeless Management Information System which provides common intake and case management within the homelessness sector.

While common intake systems can provide benefits, there are also substantial barriers to their widespread development. These include significant technological investments, privacy constraints, and the challenge of aligning technological and organizational systems across institutions and sectors. These challenges have hampered the development of broad systems in the past.

The Calgary Poverty Reduction Initiative proposes to overcome these barriers by developing an information sharing tool that provides the benefits of a common intake system, while minimizing the investment costs and overcoming inter-agency barriers and client fears about sharing personal information. The proposed system will provide an online portal through which individuals enter and manage their own personal profile, which can be shared at the direction of the user with the organization(s) of his or her choice. In this way the individual is empowered and maintains full control of their information, while allowing access to it by the agencies with whom they wish to work. For those unable to enter and manage information on their own, a designated support worker in a participating agency can provide assistance.

4.3.2 INCREASE ACCESS TO INFORMATION

Despite Calgary's extensive service network, many people are unaware of the services available to them. Increasing the ability of people to find out about programs and services will increase their ability to access them, providing important supports in times of stress, crisis or change. This in turn enhances resilience and can prevent people from falling into poverty by being able to intervene early.

Community information is currently available through a well-developed partnership between The City of Calgary, Alberta Health Services and the Distress Centre to provide information online through informAlberta, and

(OUTCOMES)

- Everyone who needs a service can access it within a timely manner, regardless of income.
- Calgarians only need to tell their story once when accessing services.

10 Allard, S. (2008). *Helping Hands for the Working Poor: The Role of Non-profits in Today's Safety Net*. Chicago: School of Social Service Administration, University of Chicago.

11 United Way of Calgary and Area. (2012). *From Getting By to Getting Ahead*. Calgary: United Way of Calgary and Area.

in-person through 2-1-1. The opportunity exists to improve access to services by enhancing our current community information system through greater community access to informAlberta resources, and by providing in-person information and referral specialists in communities. This enhanced community information system could include:

- ▶ Developing *community access points* where an information kiosk would be located providing access to informAlberta. Community access points could include libraries, C-Train stations or transit stops, doctors offices or medical facilities, seniors centres, retail outlets, community associations and resource centres, recreation centres and community hubs.
- ▶ Providing *in-person information and referral* support to connect people with resources. This form of personal contact requires trained individuals who are knowledgeable about the range of supports available, and can listen and refer appropriately. In the past, The City of Calgary provided in-person information and referral services and there continues to exist a rich resource of trained information and referral specialists who could provide community-based information and support services. The Calgary Public Library also offers limited information and referral services. Both of these City and Library resources can be leveraged to increase this service in the community.
- ▶ Training volunteer *community brokers* in community settings such as schools, community hubs and faith communities. Community brokers receive training and a toolkit that provides guidance for appropriate and effective support for people in their communities, as well as information about the resources, programs and services available to them.

4.3.3 ENSURE PEOPLES' BASIC NEEDS ARE MET

Those living in poverty, or with low and moderate incomes, face considerable challenges meeting their basic needs. In 2009, one-third of Calgarians were concerned about not having enough money for housing, while one-in-five were concerned about not having enough money for food.¹² **Basic needs that are particularly challenging include childcare, education, food, housing, transportation and justice.** Ideally, our systems and institutions will ensure that these needs are met by providing liveable wages, access to affordable, quality food, housing, child care and transportation, freedom from discrimination and access to justice. When those systems fail to ensure people can meet their basic needs, additional supports may be needed.

When additional basic needs supports are required, the way in which they are delivered is critically important. In order to be truly transformational, these supports **need to do more than provide temporary alleviation from the effects of deprivation**, but must also facilitate meaningful change that moves people out of poverty. These supports **must also be delivered in a manner that upholds each person's dignity and sense of self-worth, building on a persons' strengths, rather than seeing them as a passive victim.** Basic needs supports must also provide the relief necessary to **allow someone to look beyond their current crisis and make choices about their next steps, how best to pursue their goals and what they need to move out of poverty.**

This strategy addresses basic needs challenges through the outcomes of the various other components of the strategy, as well as through key strategic initiatives. It is based on the understanding that guaranteed access to basic needs is recognized as essential to well-being and is reflected in the function and design of all systems. In this strategy, priority is given to the provision of food, housing, childcare and income assistance.

(OUTCOMES)

- All those who require income assistance receive sufficient support.
- Calgary Food Bank usage is significantly reduced.
- Homeless shelter utilization is significantly reduced.

12 United Way of Calgary and Area & The City of Calgary. (2010). *Signposts II: A Survey of the Social Issues and Needs of Calgarians.*

- ▶ **Food:** The CPRI proposes that opportunities for developing a *community food centre* in Calgary be explored as part of the development of the community hubs. A *community food centre* is designed to bring people together in a community setting to create access to food while building upon their strengths and skills. Food programming that could occur in a community hub / food centre includes collective kitchens and community gardens. By locating such activities within a community hub, participants have access to the community resources and shared space that are important elements of community building.
- ▶ **Housing:** The issues of affordable housing, homelessness and poverty are intimately interconnected. Research consistently demonstrates the importance of affordable and appropriate housing for health and well-being. Having access to safe and appropriate housing enables individuals and families to participate in society meaningfully as citizens, employees, volunteers, students, etc. The CPRI proposes to enhance access to affordable housing through three related activities:
 - *Central housing registry.* Create a coordinated housing registry service that would serve all populations seeking non-market housing. This service would provide a single point of access to the numerous housing options that are available to those needing housing with supports, including seniors and those seeking social and affordable housing alternatives. Currently, the Calgary Homeless Foundation has implemented a shared information system for its funded agencies. The opportunity exists to expand this system to include affordable housing providers. Such a registry, supported by a shared information system, can streamline access in a consistent manner across diverse housing and support opportunities.
 - *Long-term real estate strategy.* In order to provide a coordinated approach to delivering housing goals, it is proposed that a local coordinating body engage key affordable housing and social supports stakeholders to develop a locally-driven, comprehensive real estate strategy; to leverage existing assets and explore innovative financing mechanisms, such as social impact bonds.
 - *Toolbox of incentives, policy and regulatory measures:* There are a variety of key measures that can further increase and protect affordable housing stock, as well as general private sector rental stock. These measures provide a “toolbox” of possible options that could be considered and pursued at the municipal, provincial and federal levels. Key measures include the allowance of secondary suites, inclusionary zoning and density bonusing, development of a land inventory, controls on demolition and conversions, and a fast-track permit process for both private and non-market rental developments.
- ▶ **Childcare:** The CPRI proposes that the development of accessible and affordable community-based childcare be given priority in the implementation of the community economic development strategy, by promoting, supporting and funding such ventures through the Social Business Centre and Community Investment Fund.
- ▶ **Income Assistance:** The CPRI supports advocacy to The Province of Alberta for the reform of social assistance programs to ensure benefit levels are adequate and indexed to the rate of inflation, and that regulations such as asset limits and clawbacks are reviewed and revised to provide maximum support to individuals working to improve their economic situation.

Each of the other components already mentioned in this Poverty Reduction Strategy contributes to enabling people to meet their basic needs.

- ▶ **Community economic development:** Many important basic needs services require critical levels of investment, which may be prohibitive for the public sector to commit. Through the community economic development strategy, we see the opportunity to mobilize local private capital to meet these needs.

Accordingly, priority will be given in a community economic development strategy to developing cooperatives, social enterprises or other economic opportunities that prioritize basic needs such as childcare, housing, transportation and food. Such opportunities will be specifically targeted to priority neighbourhoods.

- ▶ **Asset building:** Providing support to build financial assets will enhance basic needs capabilities through access to savings and financial services. Further, raising the quality of employment while providing the supports required for people to obtain and maintain employment will better enable people to meet their basic needs through employment.
- ▶ **Making services work:** Improving the effectiveness of our social service delivery system will ensure that people are better connected to the supports and services that will enable them to meet their basic needs. Complementing this strategy is the development of community hubs where people will be able to access important services, including basic needs services, in their neighbourhoods.

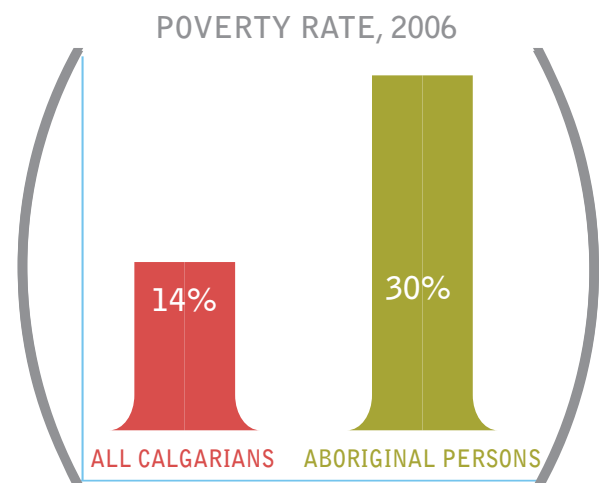
4.4 ALL ABORIGINAL PEOPLE ARE EQUAL PARTICIPANTS IN CALGARY'S PROSPEROUS FUTURE

The urgency of poverty among Aboriginal people in Calgary cannot be overstated. In addition to the cultural, socio-economic, systemic and psychosocial consequences it has on a population, poverty stymies the long-term potential and progress of the individual and the larger community. **The landscape and reality of poverty among Calgary's Aboriginal population has been examined in numerous reports throughout the years, each identifying a consistency of issues, concerns and recommendations.** This strategy will intentionally address the issues of Aboriginal people to make a meaningful impact on poverty within Calgary's Aboriginal population.

In order to meaningfully address the unique issues facing Calgary's Aboriginal people, the CPRI proposes to work intentionally with the Aboriginal community to develop an **Aboriginal Poverty Reduction Strategy over the next year, which will be implemented as an integral component of the overall Poverty Reduction Strategy.** The CPRI will also develop a **public awareness** campaign to increase understanding of the issues affecting Aboriginal people, and address discrimination and stereotypes.

(A FEW FACTS)

- In 2006, Aboriginal workers in Calgary earned one-third less than the average Calgary worker.



(Statistics Canada, 2006)

5.

WHAT'S DIFFERENT ABOUT THIS STRATEGY?

The Calgary Poverty Reduction Strategy provides an innovative approach that aims to address the root causes of poverty to eliminate rather than alleviate it. As opposed to many other poverty reduction approaches, the Calgary Poverty Reduction Strategy is:

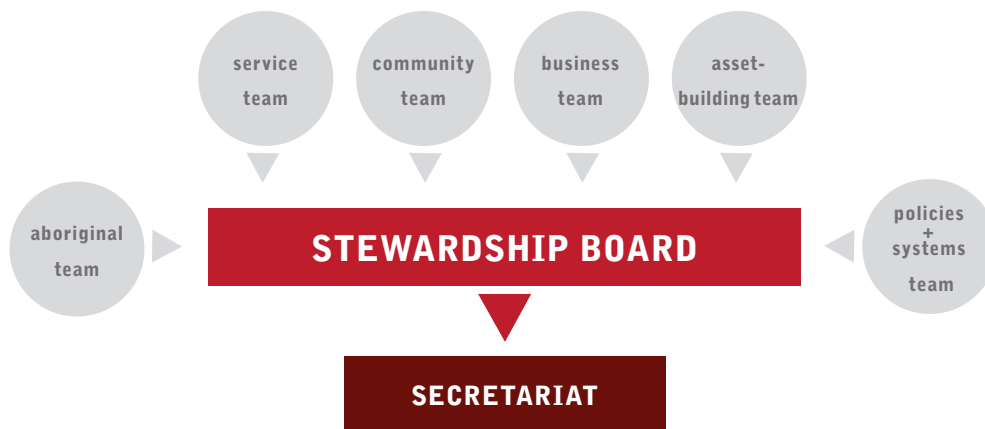
- ▶ **Based on values:** The values of community held by Calgarians are an important strength. We aim to build on this strength and **reaffirm the values of citizens as a key element in preventing poverty.**
- ▶ **Aimed at the causes of poverty:** Rather than alleviating the effects of poverty, this strategy aims to **make changes to the systems that create poverty, in order to prevent it.** This means that we do not rely on developing more programs and services, except where they can help address the forces that lead to poverty in the first place.
- ▶ **Focused on assets:** We believe that we already have within our community the assets and strengths needed to address poverty. As such, **this strategy builds on the assets of people and communities rather than focusing on their deficits.** This respects peoples' dignity and empowers the community to achieve greater self-reliance.
- ▶ **Universal:** In order to prevent poverty, **this strategy serves to enhance the quality of life for all Calgarians, not just those currently living in poverty.** This recognizes our underlying belief that all are vulnerable to poverty, and all benefit by reducing that vulnerability.
- ▶ **Built on collective impact:** No one institution or sector is capable of addressing poverty on its own. **Poverty is a complex issue that requires coordinated action by multiple stakeholders across sectors.** It is through coordinated action organized around common goals, complementary activities and shared measurement systems that broad impact will be achieved.
- ▶ **Integrated:** This strategy has been developed in an integrated way so that the various components of the strategy are mutually supporting. Based on the premise that poverty is best reduced through activities aimed at strengthening communities, **this strategy provides a suite of inter-connected actions that together build a web of resilient relationships.**

6. ►

GOVERNANCE AND IMPLEMENTATION

The Calgary Poverty Reduction Strategy will be implemented by a series of implementation teams governed by a Stewardship Board and supported by a staffed Secretariat.

- ▶ **Stewardship Board:** The Stewardship Board will be comprised of influential community leaders from the private sector, funders, academic leaders, the non-profit sector, government and persons with current lived experience of poverty. The role of the Stewardship Board will be to provide leadership, oversight and direction of the Secretariat, as well as continued development of the Poverty Reduction Strategy including fundraising. The Stewardship Board will provide the public “face” of the Poverty Reduction Strategy and will represent the initiative to other stakeholders and orders of government.
- ▶ **Implementation teams:** The implementation teams will be responsible for coordinating the implementation of the priority areas within the Poverty Reduction Strategy. The role of the implementation teams will be to focus on the transformational actions within their sphere of the Poverty Reduction Strategy. As a team representing the implementing partners, the teams will meet regularly to plan, coordinate and report on progress in implementation and resolve implementation challenges as they arise. The implementation teams will be comprised of volunteer representatives from partner organizations, and will report to the Stewardship Board.
- ▶ **Secretariat:** The Secretariat will consist of a staff team reporting to the Stewardship Board. The role of the Secretariat will be to coordinate and support the work of the implementation teams, support the continued development of the Poverty Reduction Strategy at the direction of the Stewardship Board, to manage partnerships and community relationships, manage public education and communication activities, and continue to pursue new funding opportunities to support the continued implementation of the plan.



Strategy implementation will, to the greatest extent possible, involve integration into key existing strategic initiatives including The City of Calgary’s Community and Neighbourhood Services Ten Year Strategic Plan and the Calgary Economic Development Strategy. Strategy implementation will also work in partnership with key existing collaborative networks and initiatives including the Immigrant Sector Council of Calgary, the Ten Year Plan to End Homelessness, the Financial Futures Collaborative, UpStart, and Vibrant Communities Calgary. Through this integration into existing strategic initiatives, the long-term sustainability of the strategy is enhanced.

APPENDICES

A. IMPLEMENTATION PATHWAYS

Implementation teams will be responsible for scoping and developing implementation plans for the recommendations that were developed through the CPRI consultation process that fall within their sphere of influence, as detailed below.

1. COMMUNITY IMPLEMENTATION TEAM

Signature Actions

- 1.2 Establish neighbourhood-based *community hubs* as sites of collaborative and accessible services, and as sites for creating and strengthening connections between residents.

Supporting Activities

- 1.2 Implement *peer-support initiatives* in priority neighbourhoods as a component of The City-United Way Strong Neighbourhoods Initiative, such as Circles, the Family Independence Initiative, or the Intentional Neighbour Program.
- 1.3 Develop a *public awareness strategy* to raise understanding about the causes and impacts of poverty and support for socio-economic diversity.
- 1.4 Work with Alberta Justice and Animal and Bylaw Services to *increase diversion* of those charged with minor poverty-related offences to community-based supports rather than incarceration, and expand existing restorative justice programs, especially for adults.

2. BUSINESS IMPLEMENTATION TEAM

Signature Actions

- 2.1 Develop a *social business centre* to provide resources, training, mentorship and support for the development of cooperatives and social enterprises and corporations interested in pursuing B-Corps certification.
- 2.2 As a component of the social business centre, develop options for *social finance*, including the development of a *community investment fund* to finance the establishment of cooperatives and social enterprises.

Supporting Activities

- 2.3 Work with The City of Calgary to encourage businesses and other local authorities to adopt *ethical purchasing policies*. The City of Calgary will further support community economic development by revising its Supplier Code of Conduct to award additional points in the bid process to cooperatives, social enterprises and private corporations with strong corporate social responsibility programs.
- 2.4 Work with The City of Calgary to support neighbourhood-based community economic development activities by providing *training* to Community Social Workers and Community Recreation Coordinators, to enable them to build opportunities in priority neighbourhoods.
- 2.5 Work with the City of Calgary and United Way of Calgary to develop *living wage* policies and encourage others to adopt similar policies.

3. ASSET-BUILDING IMPLEMENTATION TEAM

Signature Actions

- 3.1 Establish a *financial empowerment task force* to develop and shepherd implementation of priority income and savings strategies, and to champion priority policy changes at the municipal and provincial levels. Priority income and savings strategies may include providing financial literacy education, advice and services, developing or expanding savings programs for adults and children, and working with the banking industry to develop programs and services that provide access to banking services by all Calgarians.
- 3.2 The City of Calgary will explore the development of a by-law restricting the activities and locations of *pay-day lenders*.

4. SERVICES IMPLEMENTATION TEAM

Signature Actions

- 4.1 Work with persons living in poverty and service providers to jointly develop a client-based and integrated *service access platform* with common assessment, intake, referral and case management components.

Supporting Activities

- 4.3 Develop *community access points* to provide informAlberta information kiosks in community locations.
- 4.4 Provide in-person *information and referral services* in community locations such as community resource centres and / or community hubs and libraries.
- 4.5 Work with community partners, such as local school boards, to implement a *community broker program* to train and equip volunteer brokers to be a resource support to individuals and families in the community, and link them to appropriate community resources.
- 4.6 In conjunction with *community hubs*, develop a network of *community food centres* to provide multi-faceted, integrated and responsive programming in a shared space where food builds health, hope, skills and community.
- 4.7 Develop a *centralized housing registry* that includes building common intake, triage and assessment, leveraging a shared information system to facilitate access to resources and reduce duplication.
- 4.8 Explore the development of *incentives, policy and regulatory measures* to increase new—and protect existing—affordable rental housing including the allowance of secondary suites, inclusionary zoning and density bonusing, development of a land inventory, controls on demolition and conversions, and a fast-track permit process for both private and non-market rental developments.
- 4.9 Through the development of *cooperatives and social enterprises* (as part of recommendation 2.1), prioritize the development of enterprises that meet basic needs including childcare, housing, transportation and food.

5. ABORIGINAL IMPLEMENTATION TEAM

- 5.1 Support the continued development of an *Aboriginal poverty reduction strategy* through an Aboriginal implementation team.
- 5.2 Develop an *Aboriginal education and awareness strategy* for service providers, policy makers and social agencies making decisions and / or working with Aboriginal persons directly or indirectly, as well as with the general population, to address discrimination and stereotypes to increase understanding of the impacts of inter-generational trauma on Aboriginal people.

6. POLICIES AND SYSTEMS IMPLEMENTATION TEAM

Signature Actions

- 6.1 Advocate to The Province for the reform of social assistance programs to ensure benefit levels are adequate and indexed to the rate of inflation, and that regulations such as asset limits and clawbacks are reviewed and revised to provide maximum support to individuals working to improve their economic situation.

Supporting Activities

- 6.2 Continue to advocate to the Federal and Provincial governments concerning policy and regulatory changes that support the goals of the Calgary Poverty Reduction Initiative.
- 6.3 Convene, as appropriate, relevant decision-makers in local authorities to support key policy and regulatory changes, at the local level, that support the goals of the Calgary Poverty Reduction Initiative.

B. HOW THE CALGARY POVERTY REDUCTION STRATEGY WAS DEVELOPED

During 2012, the Calgary Poverty Reduction Initiative engaged Calgarians to provide input on the development of a poverty reduction strategy. Through this engagement process, participants were asked to identify the key issues to be addressed by a poverty reduction strategy, develop goals for such a strategy and recommend key actions to meet these goals and address the issues identified. The engagement process consisted of three components: a constellation of working groups, community workshops, and independent submissions.

The Constellation network (C-Net) was comprised of 16 working groups consisting of over 200 members organized to address specific poverty issues. These working groups met consistently between June and November, and collectively contributed approximately 13,000 hours of work to develop goals and recommendations.

A total of 24 community workshops were conducted with the public and stakeholder groups between June and November 2012. A complete list of constellation groups and community workshops is provided in Appendix C.

The CPRI also invited and received independent written submissions from interested stakeholder groups. Written submissions were received from the Calgary Aboriginal Urban Affairs Committee, the Calgary Public Library, the Calgary Drop-in Centre, the Mustard Seed, The City of Calgary's Community and Neighbourhood Services, Mount Royal University's Agents of Social Change class, and the Ethno-Cultural Council of Calgary.

Through this engagement process, four goals and their accompanying strategies were developed. Between 150 and 200 strategies were submitted, which were then evaluated on the basis of impact and feasibility. The evaluation criteria were:

Impact:

- ▶ Alignment with CPRI goals
- ▶ Alignment with CPRI values
- ▶ Scale and level of positive impact on disadvantaged Calgarians
- ▶ Degree of existing asset leverage including physical, social and financial assets

Feasibility:

- ▶ Degree of complexity and risk
- ▶ Time to complete
- ▶ Degree and breadth of change
- ▶ Complexity of stakeholder alignment
- ▶ Funding

Based on these criteria, a small number of strategies that were deemed to be highly impactful and feasible were selected for further development. These were evaluated and reviewed by the Stewardship Group for final recommendation. It is these that are contained and developed in this document.

C. LIST OF CONSTELLATION GROUPS AND STAKEHOLDER AND COMMUNITY MEETINGS

Constellation Groups

- ▶ Aboriginal Issues
- ▶ Children and Youth Issues
- ▶ Community Commerce
- ▶ Disability Issues
- ▶ Education
- ▶ Employment and Skills Training
- ▶ Financial Literacy and Asset-Building
- ▶ Food Dignity
- ▶ Health
- ▶ Housing
- ▶ Immigrant Issues
- ▶ Justice Sector
- ▶ Senior’s Issues
- ▶ Social Infrastructure
- ▶ Strong Neighbourhoods
- ▶ Women’s Issues

Community Workshops

- ▶ Acadia Community
- ▶ Advent Lutheran Church
- ▶ Bethany Chapel
- ▶ Crossroads Community Association
- ▶ Crossroads Community Church
- ▶ First Assembly Church
- ▶ Grace Presbyterian Church
- ▶ Inner City Community Resource Centre
- ▶ The Mustard Seed
- ▶ North Central Community Resource Centre
- ▶ North of McKnight Community Resource Centre
- ▶ Poverty Talks
- ▶ SCA Community Association
- ▶ Southwest Communities Resource Centre
- ▶ St. Stephens Anglican Church
- ▶ “Women’s Only” Workshop, Bethany Chapel

Stakeholder Workshops

- ▶ Alberta College of Social Workers (Social Workers for Social Justice)
- ▶ Basic Needs Network
- ▶ Calgary Action Committee on Affordable Housing and Homelessness
- ▶ Calgary District Labour Council
- ▶ Calgary Public Library
- ▶ Ethno-Cultural Council of Calgary
- ▶ Metro-Alliance for the Common Good
- ▶ University of Calgary – Faculty of Social Work

D. CALGARY POVERTY REDUCTION STRATEGY — LOGIC MODEL

GOALS	OBJECTIVES	ACTIVITIES	OUTCOMES	INDICATORS	
All Calgary communities are strong, supportive and inclusive	<ul style="list-style-type: none"> Reduce spatial concentrations of poverty Increase community capacity Increase local access to services 	Community Hubs	<ul style="list-style-type: none"> By 2023, no community in Calgary will have a poverty rate of 30% or more By 2023, all Calgarians will have a strong personal support network 	<ul style="list-style-type: none"> Percent of individuals living in low-income households by neighbourhood Percent of Calgarians who report they have at least three people they can call on for support in times of crisis or need 	
	<ul style="list-style-type: none"> Strengthen personal and family support networks 	Peer Support Initiatives			
	<ul style="list-style-type: none"> Increase understanding of diversity and reduce stigmatization and penalization of poverty 	Public Awareness Campaign	<ul style="list-style-type: none"> By 2018, Calgarians will view poverty reduction as a high priority. 	<ul style="list-style-type: none"> Percent of Calgarians who report that reducing poverty is a high priority. 	
Everyone in Calgary has the income and assets needed to thrive	<ul style="list-style-type: none"> Generate economic activity that provides strong social benefits 	Social Business Centre	<ul style="list-style-type: none"> By 2023, Calgary will have the highest Employment Quality in Canada By 2023, 95% of Calgarians will be paid at or above a living wage 	<ul style="list-style-type: none"> CIBC Employment Quality Index value for Calgary 	
		Community Investment Fund			<ul style="list-style-type: none"> Percent of the Calgary labour force earning an hourly wage equivalent to the pre-tax LICO for a single person
		Community Economic Development Training			
		Living Wage Policies			
		Ethical Purchasing Policies			
	<ul style="list-style-type: none"> Reduce financial vulnerability among Calgary households 	Financial Empowerment Task Force	<ul style="list-style-type: none"> By 2023, Calgarians will have the lowest credit risk score in Canada By 2023, all Calgary households will have a three month emergency savings fund 	<ul style="list-style-type: none"> Sum of Credit Risk Scores for Calgary 	
	Pay-day Lender By-law		<ul style="list-style-type: none"> Percent of Calgarians reporting that they have a three month emergency savings fund 		

Everyone in Calgary can easily access the right supports, services and resources	<ul style="list-style-type: none"> • Increase access to programs, services and resources • Increase the effectiveness of programs and services 	Common Intake	<ul style="list-style-type: none"> • By 2023, all those who require a service will be able to access service in a timely manner, regardless of income 	<ul style="list-style-type: none"> • Percentage of Calgarians who report they accessed a program or service, by income • 2-1-1 follow-up measure of effectiveness of referrals
		informAlberta Community Access Points		
		Community-based Information and Referral Services		
	<ul style="list-style-type: none"> • Ensure that basic needs are met 	Community Food Centre	<ul style="list-style-type: none"> • By 2023, Calgary food bank usage is significantly reduced 	<ul style="list-style-type: none"> • Number of unique individuals receiving emergency food assistance from the Calgary Inter-faith Food Bank
		Centralized Housing Registry	<ul style="list-style-type: none"> • By 2023, homeless shelter utilization is significantly reduced 	<ul style="list-style-type: none"> • Number of persons accessing emergency shelters
		Housing Incentives, Policies and Regulatory Measures		
Social Assistance Reform	<ul style="list-style-type: none"> • By 2023, all those who require income assistance receive sufficient support 	<ul style="list-style-type: none"> • Percentage of low-income households receiving income assistance 		
All Aboriginal people are equal participants in Calgary's prosperous future	<ul style="list-style-type: none"> • Reduce the disparities in income and poverty between the Aboriginal population and the rest of Calgary 	Develop an Aboriginal Poverty Reduction Strategy	<ul style="list-style-type: none"> • By 2023, Aboriginal poverty rates are identical to Calgary's overall poverty rate 	<ul style="list-style-type: none"> • Percentage of Aboriginal persons living in low-income households (pre-tax LICO)
	<ul style="list-style-type: none"> • Reduce exclusion and discrimination against Aboriginal people in community life 	Aboriginal Education and Awareness Strategy	<ul style="list-style-type: none"> • By 2023, Aboriginal workers will earn an income equal to that of the rest of the Calgary workforce 	<ul style="list-style-type: none"> • Average full-time employment income of persons age 15+



...a vision of a poverty-free city, in the words of Calgarians.