



*A Compendium of*  
**Poverty Reduction**  
*Strategies and*  
**Frameworks**







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**Frameworks**

By **GARRY LOEWEN**



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Published by:

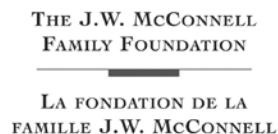
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This publication was made possible through the generous support of:





## About Vibrant Communities

Vibrant Communities is a unique initiative that supports and links collaborations from over a dozen urban centers from across Canada experimenting with comprehensive and collaborative approaches to reduce poverty.

Started in 2002 by the J.W. McConnell Family Foundation, the Caledon Institute of Social Policy and Tamarack – An Institute for Community Engagement, the network includes community collaborations from Surrey, B.C.'s Capital Region, Abbotsford, Edmonton, Calgary, Winnipeg, Waterloo, Hamilton, Niagara, Trois Rivieres, the Saint Michel neighborhood in Montreal, Saint John and St. John's.

The Vibrant Communities initiative is generously supported by contribution from the J.W. McConnell Family Foundation, Maytree and Human Resources and Social Development Canada as well as from a number of other private and community organizations.

## About This Aide

The Poverty Compendium is one in a series of aides for action that the sponsors of Vibrant Communities have developed to assist communities at different stages of their poverty reduction initiative.

These aides are based on the experience of communities participating in Vibrant Communities, guided by insights of experts and practitioners from across North America and beyond and informed the experience of their authors.

This aide is a living document in which authors and Tamarack may upgrade periodically based on new learnings and feedback from readers.

Please note that this tool can be downloaded free of charge.

## About The Author



Garry Loewen has worked as a business person, parish minister, economic development director and community activist. He helped found and has been an active leader of Vibrant Communities since 2002.

Early in his working life, Garry held senior management positions with Air Canada, including Executive Assistant to the President and General Manager of Air Canada's operations at Toronto International Airport. He then served as a parish minister for five years.

Garry is currently self-employed as a community and economic development consultant. From 1999 to 2002, Garry served as Executive Director of the North End Community Renewal Corporation in Winnipeg, and from 1999 to 2000, was Executive Director of The Canadian Community Economic Development Network. He was also Community Economic Development Director for the Mennonite Central Committee Manitoba from 1991 to 2000.

Garry was the founding Executive Director of SEED Winnipeg Inc., a micro-enterprise development organization that fights poverty and helps renew Winnipeg's inner city. He was also the founding President of Opportunities For Employment Inc., a Winnipeg organization that assists welfare recipients make the transition from welfare to work. Garry is currently Board Chair of Assiniboine Credit Union in Winnipeg.

Garry lives in Winnipeg with his wife Teri, surrounded by his children, grandchildren and extended family.



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## This Resource is For.....

The purpose of this resource is to provide an overview of the strategies that groups in North America use to reduce poverty. It is designed to answer the question “When groups and organizations set about to reduce poverty in their community, what concrete actions do they actually take to achieve that result?” This resource provides some information about the philosophies which guide poverty reduction work, the principles groups live by, and their processes for adding value. But mostly it is about what they actually do to reduce poverty.

While this resource is directed primarily at multi-sectoral collaborations with a mandate to reduce poverty, it is not intended to diminish the role of government in achieving that mandate. The role of government is paramount. Governments are the primary funders of poverty reduction work. Governments create a policy context that have much larger impacts than programmatic interventions do, and the policies can either work with or against the programmatic efforts. Governments often serve as leaders, enablers or convenors of the efforts to reduce poverty.

There are four main parts to the resource:

- A brief discussion about the different ways that poverty is understood and how different understandings affect the selection of strategies that communities use to reduce poverty.
- A listing, description and categorization of the individual strategies.
- A number of frameworks by which organizations and coalitions in North America have organized to work at poverty reduction.
- A description of some processes that groups have used to move toward greater levels of comprehensiveness.





## Section A: What Do We Mean by Poverty?

There are a variety of ways to understand poverty. It can be conceptualized strictly in economic terms i.e. as inadequate income. Or it can be conceptualized as social exclusion, and take into account a broad range of personal, social, economic, cultural and political factors. Some definitions focus on “absolute poverty”, which is interpreted as a lack of resources to meet the physical needs for survival. Others focus on “relative poverty”, which is interpreted as a lack of resources to achieve a standard of living that allows people to play roles, participate in relationships, and live a life that is deemed normative of the society to which they belong.

*For further information:*

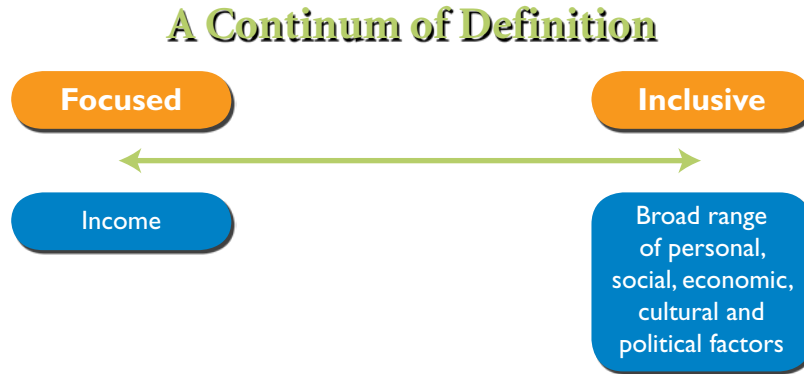
This section has been adapted from Tamarack’s three part teleconference series on poverty and poverty reduction. Further information, including discussion papers, audio recordings of the sessions, and hand-outs are available at: <http://tamarackcommunity.ca/g2s330.html>

### Defining Poverty

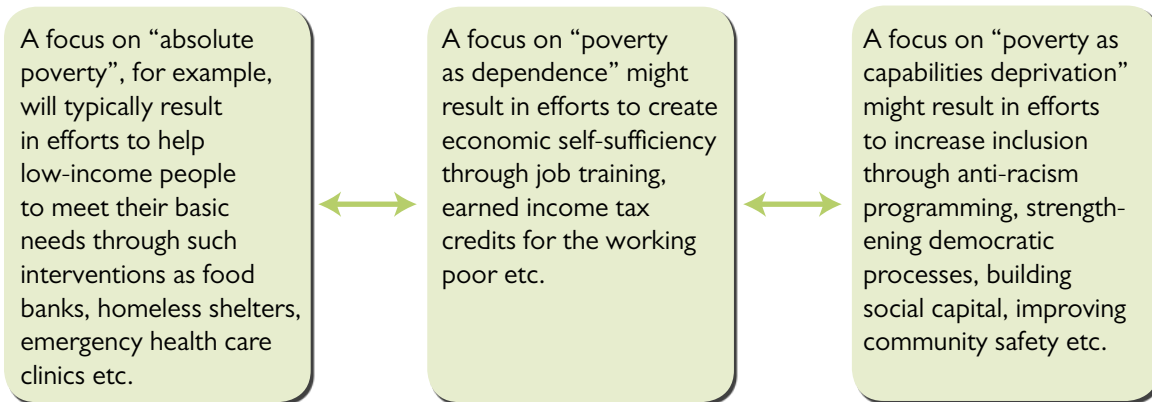
The way we choose to conceptualize poverty will influence the goals we establish in addressing it. Thus it is important to start this resource with a brief exploration of the various ways poverty is understood. The following table provides a summary of those definitions.

Condition of Poverty	Definition	Poverty Reduction Goal
Absolute Poverty	Lack of resources to meet the physical needs for survival.	Meet basic needs.
Relative Poverty	Lack of resources to achieve a standard of living that allows people to play roles, participate in relationships, and live a life that is deemed normative by the society to which they belong.	Equity/parity with others.
Poverty as Dependence	Lack of critical mass of assets needed to meet one’s needs on a sustainable basis.	Self-sufficiency
Poverty as Exclusion	Processes of deprivation and marginalization that isolate people from the social and economic activities of society.	Inclusion
Poverty as Capabilities Deprivation	Lack of resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, economic, political and social rights.	Human development

As can be seen from the above table, the definition of poverty can be plotted on a continuum from highly focused definitions of poverty to very inclusive definitions. The continuum can be graphed as follows:



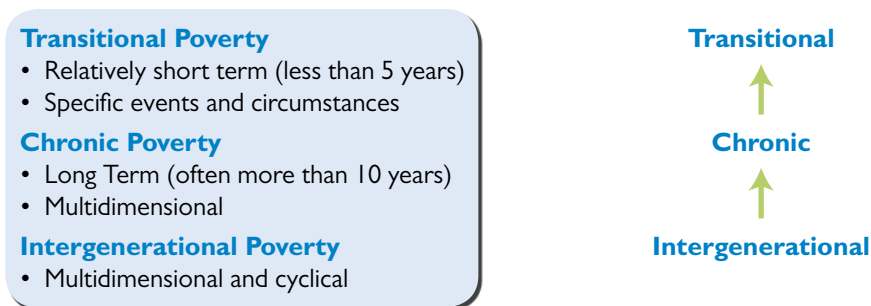
The point on the continuum that a groups selects as its definition of poverty will significantly impact where it focuses its efforts to reduce it:



## Types of Poverty

Another way to understand poverty is to focus on transitional poverty versus chronic poverty. Some of the strategies shown later in this resource are more appropriate to particular types of poverty than others.

### Transitional vs Chronic Poverty





A focus on transitional poverty would typically result in initiatives such as affordable housing, medical treatment, counseling, and/or income supports to assist individuals and households to successfully transition through the event or circumstances that has caused their poverty. A focus on intergenerational poverty, on the other hand, will generally require a multi-dimensional approach, including a range of early childhood development interventions related to health care, education, nutrition, recreation, parenting, mentoring etc.

### **Causes of Poverty**

One of the things that makes poverty such a complex subject, is that there are widespread differences in how the causes of poverty are understood. The most common understandings are shown in the following table. Most people will include all of the definitions within their own understanding of the causes of poverty, but with substantial variances in which of the causes they will emphasize.

Individual Deficiencies	Poor are less well adapted to the demands of the society in which they live, don't work hard enough, make bad choices or are in some other ways deficient.
Culture of Poverty	Marginalized within mainstream society, the poor develop a set of institutions, values, norms and behaviours which perpetuates rather than counters poverty.
Situational Poverty	Poverty results from one or more events or circumstances that prevents the attainment of (middle class) economic or social goals e.g. divorce, job loss, death of a spouse, illness, lack of access to education, training or other important services like child care or transportation.
Structural Poverty	Poverty is due to economic, political and social systems that provide unequal access to resources and opportunities.

This resource has categorized interventions as either “programmatically” or “systemic”. It has further delineated the interventions according to whether they are directed at individual households, community organizations, or wider systems reform.

An emphasis on “individual deficiencies” as the primary cause of poverty will typically result in the development of programmatic interventions that are directed at individual households. Personal development programs, job training, addictions counseling etc. would all be examples of that.

An emphasis on “structural poverty”, on the other hand, is more likely to result in systemic interventions related to such things as school reform, community based health care, or labour market reform.

## Measuring Progress for Poverty Reduction

Finally, there are a variety of ways to understand what constitutes substantial progress in the journey out of poverty. The following table captures the most common points of view:

Approach	What Constitutes Progress
Poverty Line	<ul style="list-style-type: none"> <li>• Moving above the poverty line</li> <li>• Reducing depth of poverty</li> </ul>
Wealth or Income Gaps	<ul style="list-style-type: none"> <li>• Reducing inequalities in terms of wealth or income</li> </ul>
Pathways Out of Poverty	<ul style="list-style-type: none"> <li>• Achieving practical milestones on a journey               <ul style="list-style-type: none"> <li>– Points near the end of the path</li> <li>– Significant gains anywhere along the path</li> </ul> </li> </ul>
Asset or Capacity Building	<ul style="list-style-type: none"> <li>• Accumulating the assets or capacities required to meet needs on a sustainable basis:               <ul style="list-style-type: none"> <li>– Economic/financial assets</li> <li>– Broader set of assets (personal, human, social, physical)</li> </ul> </li> </ul>

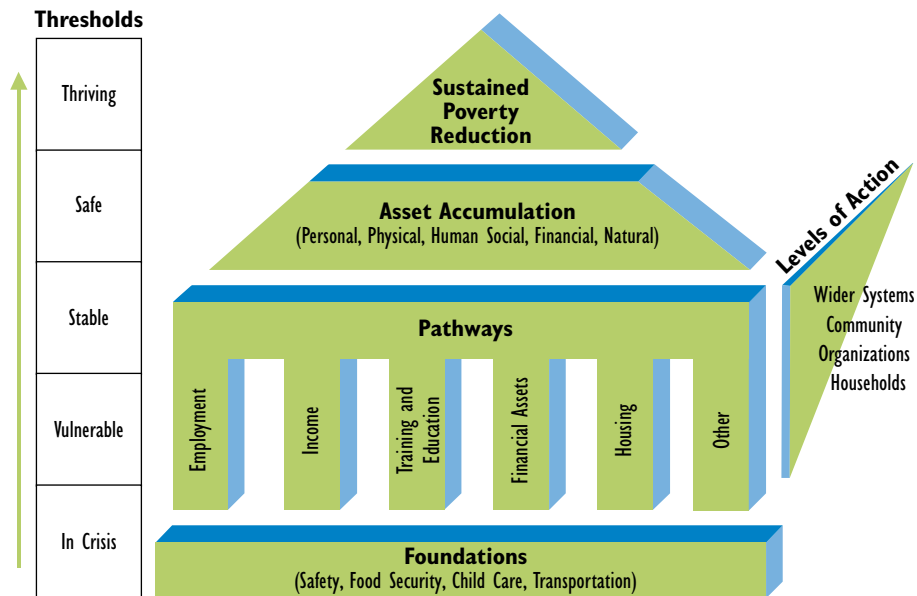
The above measurements closely parallel the earlier set of poverty definitions. An understanding of poverty as absolute poverty for example, might lead a group to put poverty line type measurements in place to measure progress. A focus on relative poverty might cause a group to measure the changes that are happening in wealth or income gaps. An understanding about poverty as capabilities deprivation would encourage measurement of the assets and capacities that are changing across a range of characteristics.



## Section B: A Strategic Overview

The next section of this resource provides a description and categorization of the 147 most common strategies for reducing poverty. The following schematic organizes those strategies into a comprehensive framework for poverty reduction.

### Comprehensive Framework



The framework has a bias. It presumes that large scale social change is most likely to occur when it is addressed through comprehensive, multi-sectoral efforts.

There are many interconnected reasons why people are poor. For practically every family, every problem magnifies the impact of the others and all are so tightly interlocked that one reversal can produce a chain reaction with results far distant from the original cause. If problems are interlocking, then so must be solutions. A job alone is not enough. Medical insurance alone is not enough. Good housing alone is not enough. Reliable transportation, careful family budgeting, effective parenting, effective schooling, are not enough when each is achieved in isolation from the rest. There is no single variable that can be altered to help people move away from poverty. If problems are interlocking then solutions must also be interlocking. Thus the impetus towards a comprehensive framework.

The main part of the schematic shows that there are certain foundational strategies that will help to move people out of crisis, but in the absence of additional interventions will leave people vulnerable to soon slipping back into crisis. It suggests that a broad range of strategies will need to be implemented at a number of levels over a period of time to build up the range of assets that will contribute to a condition where we can truly say that a household is “thriving”.

The schematic is not perfect. What some people call “foundations”, others might call “pathways”. The diagram implies that the levels of action relate to the “pathways” strategies, which they do, but each level also has strategies of its own.

Nevertheless the schematic is an extremely useful way of organizing one’s thinking when planning a program for poverty reduction. The strategies in the remainder of this resource are organized with this schematic in mind.





## Section C: The Strategies

The range of strategies to reduce poverty is quite large. It is helpful to group them into common categories of activity. There is a risk in categorizing the activities, as they are never mutually exclusive. A strategy that is typically used to prevent young people from slipping into poverty, for example, may be the same as one designed to help an adult escape the poverty they are already in. A strategy that is used to help an individual household overcome poverty may also be used to reduce the vulnerability of the community as a whole. The following categorizations are provided to help organize the reader's thinking, but need to be read with the above qualification in mind.

The following interventions have been displayed according to whether they are programmatic interventions or systemic interventions.

A programmatic intervention is typically achieved through the design and implementation of a specific program or group of programs. Programs can be long term or short term. They can be large scale or small scale. They can be implemented as stand alone efforts or integrated into a comprehensive framework of complementary programs. They are generally focused on assisting households and individuals to thrive within the economic, political and social systems of society. A program is sustained by a constant renewal of human, financial and other resources.

A systemic intervention is one which attempts to change one or more aspects of the economic, political and social systems of society. It creates a shift in the way a system works. Whereas a programmatic intervention is generally directed at assisting groups and individuals to adapt to the imperatives of systems, systemic interventions are generally designed to realign a system to accommodate the needs of particular groups and individuals. Systemic interventions, once implemented, may or may not require a constant renewal of resources to be sustained.

Systemic interventions typically, though not exclusively, require changes in government policies, practices or systems. Communities play a variety of roles, including advocacy, in encouraging and assisting governments to make the necessary changes.

The distinction between programmatic and systemic interventions is a bit artificial. Many interventions have both programmatic and systemic elements. Some interventions start as programmatic interventions and then become so widely adopted that whole systems change to incorporate them. Some programmatic interventions will only achieve significant impact if the systemic interventions are also carried out. The reader may be uncomfortable with some of the author's categorizations between programmatic and systemic. Try not to be put off by that. Know that there is some subjectivity to the exercise, and re-categorize for yourself if that is helpful.

## Strategies Directed at Early Childhood Development

### (First Chance Strategies)

Early childhood development strategies are sometimes referred to as “first chance strategies”. They are intended to be preventative in nature – to reduce the likelihood that an individual will experience poverty in later life. Typically they are directed at the children of low-income households, or at communities that have a high incidence of low-income households.

Many of the strategies used to achieve early childhood development outcomes could have been included within the other four major categories of the framework we are using for this resource. Some of them, for example, are directed at individual households. Others are more focused on strengthening low-income communities, achieving systems change, or strengthening local organizations. They have been grouped as a separate category to emphasize the distinction between “first chance” strategies designed to reduce the likelihood that vulnerable populations will end up in poverty, versus “second chance” strategies designed to assist those already in poverty to escape from it. This can be a helpful distinction for planning purposes.

The most common first chance strategies are:

<b>Healthy Child Development</b>	
The effect of prenatal and early childhood experiences on health, well-being, coping skills, and competence is very powerful. For example, a low birth weight links with health and social problems throughout the lifespan.	
Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• Parenting training and supports.</li> <li>• Nutrition training and supports.</li> <li>• Physical health training and activities.</li> <li>• Family literacy upgrading.</li> <li>• Early learning strategies – including the provision of early learning guides to parents, child care workers etc.</li> <li>• Community leadership and volunteer opportunities.</li> <li>• FASD prevention.</li> <li>• Reproductive health education.</li> <li>• Mentoring programs for adolescents.</li> </ul>	<ul style="list-style-type: none"> <li>• Classroom supports for children with FASD                             <ul style="list-style-type: none"> <li>– Training for teachers and aides</li> <li>– Reconfiguring of learning spaces</li> <li>– Improving coordination between schools and other agencies</li> </ul> </li> <li>• Incorporating health issues into school curricula                             <ul style="list-style-type: none"> <li>– Physical activity</li> <li>– Healthy eating</li> <li>– Substance abuse and addictions</li> <li>– Sexual health</li> <li>– Mental health</li> </ul> </li> <li>• Financial benefits for pregnant women to enhance their ability to follow health nutritional and other practices.</li> <li>• Expanding the availability of regulated child care spaces.</li> </ul>

*Table continues on next page*



## Stay in School Initiatives

Leaving school early can set a future life course that is hard to overcome.

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• Financial incentives and supports.</li> <li>• Tutoring &amp; other extra academic supports.</li> <li>• Anti-gang programming.</li> <li>• Recreational programming.</li> <li>• Scholarships and awards.</li> <li>• Parent/family interventions to improve parents involvement in their child's education.</li> <li>• After school programs offering activities such as computer instruction, sports, literacy, tutoring, music, art, homework help.</li> </ul>	<ul style="list-style-type: none"> <li>• Tuition credits for higher education.</li> <li>• Special needs assistance – e.g. FASD.</li> <li>• Flexible hours employment in the public sector built around school time cycles e.g. part time when school is in session, full time during vacation periods.</li> <li>• “Alternative schools” which offer more flexible, informal, student centered environments.</li> <li>• Case management approaches.</li> <li>• Service learning opportunities.</li> </ul>

## Nutrition Initiatives

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• School breakfast and lunch.</li> <li>• Nutrition education.</li> <li>• Community kitchens to teach cooking &amp; prepare meals to take home.</li> <li>• Buying clubs.</li> </ul>	<ul style="list-style-type: none"> <li>• Develop school policies that support healthy eating.</li> <li>• Expand availability of nutritional choices in cafeterias and vending machines.</li> <li>• Offer healthy alternatives for fund raising.</li> </ul>

## Pregnancy Prevention Initiatives

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• Reproductive health education.</li> <li>• Contraceptive distribution.</li> </ul>	

## Recreation

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• Huge range of athletic, cultural and artistic programs.</li> </ul>	<ul style="list-style-type: none"> <li>• Creating affordable access policies – as was done by the Board of Directors of Parks and Recreation Ontario.</li> <li>• Linking recreational programs to venues where at risk youth naturally gather – e.g. drop in centres, public housing facilities, community health centres.</li> <li>• Subsidizing government or community based recreational programming.</li> <li>• Providing transportation, child care, equipment supports to increase access.</li> <li>• Adapting programs to address barriers related to language and culture.</li> <li>• Linking mentoring and leadership development programs to recreational programming.</li> </ul>

## Heritage & Cultural Pride

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• Culture and heritage educational programs.</li> <li>• Cultural and heritage events and celebrations.</li> </ul>	<ul style="list-style-type: none"> <li>• Adding a cultural component to a wide range of activities such as those described above.</li> </ul>

## Strategies Primarily Directed at Individual Households

All of the strategies in this section of the resource are directed at improving the lives of individual households. Some of them are also designed to revitalize the communities in which the households live, or to improve the economic, political and social systems which impact them.

### Workforce Development

Most of us receive our income from our employment. It is the single most important factor that determines our economic circumstances. People who have difficulty participating in the paid workforce typically have difficulty sustaining adequate incomes. The most common workforce development strategies are shown below.

Employment development organizations do not exclusively follow any of the following models. Most programs include elements from a number of different approaches. There are a number of highly integrated models that provide almost all of the components described here, either within one organization or in partnership with others.

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Personal development programs</b> – these are programs that work at personal development issues related to addictions, literacy, financial literacy, educational upgrading, life skills, personal and family issues etc. Their goal is often to help prepare participants for pre-employment activity.</li> <li>• <b>Job readiness programs</b> – these programs typically include functions such as career assessment, employment skills, work experience placements etc. that assist people who have been out of the work place for a long time to develop the personal attributes that will help them to survive in the work place.</li> <li>• <b>Building specific job skills</b> – typically these will be programs that help participants to develop the specific job skills that employers are currently looking for. These may be fairly generic job skills like word processing, forklift operation, or customer service; or they may be job skills that are specific to particular companies and carried out under customized training agreements with those companies.</li> <li>• <b>Self-employment skills</b> – typically these programs train people in business management functions and assist them to prepare a business plan for their business idea.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Affirmative action awareness campaigns</b> – to promote the positive experiences of employers who employ people with disabilities or other “barriered workers”.</li> <li>• <b>Living Wage Campaigns</b> – a significant portion of low-income households have one or two people who are employed full time but do not earn enough money to rise above the low-income cut-offs. Some programs carry out fairly aggressive campaigns to convince employers to provide their staff with “living wages”. A program in Victoria, BC has produced a resource that itemizes 50 practices that employers could use to provide higher quality jobs to their low-income workforce. Workforce Intermediaries (see following page) often work with employers to offer educational upgrading that will assist their bottom level employees be more competitive for living wage positions. Some living wage campaigns target the public sector and attempt to achieve legislated mandates for public sector bodies to adopt living wage policies for their own employees and those of their suppliers.</li> <li>• <b>Welfare Reform</b> – to increase child care, transportation, clothing or other supports for welfare recipients who are preparing for work. Also to reform claw back policies to increase the benefit for welfare recipients who are transitioning to the work place.</li> </ul>

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Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Job placement &amp; retention support</b> – these are programs that help participants to identify job openings, prepare a resume, conduct an interview etc. Some of these programs continue to provide support to their participants after the participant has secured employment, in order to improve the possibility that the participant will be able to retain the job they have been able to secure.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Workforce Intermediaries</b> – one structure that is used regularly in the United States is that of a Workforce Intermediary. Workforce Intermediaries are “bridging” organizations. They organize multiple partners and funding streams to create careers for low-skilled workers, and value-added productivity for employers. The intermediary typically brokers relationships with community colleges to provide training, with employers to provide jobs and guidance, with government and funding agencies to provide financial assistance, and with community-based organizations to recruit and deliver services to help clients find and keep jobs. The business sector generally plays a critical role in the development and operation of a Workforce Intermediary.</li> <li>• <b>Credentials Recognition</b> – new immigrants with qualifications from their country of origin often find that those qualifications are not recognized in their new country. Programs to recognize foreign credentials have been helpful on expanding employment opportunities for foreign workers.</li> <li>• <b>Reform Employer Practices</b> – sometimes artificial barriers stand in the job seekers way of accessing good employment. These can be reduced through interventions such as: <ul style="list-style-type: none"> <li>– Work spaces can be modified to improve their accessibility for people with disabilities.</li> <li>– Recruiting practices can be changed such that employers recruit through workforce intermediaries or directly through employment development organizations.</li> <li>– Position qualifications can be amended such that artificial academic requirements are replaced with essential skill requirements. If a position really only requires math and reading at a grade 10 level, it may not be helpful to require prospective employees to have a full high school diploma.</li> <li>– Work processes can be restructured to make it more accessible to lower skilled employees. An aircraft maintenance company hires labourers without mechanical training to disassemble, clean, catalogue and store engine parts. In the process of doing this, the workers learn how an engine works, and become prepared for higher level work.</li> </ul> </li> <li>• <b>Local hiring protocols</b> – e.g. to have local, culturally appropriate people trained for work in local schools, daycares, seniors centres, health care programs etc.</li> </ul>

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## Income Support

Although employment is our most common source of income, it is not our only source. Many programs look for ways to supplement or replace employment income. Some of the interventions are designed to increase a household's income. Others are intended to decrease a household's costs.

### *Improvements In Household Income*

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Credit rating repair</b> – which can make it easier for low-income people to get over a temporary crisis by borrowing money to cover contingencies.</li> <li>• <b>Emergency vendor payments</b> – some American jurisdictions have programs to provide emergency money to pay for essentials such as fuel and energy bills.</li> <li>• <b>Tax credit access</b> – seniors, new Canadians, and other low-income people frequently are not aware of the tax credits that are available to them. A program in Winnipeg found that by offering a free tax preparation service they could help low-income people to gain access to tax credits to which they did not realize they were eligible. Edmonton has a “Make Tax Time Pay” that helps people to access seven underused benefit programs within the tax system.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Promote higher welfare or income assistance rates.</b></li> <li>• <b>Improve benefit levels and eligibility provisions for Employment Insurance.</b></li> <li>• <b>Reduce taxation on low-income people.</b></li> <li>• <b>Improve child tax credits.</b></li> <li>• <b>Provide earned income tax credits for the working poor.</b></li> <li>• <b>Make certain tax credits refundable in order to provide benefits to those individuals too poor to pay income tax.</b></li> <li>• <b>Provision of supplementary health care and dental benefits to the working poor.</b></li> <li>• etc.</li> </ul>

### *Provision of Affordable Goods & Services*

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Food security</b> – food banks, soup kitchens, community kitchens etc.</li> <li>• <b>Transportation</b> – a program in Niagara implemented a “Job Bus” to connect workers from a low-income area to an industrial area that needed workers.</li> <li>• <b>Housing</b> – to be discussed in a later section.</li> <li>• <b>Child Care</b> – affordable child care is provided for people who are working toward employment or are employed in low-wage positions.</li> <li>• <b>Personal Grooming</b> – job seekers are provided with appropriate clothing, access to hair styling etc.</li> <li>• <b>Tax Preparation</b> – free tax preparation services for low-income individuals.</li> <li>• <b>Legal assistance</b> – legal advice for low-income people.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Transportation</b> – a program in Calgary successfully advocated for a reduced bus pass for people with disabilities.</li> <li>• <b>Fringe Banking Services</b> – legislation is changed to protect people who use cheque cashing, payday loan, rent to own and pawn shop type facilities. Alternatively, legislation is put in place to require banks and financial institutions to provide services in under served areas.</li> </ul>

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### Education and Training

Education and training interventions are linked to almost all of the other categories of intervention. To some extent it is redundant to show education and training as a category of its own. And yet it is such a huge area of activity, and so commonly seen as a powerful intervention for addressing poverty, that it bears naming separately. Education is carried out partly as an end in itself. It tends to increase one’s sense of control over one’s life circumstances. More frequently, however, education and training strategies are directed towards other outcomes as well.

Education and training is most strongly related to a desire to improve an individual’s competitiveness for employment. As such it includes the many types of education elaborated under the “workforce development” section of this resource. Other educational strategies that are not so closely related to employment are directed at outcomes such as the following:

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>GED upgrading.</b></li> <li>• <b>General literacy or numeracy upgrading.</b></li> <li>• <b>General life skills.</b></li> <li>• <b>Financial literacy training.</b></li> <li>• <b>Health promotion.</b></li> <li>• <b>Parenting skills.</b></li> <li>• <b>Home ownership skills.</b></li> <li>• <b>And many others.</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>See Early Childhood Development above.</b></li> <li>• <b>Including Prior Learning Assessments as a criteria for admission to educational programs.</b></li> </ul>

### Social Entrepreneurship

A social enterprise is a commercial business that operates primarily for a social purpose. The surpluses of the enterprise are reinvested to further that social purpose in the business itself or in the community at large.

Social enterprises tackle a wide range of social and environmental issues and operate in all parts of the economy. Social enterprises are diverse. They include local community enterprises, social firms, and mutual organizations such as cooperatives. There is no single legal model for social enterprise. Some organizations are unincorporated and others are registered charities.

Not all social enterprises exist to reduce poverty. Of those that do, the most common purposes are to provide:

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>“Linking” strategies – Work experience and training</b> – “Opportunities for Employment” in Winnipeg operates a thrift shop which provides retail experience to job seekers with poor work histories. The intention is to eventually “link” the trainees to jobs in the mainstream economy.</li> <li>• <b>Sheltered workshops</b> – many organizations operate business ventures to create employment and/or supplementary income for people with disabilities.</li> <li>• <b>Supplementary income generation</b> – non-profit organizations have run catering operations to create supplementary income for clients who are attached to them for other reasons.</li> <li>• <b>“Parallel” strategies</b> – full time quality jobs – Inner City Renovations in Winnipeg provides long term full time “quality” jobs for people whose barriers make it unlikely that they will ever transition to mainstream employers. “Parallel” refers to the creation of a stream of economic activity that runs parallel to the mainstream economy.</li> <li>• <b>Micro-enterprise development</b> – SEED Winnipeg operates a micro-enterprise program to assist low-income people start their own small businesses.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Establishing capital pools</b> – the Province of Nova Scotia has created an Equity Tax Credit to stimulate investment in local small businesses. Other jurisdictions have established self-sustaining revolving loan funds or community loan funds for the same purpose.</li> <li>• <b>Procurement policies</b> – governments and other organizations develop policies such as “set asides” to ensure that a portion of the employment of particular contracts go to specific marginalized groups. Some jurisdictions use living wage policies to improve the economic circumstances of the workers employed by their suppliers.</li> <li>• <b>Business development supports</b> – federal and provincial governments provide a range of business development supports for small businesses. Some of the supports have been adapted to also assist the development of social enterprises.</li> </ul>

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### Financial Asset Building

Middle income and high income people accumulate significant financial assets over time. Those assets provide a buffer against short term financial crises. Low income people, who rarely accumulate the same type of assets, become extremely vulnerable to temporary financial setbacks. A number of interventions are used to address this.

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Individual Development Accounts</b> – IDA’s are “matched savings” programs that motivate and assist low-income individuals to save a portion of their income for future uses. Participants in IDA programs are given financial literacy training, and assisted to open a bank account. The participants commit to saving a certain amount of money each month, and the program matches their saving – usually on a three or four to one ratio. The matched portion of the savings are only available to each participant after certain savings goals have been achieved, and the participant is required to spend the matched portion on an “asset”. Typically the asset will be a major appliance, a down payment on a house, tuition fees for an education, or start up capital for a small business.</li> <li>• <b>Rent to Own Housing</b> – Rent to Own housing programs make it possible for households to purchase a house without needing to provide a down-payment. After five years or so of living in a house as a renter, the program credits the mortgage principal repayment portion of the rental payments back to the renter to fulfill the requirement for a down payment. Rent to Own programs also typically use some subsidy money to build, acquire or renovate the house, and this reduces the size of the mortgage that the homeowner has to service.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Advocacy to Change Welfare Rules</b> – welfare programs restrict the level of assets that recipients are allowed to accumulate. If the level is too low, social recipients are discouraged from saving money, and are not able to develop a level of assets to sustain them through a financial crisis.</li> </ul>

### Affordable Housing

Shelter cost is a major component of every household budget. The condition of one’s housing has a large impact on a family’s quality of life, health, employability etc. The provision of quality affordable housing has already been named as a component of other strategies. It is a major area of activity and also deserves treatment as a stand alone category. The major strategies designed to improve the quality and affordability of housing for low-income people are as follows:

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Special needs housing</b> – e.g. for people with disabilities who need a variety of supports.</li> <li>• <b>Transition housing</b> – e.g. for women who are transitioning out of abusive relationships, ex-offenders transitioning from jail to normal life, newcomers who have not yet found permanent housing etc.</li> <li>• <b>Co-operative housing projects</b> – supported by non-profit organizations with the intention of providing quality housing at below market rates.</li> <li>• <b>Community based rental housing</b> – rental housing owned by a non-profit organization which acts as the landlord.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Advocacy</b> – to achieve higher shelter allowances for people receiving housing subsidies, or to assist renters to know what rights they have in dealing with landlords.</li> <li>• <b>Rent supplements.</b></li> <li>• <b>Zoning bylaw revisions</b> – to set land aside for affordable housing developments.</li> <li>• <b>Public housing</b> – government owned housing provided on a “rent geared to income” basis.</li> <li>• <b>Loans/Grants</b> – for retrofit and accessibility.</li> </ul>

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Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Home ownership programs</b> – such as rent to own, Habitat for Humanity housing, community land trusts, or other community based programs that use subsidies or other mechanisms to keep prices below market.</li> <li>• <b>Tenant landlord cooperation programs (TLC)</b> – landlords agree to maintain certain community defined standards, in exchange for which the community certifies them as a good landlord and refers prospective tenants to them.</li> <li>• <b>Housing registries</b> – community- based organizations maintain a registry of quality affordable accommodation to assist residents who are searching for a place to live.</li> <li>• <b>Emergency repair loans</b> – for low-income households</li> <li>• <b>Rent banks</b> – to help low-income people to pay for short term arrears.</li> </ul>	
<h3 style="color: #0070C0;">Gender Equity</h3> <p>Women disproportionately bear the burden of poverty. Average wages for women continue to lag behind those of men. Women tend to have larger family responsibilities than men, and face significant barriers to participating equitably in the workforce. Gender-focused interventions generally attempt to break down those barriers.</p>	
Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Training programs for women in non-traditional work</b> – integrated or segregated skill training programs that provide emotional and other supports for women to succeed in workplaces that have traditionally been occupied by predominantly male workers.</li> <li>• <b>Confronting domestic violence</b> – programs to assist women to change or leave situations of abuse and develop new violence-free futures.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Pay equity</b> – advocacy for legislation and practices that provide women with equal pay for work of equal value.</li> <li>• <b>Child care supports</b> – discussed under “Early Childhood Development”.</li> <li>• <b>Spousal support</b> – development of regulations and enforcement of spousal and child support laws.</li> <li>• <b>“Family friendly” workplaces</b> – providing flexible workplace norms that permit parents to integrate their family responsibilities with their employment responsibilities.</li> <li>• <b>Gender lens training</b> – to assist employers, educators, policy makers etc. to recognize and adjust for the gender implications of their actions.</li> </ul>
<h3 style="color: #0070C0;">Racial Equality</h3> <p>People of colour disproportionately experience poverty and social exclusion. Many programmatic and systemic interventions are specifically directed at the exclusion experienced as a consequence of being a person of colour.</p>	
Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Anti-racism training programs</b> – to assist groups and individuals to recognize situations of racism and create alternatives.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Employment equity</b> – to ensure equal access to opportunity and promotion for visible minorities.</li> <li>• <b>Equitable and inclusive education curriculum</b> – particularly at elementary and secondary school levels.</li> <li>• <b>Provision of culturally appropriate social services</b> – such as health care, education, recreation, policing, family planning etc.</li> </ul>

## Strategies Primarily Directed at Strengthening Local Communities

People live in communities. We are heavily impacted by the health of the communities in which we live. The community in which we live can either lift us up or drag us down. A community that feels safe, that offers economic opportunities for its residents, that contains essential public and private services, that provides role models and networks and recreational facilities and good educational programs, will enhance the potential for family economic success. Communities that are in decline, on the other hand, often provide more negative influences than positive ones. People who live in disenfranchised, unhealthy communities have a harder time escaping their individual situations of poverty. Therefore many poverty reduction strategies are directed at building up deteriorating communities, as well as individual households. Almost all community development programs include many of the strategies shown above for strengthening individual households. In addition they use community building strategies aimed at:

Economic Opportunity & Security	
Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Commercial revitalization and development</b> – to improve the availability of commercial services and increase the potential for local people to be employed by strong local enterprises.</li> <li>• <b>Job creation</b> – such as developing social enterprises, industrial retention programs, commercial revitalization etc.</li> <li>• <b>Private financing vehicles</b> – such as attracting a bank, establishing a credit union, or setting up a revolving loan fund.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Public financing vehicles</b> – such as loan guarantees, tax credits, storefront enhancement grants.</li> <li>• <b>Employment networks</b> – improving the likelihood that local people will have access to local employment. This might include lobbying for affirmative action hiring and training in sectors such as daycares, schools, health care facilities, public works etc.</li> </ul>
Increasing Investment in Physical Infrastructure	
Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Housing revitalization</b> – see “Affordable Housing”.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Transportation facilities</b> – such as public transportation, the condition of roads, the availability of parking etc.</li> <li>• <b>Public amenities</b> – such as parks, recreational facilities, community clubs.</li> </ul>
Improving Safety And Security	
Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Neighbourhood safety patrols</b> – organizing residents to patrol particular streets during high risk time periods and to report suspicious activity to the appropriate authorities.</li> <li>• <b>Crime prevention programs</b> – such as anti-gang programming, sex trade monitoring, improved lighting, access to household security devices.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Community policing</b> – locating police officers within the community and providing a mandate for them to develop relationships of trust with local residents.</li> <li>• <b>Community justice forums</b> – such as community sentencing circles.</li> </ul>

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<b>Well Functioning Institutions And Services</b>	
Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Sports leagues and recreation activities</b> – strengthening these to provide more opportunities for local youth, children and families.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Schools</b> – that are well resourced, provide high quality education, appropriate to the local cultural context (such as Aboriginal schools), linked to parents and to community programming.</li> <li>• <b>Social and health services</b> – such as health clinics, cultural centres, and women’s centres.</li> <li>• <b>Libraries</b> – incorporating community programming.</li> </ul>
<b>Social Capital</b>	
<p>Social capital refers to the density of formal and informal networks of relationships. There is considerable research to indicate that well being is related as closely to one’s social capital as it is to education, financial self-sufficiency, lifestyle etc. Communities improve social capital by promoting a rich social fabric and a strong community voice. Strategies include:</p>	
Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Community involvement opportunities</b> – such as recreation programs, community gardens, community clean-ups, street parties and other celebrations.</li> <li>• <b>Increasing and strengthening organizational alliances</b> – organizations tend to work in silos, according to their primary area of competency. When they acknowledge their range of interdependencies, and work to coordinate that, social capital increases.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Community based planning</b> – decisions about neighbourhoods are often made outside of the neighbourhood. It can be very empowering to assist neighbourhoods to prepare a neighbourhood revitalization plan, and to have some control of the resource and policy decisions as the plan is implemented.</li> </ul>

## Strategies Directed at Organizational Strengthening

In every community there are many organizations, collaborations and groups already working at poverty related issues. Often more than one organization in a community has insights about how to address poverty related issues, and are involved in some kind of action address them. Sometimes the best way for a collaboration to add value to this, is by strengthening those organizations. Where no appropriate organization exists, or where the ones that do are inadequately controlled by key stakeholders, it may be necessary to start new organizations.

Programmatic Interventions	Systemic Interventions
<ul style="list-style-type: none"> <li>• <b>Creation of new organizations</b> – particularly organizations that provide opportunity for residents to influence or control the renewal of their communities e.g. community development corporations.</li> <li>• <b>Providing technical assistance</b> – connecting organizations to legal, financial, marketing, human resource or other experts.</li> <li>• <b>Leadership development programs</b> – in the form of conferences, seminars, networks, mentorship programs, sabbaticals etc.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Organizing “Fundings Circles”</b> – to ensure that community based organizations receive the funding they need to achieve the outcomes they are pursuing.</li> <li>• <b>Strengthening the collaboration between sectors and organizations</b> – Section D of this resource provides examples of multi-sectoral collaborations that work together to achieve more comprehensive impacts than could be achieved by working separately.</li> </ul>



## Section D: Frameworks for Change

Many organizations choose to work at poverty reduction by working at only one or a few strategies. An organization may choose to work only at skill training, or only at the provision of emergency food, or only at providing affordable housing. It is not that they think that one strategy alone will make the whole difference in moving somebody out of poverty. It is just that they know that the one or more things that they are doing will help, and they don't have the mandate, resources or expertise to do everything else. Organizations that decide to work this way will simply need to choose which of the individual strategies is likely to make the biggest impact in their context right now.

Other organizations, especially larger scale collaborations, prefer to work comprehensively. Much of the most creative work on poverty reduction in the last decade has to do not so much with the individual strategies that groups have employed, as with the particular way that they have combined or packaged groups of strategies to obtain maximum impact. Most of these initiatives have attempted in one way or another to move towards greater levels of comprehensiveness.

This section of the resource provides brief outlines of seven “frameworks for change” in North America. These frameworks were selected primarily to illustrate a range of comprehensive approaches. For organizations choosing to take a comprehensive approach, these frameworks may provide a good starting point for their planning.

Framework	General Description	Priorities for Action
<p><i>Hamilton Roundtable for Poverty Reduction</i></p>	<p>The Roundtable is co-convened by the City of Hamilton and Hamilton Community Foundation. It is a cross-sectoral table with members from business, government, voluntary sectors and people living in poverty. Its aspiration statement is to “<i>Make Hamilton the Best Place to Raise a Child</i>”.</p> <p>The Roundtable has identified four main roles:</p> <ul style="list-style-type: none"> <li>• Provide a strategic focus for poverty reduction.</li> <li>• Engage the community in creating solutions and ensure civic space for discussion across sectors.</li> <li>• Support change and action by identifying barriers to progress, providing solutions, linking organizations to strategies, leveraging resources and attracting investment.</li> <li>• Facilitate the exchange of knowledge, measure progress and report to the community.</li> </ul> <p><a href="http://www.hamiltonpoverty.ca/">http://www.hamiltonpoverty.ca/</a></p>	<p>The Roundtable has identified five critical points of investment:</p> <ul style="list-style-type: none"> <li>• Early Learning and Parenting                             <ul style="list-style-type: none"> <li>a. More-high quality, accessible, integrated services through Early Learning and Care Hubs in low income neighbourhoods</li> </ul> </li> <li>• Skills through Education, Activity and Recreation                             <ul style="list-style-type: none"> <li>b. Access to quality out of school programs for school age children</li> </ul> </li> <li>• Targeted Skills Development (Post Secondary)                             <ul style="list-style-type: none"> <li>c. Skills development for youth at risk</li> </ul> </li> <li>• Employment                             <ul style="list-style-type: none"> <li>d. Partnerships and supports for employers to hire immigrants and integrate them into their workforce</li> </ul> </li> <li>• Asset Building and Wealth Creation                             <ul style="list-style-type: none"> <li>e. Increase number of people participating in asset building programs</li> <li>f. Decrease number of people who spend more than 30% of income on housing</li> </ul> </li> </ul>

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Framework	General Description	Priorities for Action
<b>Vibrant Communities</b>	<p>Vibrant Communities is a program of the Tamarack Institute for Community Engagement. It provides financial, coaching, technical assistance and other supports to selected urban communities across Canada who are engaged in poverty reduction initiatives. The initiatives are community based, but their primary focus is on reducing individual or household poverty. Communities that receive the most intensive support (Trail Builders) each establish a specific target for the number of households for which they will reduce poverty over a certain period of time.</p> <p>VC has four key approaches:</p> <ul style="list-style-type: none"> <li>• Comprehensive local initiatives aimed at poverty reduction;</li> <li>• Grassroots collaboration involving all sectors (non-profits, business, government, low-income people) of the community in these initiatives;</li> <li>• Identifying community assets and putting them to good use in poverty-reduction efforts;</li> <li>• A commitment to learning, change and sharing learnings – whether they are the product of successes or failures.</li> </ul> <p><a href="http://tamarackcommunity.ca/g2.php">http://tamarackcommunity.ca/g2.php</a></p>	<p>The poverty reduction activities of the participating urban communities have tended to focus on:</p> <ul style="list-style-type: none"> <li>• Income Support.</li> <li>• Employer Practices.</li> <li>• Early Childhood Education.</li> <li>• Workforce Development.</li> <li>• Affordable Goods and Services.</li> <li>• Housing.</li> </ul> <p>In addition, Tamarack has attempted to facilitate systems change by establishing a Government Learning Circle and a Funders Network.</p>
Framework	General Description	Priorities for Action
<b>Rebuilding Communities Initiative</b>	<p>A long-term community-building effort that sought to demonstrate how troubled neighbourhoods can be transformed into safe, supportive, and productive environments for children, youth and families. Supported by the Annie E. Casey Foundation, it targeted neighbourhoods in five US cities. Each neighbourhood was invited to develop a comprehensive long-term rebuilding plan, and provided with financial and technical support to achieve it. Actions did not have to be the same in each community, but they all needed to fit within the “priorities for action” framework shown at the right.</p> <p>The five communities were evaluated extensively. The Casey Foundation feels that major improvements were made in each community, and they are incorporating much of the learning into current grant making priorities.</p> <p><a href="http://www.aecf.org/KnowledgeCenter/PublicationsSeries/RCl.aspx">http://www.aecf.org/KnowledgeCenter/PublicationsSeries/RCl.aspx</a></p>	<p>The RCI was predicated on the belief that for troubled communities to be renewed, action was required at each of the following levels:</p> <ul style="list-style-type: none"> <li>• Maximize capacity and impact of neighbourhood resources and institutions.</li> <li>• Develop an effective human service delivery system for children, youth and families.</li> <li>• Increase public and private capital investments in the neighbourhood.</li> <li>• Improve housing, physical and social infrastructure.</li> <li>• Strengthen the capacity and effectiveness of neighbourhood governance collaboratives.</li> <li>• Increase resident participation and empowerment.</li> </ul>

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Framework	General Description	Priorities for Action
<p><b>Community Action Agencies</b></p>	<p>The United States Economic Opportunity Act was established in 1964 to “eliminate poverty in the midst of plenty”. It created a network of Community Action Agencies across the US, approximately 1,000 of which are operating today. Since 1994 the organizations have been guided by six broad anti-poverty goals, addressed at individual families, agencies, and communities as a whole. Community Action Agencies tend to function as departments of municipal governments, collaborations of municipal governments, and non-profit organizations. They focus extensively on providing programs to low-income people. Their governance is always made up of a combination of public officials, low-income people, and private sector participants.</p> <p><b>Goal 1:</b> Low-income people become more self-sufficient. (FAMILY)</p> <p><b>Goal 2:</b> The conditions in which low-income people live are improved. (COMMUNITY)</p> <p><b>Goal 3:</b> Low-income people own a stake in their community. (COMMUNITY)</p> <p><b>Goal 4:</b> Partnerships among supporters and providers of service to low-income people are achieved. (AGENCY)</p> <p><b>Goal 5:</b> Agencies increase their capacity to achieve results. (AGENCY)</p> <p><b>Goal 6:</b> Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive systems. (FAMILY)</p> <p><a href="http://www.communityactionpartnership.com/">http://www.communityactionpartnership.com/</a></p>	<ul style="list-style-type: none"> <li>• Community Coordination – citizen participation, neighbourhood and community organization, information and referrals.</li> <li>• Emergency services – food pantries, energy assistance, homeless shelters, domestic violence.</li> <li>• Education – Head Start, youth mentoring, literacy, Adult Basic Education.</li> <li>• Food &amp; Nutrition – Meals On Wheels, food banks.</li> <li>• Family Development – day care, case management, counseling, support.</li> <li>• Employment – job readiness, job training, job creation.</li> <li>• Income management – budget counseling.</li> <li>• Transportation – rural transportation systems, on-demand transportation.</li> <li>• Housing – self help housing, home ownership, rental assistance, weatherization.</li> <li>• Economic development – business planning and loans, water and sewer.</li> <li>• Health care – clinics, prescription assistance.</li> </ul>

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Framework	General Description	Priorities for Action
<p><i>Family Economic Success</i></p>	<p>FES is a program of The Annie E. Casey Foundation. The FES program is based on the belief that the children in greatest trouble in America are those whose parents lack the earnings, assets, services or social support systems required to consistently meet their families' needs. Casey's emphasis is on assisting low-income households to secure adequate incomes, accumulate savings and live in stable, economically viable neighbourhoods.</p> <p>The Foundation provides finances, coaching, technical assistance and other supports to initiatives that implement the FES three-fold framework across the US. Many of the initiatives supported within the FES program are multi-faceted. Most are implemented through the leadership of specific organizations, not through the sponsorship of community wide collaborations.</p> <p><a href="http://www.aecf.org/Home/MajorInitiatives/FamilyEconomicSuccess.aspx">http://www.aecf.org/Home/MajorInitiatives/FamilyEconomicSuccess.aspx</a></p>	<p>FES programming is directed at:</p> <ul style="list-style-type: none"> <li>• Workforce development, such as establishing “workforce intermediaries”.</li> <li>• Family economic supports such as individual development accounts and advocating for earned income tax credits for the working poor.</li> <li>• Community investment strategies such as promoting the establishment of banking services in marginalized communities.</li> </ul>
Framework	General Description	Priorities for Action
<p><i>Province of Newfoundland Action Plan for Reducing Poverty</i></p>	<p>The Province of Newfoundland has created a comprehensive and integrated strategy for preventing, reducing and alleviating poverty. The strategy is sponsored by the Premier of Newfoundland, and is supported by a Ministerial Committee of seven Cabinet Ministers. The strategy is based on the following guiding principles.</p> <ul style="list-style-type: none"> <li>• <b>Taking a long-term approach</b> – Because poverty is a complex, systemic social issue, a sustained and long-term approach is necessary to make true progress.</li> <li>• <b>Focusing on prevention</b> – Early intervention is necessary to break the cycle of poverty and make a long-term difference.</li> <li>• <b>Building on partnerships</b> – Recognising the different roles various sectors play and the solutions they have to contribute, Government will work with partners to address issues and make a difference to people affected by poverty.</li> <li>• <b>Finding the right policy mix</b> – Solutions must take into account the many causes of poverty and reflect these in a variety of responses.</li> </ul>	<p>The Newfoundland strategy has five main goal areas. They are:</p> <ul style="list-style-type: none"> <li>• Improved access and coordination of services for those with low incomes e.g. <ul style="list-style-type: none"> <li>a. Streamline and simplify application processes for programs and services</li> <li>b. Change eligibility criteria to address inequities in programs and services</li> <li>c. Develop a guide to increase awareness of existing programs and services</li> </ul> </li> <li>• Create a stronger social safety net e.g. <ul style="list-style-type: none"> <li>d. Increased disability supports</li> <li>e. Enhanced justice system supports</li> <li>f. Increased availability of affordable housing</li> <li>g. Improved access to the necessities of life</li> <li>h. Increased support rates</li> </ul> </li> <li>• Improve earned incomes e.g. <ul style="list-style-type: none"> <li>i. Remove disincentives to work for Income Support clients</li> <li>j. Greater supports for the development of employment skills</li> </ul> </li> </ul>

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Framework	General Description	Priorities for Action
	<ul style="list-style-type: none"> <li>• <b>Demonstrating accountability and measuring progress</b> – Results-oriented approaches with regular monitoring, assessing progress, research and policy development work and reporting to the public are key to making sure they are taking the right approach and are accountable for actions undertaken to support this strategy.</li> <li>• <b>Taking an integrated and coordinated approach</b> – An integrated approach considers how factors link together and recognizes that programs and services that operate in isolation of one another have limited impact, unintended consequences, and inadvertently create gaps.</li> <li>• <b>Addressing rural and urban differences</b> – In order to develop initiatives that work best in different geographic areas of the province, differences in challenges faced by rural and urban areas must be addressed by appropriate responses to reduce poverty.</li> <li>• <b>Consideration of gender</b> – Progress will be tracked on a gender basis and approaches will be developed with a gender analysis to make sure that the strategy addresses the particular needs of all groups.</li> <li>• <b>Consideration of Aboriginal issues</b> – Government is committed to working with Aboriginal people and the federal government to address specific needs among Aboriginal people.</li> </ul> <p><a href="http://www.hrle.gov.nl.ca/hrle/poverty/default.htm">http://www.hrle.gov.nl.ca/hrle/poverty/default.htm</a></p>	<ul style="list-style-type: none"> <li>• Increase emphasis on early childhood development e.g. <ul style="list-style-type: none"> <li>k. Strengthen the regulated early learning and child care system</li> <li>l. Promotion of healthy child development</li> </ul> </li> <li>• A better educated population e.g. <ul style="list-style-type: none"> <li>m. Increased responsiveness of the K-12 system</li> <li>n. Greater access to post-secondary education, literacy and adult basic education</li> </ul> </li> </ul>
Framework	General Description	Priorities for Action
<p><i>Sustainable Livelihoods Framework</i></p>	<p>The Sustainable Livelihoods Framework was adapted from a model developed by the UK's Department for International Development, and adapted for use in Canada. It is a holistic, asset based framework for understanding poverty and the work of poverty reduction. It can be used as a broad conceptual framework or as a practical tool for designing programs and evaluation strategies.</p> <p><a href="http://tamarackcommunity.ca/downloads/vcl/Sustainable_Livelihoods.pdf">http://tamarackcommunity.ca/downloads/vcl/Sustainable_Livelihoods.pdf</a></p>	<p>Actions, milestones, and measurements are based on strengthening individuals and households in five key areas:</p> <ul style="list-style-type: none"> <li>• Financial assets such as income, savings, credit rating etc.</li> <li>• Human assets such as skills, knowledge, employability, good health etc.</li> <li>• Personal assets such as motivation, self-esteem, assertiveness, spirituality etc.</li> <li>• Social assets such as friendships, networks, civic engagement etc.</li> <li>• Physical assets such as shelter, child care, transportation etc.</li> </ul>





## “Priorities for Action” Summary

In her book “Shared Space: The Communities Agenda”, Sherri Torjman of the Caledon Institute of Social Policy has argued that communities must work in four clusters of activity to achieve healthy communities, and that they must do so in ways that create linkages between each of the clusters.

The four clusters are:

### **1. Sustenance – providing basic needs. This involves interventions such as:**

- a. Basic needs
- b. Decent affordable housing
- c. Income security

### **2. Adaptation – developing basic coping skills to survive in a complex world. E.g.**

- a. Early childhood development
- b. Social networks – to help build self-esteem, empathy and problem solving capacity
- c. Literacy

### **3. Engagement – to assist individuals to have a sense of where they belong so that they become active agents in their own lives and in society generally. E.g.**

- a. Cultural expression
- b. Empowerment
- c. Meaningful participation in
  - i. The arts*
  - ii. Recreation*
  - iii. Decision making*

### **4. Opportunity – from an economic perspective**

- a. Employability
- b. Job creation [file:///Library/Application%20Support/Adobe/Help/en\\_US/InDesign/5.0/images/ms\\_00.png](file:///Library/Application%20Support/Adobe/Help/en_US/InDesign/5.0/images/ms_00.png)
- c. Asset building
- d. Ownership

The following table summarizes the foregoing frameworks for change against Torjman’s conceptual framework.

Initiative	Sustenance “basic needs”	Adaptation “basic coping skills”	Engagement “belonging and participation”	Opportunity “economic self-sufficiency”
<b>Hamilton Roundtable for Poverty Reduction</b>	<ul style="list-style-type: none"> <li>Asset Building and Wealth Creation – Decrease number of people who spend more than 30% of income on housing.</li> </ul>	<ul style="list-style-type: none"> <li>Early Learning and Parenting – More high quality, accessible, integrated services through Early Learning and Care Hubs in low income neighbourhoods.</li> <li>Skills through Education, Activity and Recreation – Access to quality out of school programs for school age children.</li> </ul>		<ul style="list-style-type: none"> <li>Employment – Partnerships and supports for employers to hire immigrants and integrate them into their workforce.</li> <li>Asset Building and Wealth Creation – Increase number of people participating in asset building programs.</li> <li>Targeted Skills Development (Post Secondary) – Skills development for youth at risk.</li> </ul>
<b>Vibrant Communities</b>	<ul style="list-style-type: none"> <li>Affordable Goods and Services.</li> <li>Housing.</li> </ul>	<ul style="list-style-type: none"> <li>Early Childhood Education.</li> </ul>		<ul style="list-style-type: none"> <li>Employer Practices.</li> <li>Workforce Development.</li> <li>Income Support.</li> </ul>
<b>Rebuilding Communities Initiative</b>	<ul style="list-style-type: none"> <li>Improve housing, physical and social infrastructure.</li> </ul>	<ul style="list-style-type: none"> <li>Develop an effective human service delivery system for children, youth and families.</li> <li>Maximize capacity and impact of neighbourhood resources and institutions.</li> </ul>	<ul style="list-style-type: none"> <li>Increase public and private capital investments in the neighbourhood.</li> <li>Strengthen the capacity and effectiveness of neighbourhood governance collaboratives.</li> <li>Increase resident participation and empowerment.</li> </ul>	

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Initiative	Sustenance “basic needs”	Adaptation “basic coping skills”	Engagement “belonging and participation”	Opportunity “economic self-sufficiency”
<p><b>Community Action Agencies</b></p> <ul style="list-style-type: none"> <li>• Emergency services – food pantries, energy assistance, homeless shelters, domestic violence.</li> <li>• Food &amp; Nutrition – Meals On Wheels, food banks.</li> <li>• Income management – budget counseling.</li> <li>• Transportation – rural transportation systems, on-demand transportation.</li> <li>• Housing – self help housing, home ownership, rental assistance, weatherization.</li> <li>• Health care – clinics, prescription assistance.</li> </ul>	<ul style="list-style-type: none"> <li>• Education – Head Start, youth mentoring, literacy, Adult Basic Education.</li> <li>• Family Development – day care, case management, counseling, support.</li> </ul>	<ul style="list-style-type: none"> <li>• Community Coordination – Citizen participation, neighbourhood and community organization, information and referrals.</li> </ul>	<ul style="list-style-type: none"> <li>• Employment – job readiness, job training, job creation.</li> <li>• Economic development – business planning and loans, water and sewer.</li> </ul>	
<p><b>Annie E. Casey – Family Economic Success</b></p>			<ul style="list-style-type: none"> <li>• Workforce development, such as establishing “workforce intermediaries”.</li> <li>• Family economic supports such as individual development accounts and advocating for earned income tax credits for the working poor.</li> <li>• Community investment strategies such as promoting the establishment of banking services in marginalized communities.</li> </ul>	

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Initiative	Sustenance “basic needs”	Adaptation “basic coping skills”	Engagement “belonging and participation”	Opportunity “economic self-sufficiency”
<p><i>Province of NF/ILA – Action Plan for Reducing Poverty</i></p>	<ul style="list-style-type: none"> <li>• Improved access and coordination of services for those with low incomes e.g.</li> <li>• Increased disability supports.</li> <li>• Increased availability of affordable housing.</li> <li>• Improved access to the necessities of life.</li> <li>• Increased support rates.</li> </ul>	<ul style="list-style-type: none"> <li>• Strengthen the regulated early learning and child care system.</li> <li>• Promotion of healthy child development.</li> <li>• Increased responsiveness of the K-12 system.</li> <li>• Greater access to post-secondary education, literacy and adult basic education.</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced justice system supports.</li> </ul>	<ul style="list-style-type: none"> <li>• Remove disincentives to work for Income Support clients.</li> <li>• Greater supports for the development of employment skills.</li> </ul>



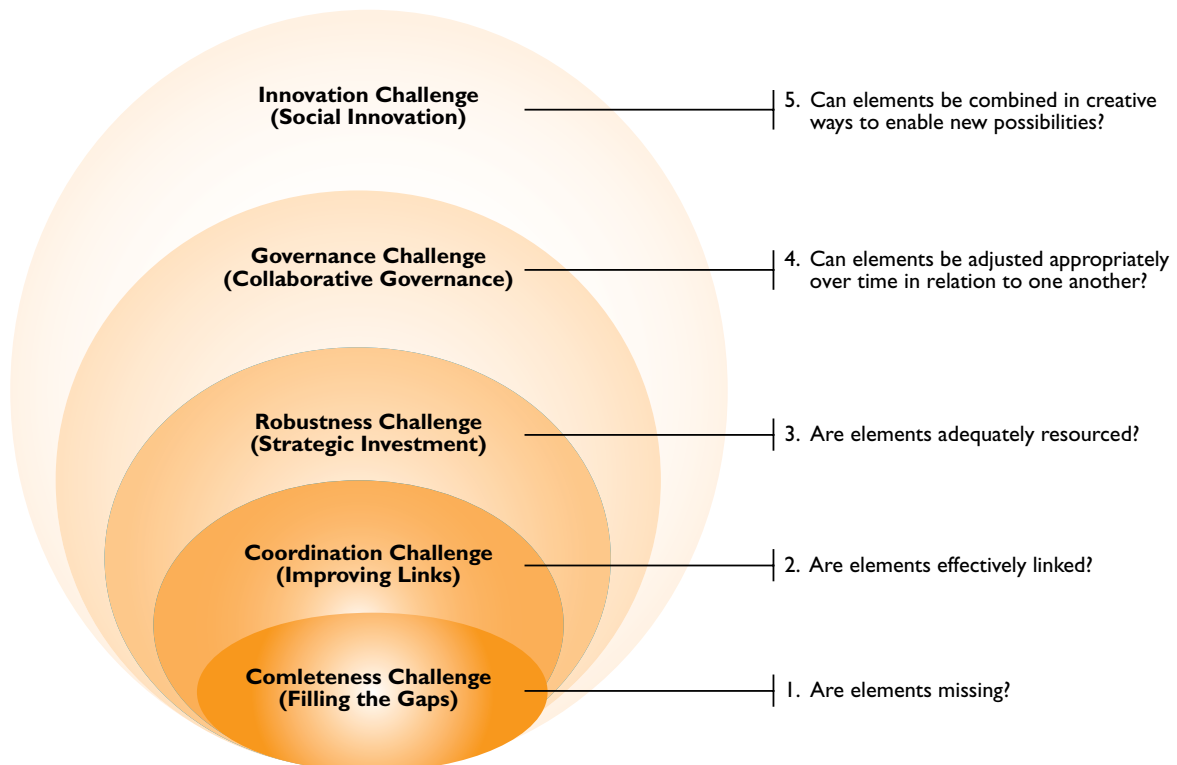
## Section E: Tools for Approaching Comprehensiveness

The evidence for the need to use comprehensive approaches for poverty reduction is very strong. The challenge of working comprehensively, however, can be overwhelming. Rarely does an organization or a collaboration have all of the resources, expertise, partnerships etc. that it would take to be totally comprehensive in their work. Models for “working comprehensively” are generally models that move towards higher levels of comprehensiveness, but still fall far short of being totally comprehensive.

The goal of working comprehensively is about more than being comprehensive. It is also about pursuing integration between the various strategies. Comprehensiveness is not just about implementing every conceivable type of support that might be helpful. It is about intentionally linking different strategies – with varying degrees of intensity – to work on concurrent issues so that the sum of these strategies is greater than their total. It requires comprehensive analysis and then intentional concurrent work on ‘linked’ strategies and issues.

In a paper and tele-learning session entitled “[Comprehensive Strategies for Deep and Durable Outcomes](#)”, Eric Leviten-Reid of the Tamarack Institute for Community Engagement speaks of five challenges in working comprehensively. The balance of this section has been excerpted from that report.

The five challenges are thought of in terms of layers of comprehensiveness. A specific strategic response is typically employed to address each challenge. The challenges and the strategic responses (in brackets) can be depicted graphically as follows:



## The Completeness Challenge – Filling the Gaps

The Completeness Challenge can take many different forms. For instance, it could mean focusing on a particular demographic group whose concerns are not currently being addressed. It could mean recognizing that a particular steppingstone is missing in a given pathway out of poverty. Or it could mean responding to a missing piece of institutional capacity.

Examples:

- Make Tax Time Pay identified that many low-income residents were not receiving government subsidies and benefits for which they were eligible. It put in place mechanisms to span the gap between the existing programs and people in need of the subsidies and benefits being offered.
- For many people in poverty access to a good quality job is a major missing piece in their efforts to exit poverty. The Employer Challenge encourages businesses to adopt a variety of human resource practices that improve the quality of employment opportunities available to people in poverty.
- Calgary’s Fair Fares initiative advocated for discount bus passes to make transportation services more affordable for low-income residents.

## The Coordination Challenge – Improving Links

If the Completeness Challenge is concerned with whether all the pieces are present, the Coordination Challenge is concerned with whether those pieces are effectively linked with one another.

Examples:

- A group of organizations that use a common intake and application process to facilitate a smooth transition for a pregnant woman as she accesses services related to a variety of needs such as health care, nutrition, parenting skills, housing etc.
- The Job Bus linked a series of partners – a nonprofit employment assistance agency, municipal transit authority and private sector employers – to provide people with the training, transportation and employment opportunities they needed to obtain good paying employment.
- Niagara Wraparound brings together a wide range of individuals and organizations to respond flexibly, responsively and in a coordinated way to the needs and goals of families.

## The Robustness Challenge – Strategic Investment

Even when all the pieces are in place and are appropriately linked to one another, a community still may not be operating at full power when it comes to reducing poverty. The Robustness Challenge refers to circumstances where capacities are present but less fully developed than they might be either in terms of their reach (how many people they can assist) or their depth (the level of know-how accumulated and applied). Here the strategy is to support investment in this emerging community capacity in order to ‘scale it up’ and/or refine the knowledge and practice that it involves.



*Examples:*

- In its early days, an important perception of Vibrant Communities Saint John (VCSJ) was that local community organizations possessed a significant emerging capacity to reduce poverty. However, many of these promising initiatives lacked the resources to pursue their work at full scale or to conduct the evaluation and other research that would allow them to move their efforts to the next level of effectiveness. This has remained an underlying premise of VCSJ's work.
- Partners in Vibrant Communities Edmonton recognized the value of an existing literacy training and financial asset building program and decided to make it much more widely available. By engaging other partners to offer literacy training and by modifying the curriculum to suit the needs of different participants, it both expanded the reach of the program and refined its application.

## **The Governance Challenge – Collaborative Governance**

Complex problems such as poverty are not static. Rather they involve a wide range of interacting factors that continuously re-shape the specific challenges involved. When many organizations all act independently in different directions, they tend to generate unintended consequences for themselves and others. Mechanisms for collaborative governance are needed so that a wide range of stakeholders can continuously adjust and re-adjust their activities in relation to one another.

*Examples:*

- A group of organizations in the north end of Winnipeg all collaborated on the development of an Aboriginal Visioning process to create a community renewal plan which reflects Aboriginal themes and priorities. Each of the organizations adapted their programming to support the overall plan.
- Vibrant Communities Edmonton has used a Partnership Self-Assessment Survey as a tool for reflecting on and improving the collaboration among its partners.

## **The Innovation Challenge – Social Innovation**

Social environments involve dominant ways of thinking and acting that tend to limit the range of possibilities that may be considered and pursued. Social innovation is about challenging norms and releasing the creative potential of communities.

*Examples:*

- Vibrant Communities Calgary, Opportunities Niagara and others have all challenged current thinking about 'living wages' and offered examples of the benefits that can accrue to both employers and employees when adequate wages and benefits are paid.
- Opportunities Waterloo Region and the Quality of Life CHALLENGE have both promoted a wide array of human resource best practices that demonstrate the numerous ways that businesses and other employers can actively contribute to poverty reduction by adjusting their internal policies and practices.

Each of the above approaches has strengths and weaknesses in terms of the demands of implementation and the prospects for deep and durable outcomes. How hard is it to undertake? How significant are its impacts? The following table provides a summary of the strengths and weaknesses of each approach:

### Modes of Comprehensiveness: Strengths and Challenges

Mode	Strength	Challenge
<i>Filling the Gaps</i>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>Easier to focus on discrete initiatives.</li> <li>New ventures attract support.</li> </ul> <p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>Sharply focused intervention may be powerful in itself.</li> <li>May indirectly enhance effectiveness of other resources.</li> </ul>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>Discrete initiatives may still be complicated.</li> <li>Starting something new has its own hurdles.</li> </ul> <p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>May be less effective at addressing needs of people facing multiple barriers than those facing a specific challenge.</li> </ul>
<i>Improving Links</i>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>Ready support from organizations involved.</li> <li>Ability to tangibly describe the problem and benefits to potential supporters.</li> </ul> <p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>Particularly important for people facing multiple barriers.</li> </ul>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>'Unlearning' required to change existing practices.</li> </ul> <p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>Particular intervention may have a marginal effect.</li> </ul>
<i>Strategic Investment</i>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>Promising results encourage further investment.</li> </ul> <p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>Effective investment in research and learning can take effectiveness to a new level.</li> </ul>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>Mobilizing additional investment often difficult.</li> </ul> <p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>More doesn't necessarily mean better; poorly directed investment can even undermine effectiveness.</li> </ul>
<i>Collaborative Governance</i>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>Support from growing number of organizations that recognize a need to work closely with others.</li> </ul> <p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>Can have impacts in the near term but particularly important for managing relations over the long term in order to affect outcomes.</li> </ul>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>Substantial time and energy required, including for a convening body.</li> <li>Keeping partners engaged on a long-term basis.</li> </ul> <p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>Tracking and attributing outcomes.</li> </ul>
<i>Social Innovation</i>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>Innovation tends to be valued and attracts support.</li> </ul> <p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>Possibilities are great.</li> </ul>	<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>Appeal of innovation may outflank know-how.</li> <li>Some are wary of risks associated with trying something new.</li> </ul> <p><b>Outcomes</b></p> <ul style="list-style-type: none"> <li>No guarantees.</li> </ul>

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## Appendix: Summary Listing of Strategies

	Programmatic Interventions	Systemic Interventions
<b>Healthy child development</b>	<ul style="list-style-type: none"> <li>• Parenting training and supports.</li> <li>• Nutrition training and supports.</li> <li>• Physical health training and activities.</li> <li>• Family literacy upgrading.</li> <li>• Early learning programs.</li> <li>• Community leadership and volunteer opportunities.</li> <li>• FASD prevention.</li> <li>• Reproductive health education.</li> <li>• Mentoring programs for adolescents.</li> </ul>	<ul style="list-style-type: none"> <li>• Classroom supports for children with FASD.</li> <li>• Incorporating health issues into school curricula.</li> <li>• Financial benefits for pregnant women.</li> <li>• Expanding the availability of regulated child care spaces.</li> </ul>
<b>Stay in school initiatives</b>	<ul style="list-style-type: none"> <li>• Financial incentives and supports.</li> <li>• Tutoring &amp; other extra academic supports.</li> <li>• Anti-gang programming.</li> <li>• Recreational programming.</li> <li>• Scholarships and awards.</li> <li>• Parent/family interventions to improve parents involvement in their child's education.</li> <li>• After school programs.</li> </ul>	<ul style="list-style-type: none"> <li>• Tuition credits for higher education.</li> <li>• Special needs assistance – e.g. FASD.</li> <li>• Flexible hours employment in the public sector built around school time cycles.</li> <li>• “Alternative schools”.</li> <li>• Case management approaches.</li> <li>• Service learning opportunities.</li> </ul>
<b>Nutrition Initiatives</b>	<ul style="list-style-type: none"> <li>• School breakfast and lunch.</li> <li>• Nutrition education.</li> <li>• Community kitchens.</li> <li>• Buying clubs.</li> </ul>	<ul style="list-style-type: none"> <li>• Develop school policies that support healthy eating.</li> <li>• Expand availability of nutritional choices in cafeterias and vending machines.</li> <li>• Offer healthy alternatives for fund raising.</li> </ul>
<b>Pregnancy Prevention</b>	<ul style="list-style-type: none"> <li>• Reproductive health education.</li> <li>• Contraceptive distribution.</li> </ul>	
<b>Recreation</b>	<ul style="list-style-type: none"> <li>• Huge range of athletic, cultural and artistic programs.</li> </ul>	<ul style="list-style-type: none"> <li>• Creating affordable access policies.</li> <li>• Linking recreational programs to venues where at risk youth naturally gather.</li> <li>• Subsidizing government or community based recreational programming.</li> <li>• Providing transportation, child care, equipment.</li> <li>• Adapting programs to address barriers related to language and culture.</li> <li>• Linking mentoring and leadership development programs to recreational programming.</li> </ul>
<b>Heritage &amp; Cultural Pride</b>	<ul style="list-style-type: none"> <li>• Culture and heritage educational programs.</li> <li>• Cultural and heritage events and celebrations.</li> </ul>	<ul style="list-style-type: none"> <li>• Adding a cultural component to activities.</li> </ul>

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	<b>Programmatic Interventions</b>	<b>Systemic Interventions</b>
<b>Workforce Development</b>	<ul style="list-style-type: none"> <li>• Personal development programs.</li> <li>• Job readiness programs.</li> <li>• Building specific job skills.</li> <li>• Self-employment skills.</li> <li>• Job placement &amp; retention support.</li> </ul>	<ul style="list-style-type: none"> <li>• Affirmative action awareness campaigns.</li> <li>• Living Wage Campaigns.</li> <li>• Welfare Reform.</li> <li>• Workforce Intermediaries.</li> <li>• Credentials Recognition.</li> <li>• Reform Employer Practices.</li> <li>• Local hiring protocols.</li> </ul>
<b>Income Support Improvements In Household Income</b>	<ul style="list-style-type: none"> <li>• Credit Rating Repair.</li> <li>• Emergency vendor payments.</li> <li>• Improving access to tax credits.</li> </ul>	<ul style="list-style-type: none"> <li>• Promote higher welfare or income assistance rates.</li> <li>• Improve benefit levels for Employment Insurance.</li> <li>• Reduce taxation on low-income people.</li> <li>• Improve child tax credits.</li> <li>• Provide earned income tax credits for the working poor.</li> <li>• Make certain tax credits refundable.</li> <li>• Provide supplementary health care and dental benefits to the working poor.</li> </ul>
<b>Income Support Provision of Affordable Goods &amp; Services</b>	<ul style="list-style-type: none"> <li>• Food security.</li> <li>• Transportation.</li> <li>• Housing.</li> <li>• Child Care.</li> <li>• Personal Grooming.</li> <li>• Tax Preparation.</li> <li>• Legal assistance.</li> </ul>	<ul style="list-style-type: none"> <li>• Transportation.</li> <li>• Fringe Banking Services.</li> </ul>
<b>Education and Training</b>	<ul style="list-style-type: none"> <li>• GED upgrading.</li> <li>• General literacy or numeracy upgrading.</li> <li>• General life skills.</li> <li>• Financial literacy training.</li> <li>• Health promotion.</li> <li>• Parenting skills.</li> <li>• Home ownership skills.</li> <li>• And many others.</li> </ul>	<ul style="list-style-type: none"> <li>• See Early Childhood Development above.</li> <li>• Prior Learning Assessments as criteria for admission to educational programs.</li> </ul>
<b>Social Entrepreneurship</b>	<ul style="list-style-type: none"> <li>• “Linking” strategies – Work experience and training.</li> <li>• Sheltered workshops.</li> <li>• Supplementary income generation.</li> <li>• “Parallel” strategies – Full time quality jobs.</li> <li>• Micro-enterprise development.</li> </ul>	<ul style="list-style-type: none"> <li>• Establishing capital pools.</li> <li>• Procurement policies.</li> <li>• Business development supports.</li> </ul>

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	<b>Programmatic Interventions</b>	<b>Systemic Interventions</b>
<i>Financial Asset Building</i>	<ul style="list-style-type: none"> <li>• Individual Development Accounts.</li> <li>• Rent to Own Housing.</li> </ul>	<ul style="list-style-type: none"> <li>• Advocacy to Change Welfare Rules.</li> </ul>
<i>Affordable Housing</i>	<ul style="list-style-type: none"> <li>• Special needs housing.</li> <li>• Transition housing.</li> <li>• Co-operative housing projects.</li> <li>• Community based rental housing.</li> <li>• Home ownership programs.</li> <li>• Tenant landlord cooperation programs (TLC).</li> <li>• Housing registries</li> <li>• Emergency repair loans</li> <li>• Rent banks</li> </ul>	<ul style="list-style-type: none"> <li>• Advocacy.</li> <li>• Rent supplements.</li> <li>• Zoning bylaw revisions.</li> <li>• Public housing.</li> <li>• Loans/grants for retrofit and accessibility.</li> </ul>
<i>Gender Equity</i>	<ul style="list-style-type: none"> <li>• Training women in non-traditional work.</li> <li>• Confronting domestic violence.</li> </ul>	<ul style="list-style-type: none"> <li>• Pay equity.</li> <li>• Child care supports.</li> <li>• Spousal support.</li> <li>• Family friendly workplaces.</li> <li>• Gender lens training.</li> </ul>
<i>Racial Equality</i>	<ul style="list-style-type: none"> <li>• Anti-racism training programs.</li> </ul>	<ul style="list-style-type: none"> <li>• Employment equity.</li> <li>• Equitable and inclusive education curriculum.</li> <li>• Provision of culturally appropriate services.</li> </ul>
<i>Economic Opportunity &amp; Security</i>	<ul style="list-style-type: none"> <li>• Commercial revitalization and development.</li> <li>• Job creation.</li> <li>• Private financing vehicles.</li> </ul>	<ul style="list-style-type: none"> <li>• Public financing vehicles.</li> <li>• Employment networks.</li> </ul>
<i>Investment in Physical Infrastructure</i>	<ul style="list-style-type: none"> <li>• Housing revitalization.</li> </ul>	<ul style="list-style-type: none"> <li>• Transportation facilities.</li> <li>• Public amenities.</li> </ul>
<i>Improving Safety And Security</i>	<ul style="list-style-type: none"> <li>• Neighbourhood safety patrols.</li> <li>• Crime prevention programs.</li> </ul>	<ul style="list-style-type: none"> <li>• Community policing.</li> <li>• Community justice forums.</li> </ul>
<i>Well Functioning Institutions And Services</i>	<ul style="list-style-type: none"> <li>• Sports leagues and recreation activities.</li> </ul>	<ul style="list-style-type: none"> <li>• Schools.</li> <li>• Social and health services.</li> <li>• Libraries.</li> </ul>
<i>Social Capital</i>	<ul style="list-style-type: none"> <li>• Community involvement opportunities.</li> <li>• Increasing and strengthening organizational alliances.</li> </ul>	<ul style="list-style-type: none"> <li>• Community based planning.</li> </ul>
<i>Organizational Strengthening</i>	<ul style="list-style-type: none"> <li>• Creation of new organizations.</li> <li>• Providing technical assistance.</li> <li>• Leadership development programs.</li> </ul>	<ul style="list-style-type: none"> <li>• Organizing “Funders Circles”.</li> <li>• Strengthening the collaboration between sectors &amp; organizations.</li> </ul>





