### pov·er·ty

/pävərdē/ noun noun: poverty

the state of being extremely poor.
"in Canada, thousands of individuals and families are living in deep poverty"
Synonyms: hardship, dearth, exclusion, distress, debt, disadvantaged, scarcity, embarrassment, fear, dependency, underprivileged.

# POVERTY 101: Looking for Answers



# THANK YOU to our supporters















# TABLE of contents

PREFACE	ii
1. HOW ARE WE SETTING THE STAGE FOR POVERTY REDUCTION?  THE URGENCY A SNAPSHOT OF POVERTY DEFINITIONS FOR SAINT JOHN	<b>01</b> 01 02
2. WHAT ARE THE STATISTICS AND FACTS YOU SHOULD KNOW? WHAT IS POVERTY?	<b>05</b>
HOW DO WE MEASURE POVERTY? WHO IS MOST IMPACTED BY POVERTY? HOW DOES THE RATE OF POVERTY IN SAINT JOHN COMPARE	05 06 07
TO OTHER COMMUNITIES? WHERE IS POVERTY OF GREATEST CONCERN IN SAINT JOHN?	08
WHAT DOES IT MEAN TO BE LIVING IN POVERTY? IN SUMMARY	09 13
3. HOW CAN THE CYCLE OF POVERTY BE BROKEN?  WHAT DOES IT MEAN TO BREAK THE CYCLE?  SAINT JOHN'S POVERTY REDUCTION STRATEGY  FOSTERING A NEIGHBOURHOOD APPROACH  CLOSE THE EDUCATION ACHIEVEMENT GAP  NEIGHBOURHOOD-BASED MODELS OF WELLNESS  TRANSITIONING OUT OF POVERTY THROUGH BUILDING SKILLS  AND EMPLOYMENT  HOW BEST TO ADDRESS INCOME INEQUALITY?	14 14 15 16 17 22 23 23
4. HOW IS SAINT JOHN LEADING CHANGE FROM WITHIN?  SAINT JOHN AS A LEADER  CROSS CANADA MOMENTUM  WHO NEEDS TO BE INVOLVED?  WHAT ARE SOME PROMISING RESULTS?	25 25 25 26 26
5. WHAT CAN HELP YOU IN YOUR POVERTY REDUCTION EFFORTS?	27
CONCLUSION	28
APPENDICES  1. FURTHER RESOURCES (Saint John, Canada and International)  2. VIDEOS	29 31
3. LIVING SI STRATEGY	33

# **PREFACE**

Poverty 101: Looking for Answers is a resource to promote understanding and reflection. It is developed to assist the reader to learn more about poverty issues in Saint John, and how as a professional, volunteer or student you can contribute to actions that create change. This resource is a springboard for action and continued learning to end generational poverty in our community.

The idea of Poverty 101: Looking for Answers was conceived by Living SJ. An opportunity to move this forward was provided through a partnership with the South Western Regional Collaborative Group - University of New Brunswick Saint John and New Brunswick Community College Saint John and St. Andrews. Dr. Stephen Noble was engaged to undertake research on a variety of poverty-related issues. Subsequently, Cathy Wright prepared this resource for use by an individual or group.

Appreciation is extended to the many individuals who provided input and guidance in the development of Poverty 101: Looking for Answers. A special thank you to the individuals who shared their stories on their journey out of poverty. Their stories portray the resilience of individuals impacted by poverty and the various ways that communities can work to reduce and ultimately end poverty for its citizens.

Poverty 101: Looking for Answers benefitted from financial support received from University of New Brunswick Saint John, New Brunswick Community College, Living SJ, The Community Foundation, Horizon Health Network, Boys & Girls Club of Saint John, and the Canadian Poverty Institute of Ambrose University.

#### **DISCLAIMER**

The material in Poverty 101: Looking for Answers is synthesized from a variety of publicly available information locally, nationally and internationally and draws on the research of Dr. Noble. Statistics were sourced from Statistics Canada 2016, New Brunswick Department of Social Development, and the Human Development Council. Any inaccuracies or misrepresentations in this resource are the responsibility of the author.



# 1. HOW ARE WE SETTING THE STAGE FOR POVERTY REDUCTION?

Poverty 101: Looking for Answers is a resource to assist the reader in gaining a deeper understanding of poverty and to encourage engagement and action. It is for individuals working, volunteering (board members, mentors or those involved in the community in other ways), or studying in areas related to poverty reduction. The information is organized in different sections and, where possible, one can link directly to specific resources referenced throughout.

#### THE URGENCY

Living in poverty is much more than simply not having enough money. Poverty deeply influences one's quality of life - where they live, what they eat, what they do, how they feel, how they cope and, perhaps most importantly, their hopes and dreams. Living in poverty can cause tremendous stress for individuals and families, often resulting

in long-term consequences in their physical, emotional and mental well-being.

Poverty can result in a variety of barriers blocking one's ability to develop to their full potential and contribute to their family, neighbourhood and community.

Reducing poverty is a growing priority across Canada with provinces and communities implementing poverty reduction strategies and most recently the federal government has launched its own poverty reduction strategy.

The lives of individuals and families impacted by poverty in Saint John are improving because non-profit agencies, government departments, businesses and low-income residents in Saint John know it is vital to work together to bring about important changes in the lives of individuals and families.

Ending generational poverty can result in an improved quality of life for individuals and families. It can better position our community to grow economically with more people participating in the workforce. However, it does mean investing our resources in people now rather than facing the increased costs resulting from a lifetime of poverty. "The persistence of poverty in a wealthy country like Canada, the growth of food banks, the problems of homelessness and hunger continue to haunt me. It begs the question, what can we learn to do differently?"

Honorable Erminie Cohen, Social Justice Activist



"When I was a teenager I suffered from alcohol addiction and substance abuse and then I found out I was pregnant. I dropped out of school." Melissa

# A SNAPSHOT OF POVERTY DEFINITIONS FOR SAINT JOHN

**Poverty:** The New Brunswick provincial poverty reduction strategy, **Overcoming Poverty Together**, defines poverty as: "the condition of a person who lacks the resources, means, opportunities, and power necessary to acquire and maintain economic self-sufficiency or to integrate into and participate in society."

**Poverty Line Measure:** The Canadian Poverty Reduction Strategy set an official measure of poverty in Canada. The Market Basket Measure (MBM) is based on the cost of a basket of goods and services that individuals and families require to meet their basic needs and achieve a modest standard of living.

Prior to this, the most commonly used measure in Canada has been the Low Income Measure (LIM) which accounts for family size and allows for international comparisons. The LIM will still be used.

**The Poverty Line:** A family is considered low income and living in poverty if they are living below the poverty line. The poverty line (Low Income Measure, Statistics Canada 2016 After Tax) is based on the number of people as follows:

- one person is \$22,133 (single adult)
- two people is \$31,301 (parent and child)
- three people is \$38,335 (two parents and a child or parent and two children)

Under the Canadian Poverty Reduction Strategy deep income poverty refers to individuals or families whose income is 75 percent of Canada's official poverty line. Prior to this there was no official measure.

**Social Assistance:** The New Brunswick Department of Social Development provides financial assistance (often referred to as welfare) to people who have no other income to meet their basic needs of food, clothing and shelter. There are different rates for single individuals (both employable and those with a disability) and families (based on their composition).

Households in Saint John receiving social assistance are considered living in deep poverty under LIM; families live between \$10,000 and \$14,000 below the poverty line and single people live between \$8,400 and \$11,000 below.



**Generational Poverty:** If a child grows up in poverty and becomes an adult raising a family living in poverty the cycle of poverty continues for the next generation. Breaking this cycle is a priority for Saint John.

Neighbourhoods: Poverty is not evenly distributed across Saint John, rather, people who live in poverty are more likely to be concentrated in five geographical areas in Saint John. The five priority (low income) or recently renamed "focus neighbourhoods" of Crescent Valley, Lower West Side, Old North End, South End and Waterloo Village are characterized with high poverty rates, high percentage of single parents, and lower levels of education and labour force participation. Residents, neighbourhood organizations, schools, non-profits, businesses, volunteers and government services are working together in these neighbourhoods to reach and assist children and their families in accessing programs and opportunities that can improve their quality of life.

Rural Poverty: Poverty is often intensified in rural communities with the additional pressures of minimal access

to public transportation, fewer choices for housing, and traditionally lower paid and seasonal employment. Rural service providers often face an overwhelming demand for a broad spectrum of services.

Education Achievement Gap: The education achievement gap means that there is significant disparity in academic performance or education attainment between different groups of students, especially groups defined by socioeconomic status, race/ethnicity and gender. In Saint John, efforts to close the education achievement gap focus on students who live in neighbourhoods with high concentrations of poverty and where generational poverty is strongly evident.

**Living Wage:** A level of pay that ensures someone working full-time earns enough to meet basic needs, participate fully in the community and is not living in poverty. A living wage is calculated according to a basic formula: income (employment income and government transfers)

must equal the cost of living after taxes and deductions; the **living wage** for Saint John has recently been calculated at \$18.18 per hour.

Charlotte County, with a population of 25,428 spread over both mainland and island communities, experiences an overall poverty rate of 15.3%. A community response to poverty is being led by Vibrant Communities Charlotte County.



**Common Myths:** Central to learning about poverty is examining the assumptions and perspectives one has about people living in poverty and being open to new insights. Stories shared by people living in poverty - their lives, their situations and their dreams - can lead to a better understanding of the issues.

# A decent place to live, what more do they need?

CHRIS'S STORY: Chris had lived at Outflow Shelter for almost a year. What little money left from his welfare cheque that was supposed to be saved for a damage deposit typically went to alcohol instead. A year in the shelter system forces a person to get used to a certain way of living, institutional living. Meals are prepared and served for you, laundry is always done for you, staff are always a few steps away, and there is always someone with

whom to talk to, play cards, argue, and party. There is a support system within the homeless community, sometimes positive and sometimes negative, that can be very difficult to leave when one finds housing.

Initially Chris was ecstatic when we told him we had an apartment for him. He had been working hard on sobriety and was filling his days by helping out around the shelter building when the shelter itself emptied at 8 a.m. Chris is a

man of routine. He struggles with anxiety and obsessive compulsive disorder so a positive routine is paramount to stability and well-being. But as we got closer to moving day Chris's initial excitement had turned to doubt. "Am I ready to be on my own again?" He would ask often. "I don't know where anything is." "Where do I get groceries?" "How do I get around?" Legitimate questions that can turn into significant obstacles to someone with a mental illness. The day of the move, Chris told me he wished he could stay at the shelter. Not a comment you often get from someone who has found a way out of homelessness. But for Chris the shelter was a place where he wasn't alone, he had what he needed, and he had a routine to which he was accustomed. Having a home was a huge unknown.

Now Chris has completed employment skills training, has regular visitation in his home with his daughter, and he's regularly engaged with both mental health and parenting supports.

Chris has been successfully housed for a year now. It hasn't been all smooth sailing.

For the first few months he refused to go outside. Then he would only walk down the sidewalk a few hundred feet.

Always with hood up and sunglasses on. Then he would go as far as Tim Hortons for a coffee.



# 2. WHAT ARE THE STATISTICS AND FACTS YOU SHOULD KNOW?

Statistics and facts can help to better understand trends and causes, and lead to informed responses. They underscore the impacts of poverty on individuals and communities.

#### WHAT IS POVERTY?

Poverty is complex. It is more than a lack of sufficient income to provide for the basic necessities of nutritious food, safe and stable housing, access to health (paying for medications and dentists), and completion of education and readying for employment. Poverty impacts an individual's choices, opportunities, and hopes for a better future. All of which impact their physical and emotional well-being.

HOW DO WE MEASURE POVERTY?

There are different measurements used in Canada to portray the incidence of poverty.

The Low Income Measure (LIM) After Tax (AT) is the most commonly used Canadian poverty measure (used in Saint John) which allows for regional and international comparisons.

"Poverty is the condition of a person who is deprived of the resources, means, choices and power necessary to acquire and maintain a basic level of living standards and to facilitate integration and participation in society"

Opportunity for All, Canada's Poverty Reduction Strategy.

"I began to feel like I was stuck in a rut with no way out. The longer I'd gone without working, I'd become more and more worried about ever finding a job. Even though I was struggling, I began to feel comfortable with that lifestyle. I still wanted to make a change in my life, but I was scared to take that step." Jenny

The Low Income Measure defines the poverty line as being below a fixed percentage of income.

- A household is considered living in poverty if its income is below 50% of median household incomes;
- The median household income is where half of the population live below and half the population live above;
- LIM takes into consideration family size.



#### WHO IS MOST IMPACTED BY POVERTY?

Poverty is stubborn and persistent. Poverty in Saint John is most predominant among single parent families and single adults.

The City of Saint John has a population of 67,575:

- 15,200 citizens are living in poverty; more than one in five (22.5%)
- 5,000 children 17 years and under are living in poverty: one in three (33%)
- With 15,200 citizens living in poverty in Saint John, we know that in 2018:
  - 4,600 Parents and children are living in *deep poverty*,
  - 2,800 single adults aged 19-65 are living in *deep poverty*.

The poverty line (LIM) for a single parent with one child is \$31,301. Social Assistance and Child Tax Benefit provide for a total of \$17,280, which leaves the single parent with a depth of poverty of over \$14,000.

It is easy to get out of poverty, simply get a job.

TINA'S STORY: Tina is a single mom with three teenaged sons. "My journey started in 2012 when I took the Key to Well Being and started working on my self esteem. I soon realized that I had little employment experience so I decided to take the Workplace Essential Skills (WES) program at the Learning Exchange in 2013. As I built on my employment skills, I also had the chance to meet with employers in our community to learn more about job opportunities.

Being in WES led to an opportunity to work as a cleaner for Voila! Cleaning Services. In this position, I cleaned homes and offices on a regular basis. Not long after being hired I was diagnosed with breast cancer. Between 2014 and 2015, I endured hospitalizations, chemotherapy, and radiation. I also had to face numerous surgeries. It was a very challenging time in my life. In 2015, I came back to work but still had a long road to recovery ahead of me. Over the next couple of years I faced even more surgeries and when I returned from recovering, I was given the incredible opportunity to train as the manager of Voila!

The year 2017 was a big one for me and for Voila! That's when I became both Voila's manager and a Life Management Coach as we launched a new division of the business: Life Management Services. Both Voila! and Life Management Services have grown significantly since I started managing and coaching. I am very happy to have had these opportunities and proud to be part of this organization!

"I am glad to be able to give back to the Learning Exchange since it was so supportive of me during a very difficult time in my life."



## HOW DOES THE RATE OF POVERTY IN SAINT JOHN COMPARE TO OTHER COMMUNITIES?

The **overall poverty rate** in the City of Saint John is much higher than the national rate and higher than the provincial rate.

- Canada: 14.2% [More than four (4) million Canadians are living in poverty]
- New Brunswick: 17.1% [More than 100,000 citizens]
- Saint John Census Metropolitan Area (CMA): 16.7%
- City of Saint John: 22.5% [More than 15,000 citizens]
- Internationally: Canada's poverty rate ranks 13th among 16 peer (wealthy) countries; the lowest is Denmark (5.4%) and the highest is United States (17.5%).

Child Poverty is concentrated in the City of Saint John. The child poverty rate is almost double the national rate.

- City of Saint John: 33%
- Canada: 17% [Canada is 2nd highest among peer countries]
- New Brunswick: 22% [Highest provincial rate, tied with Nova Scotia]
- Alberta: 13% [Lowest provincial rate]

The child poverty rate is higher in Saint John than in the surrounding areas. When Quispamsis, Rothesay and Grand Bay-Westfield are included in the Saint John CMA, the poverty rate decreases. However, the Saint John CMA still has the highest child poverty rate of all cities in Atlantic Canada.

- Saint John CMA: 23% [2nd highest among large CMAs in Canada]
- Moncton CMA: 20%Halifax CMA: 19%
- St. John's CMA: 15%
- Quebec City CMA: 8% [lowest among large CMAs in Canada]



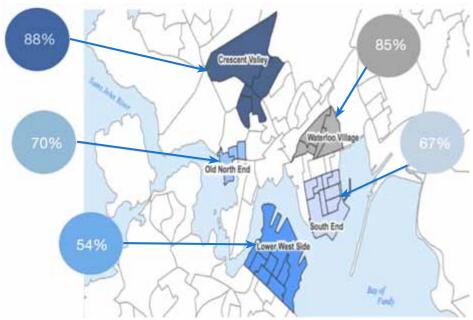
#### WHERE IS POVERTY OF GREATEST CONCERN IN SAINT JOHN?

In Saint John, child and family poverty is more prevalent in five specific neighbourhoods: Crescent Valley, Lower West Side, Old North End, South End and Waterloo Village.

These five neighbourhoods are considered focus or low income neighbourhoods because of the high concentration of poverty. Each neighbourhood experiences:

- Higher concentration of individuals and families living in poverty;
- Higher number of single parent families;
- Higher proportion of movers.

FIGURE 1: PERCENTAGE OF CHILD POVERTY IN THE FIVE FOCUS (LOW INCOME) NEIGHBOURHOODS



The high concentration of poverty in these five neighbourhoods puts a child at greater risk, influencing their quality of life and educational achievement. Child and family poverty can lead to children growing up to be adults living in poverty. This is why generational poverty calls for an urgent response in Saint John.



# MYTH

# People living in poverty stay at home and have children to collect more money.

JENN'S STORY: Jenn and James attend playgroup at the Nick Nicolle Centre in the Old North End. They started coming when James was just six months old, so he could interact with children besides his older siblings at home. Now 17 months old, James, who was comfortable around only one or

two kids, happily plays with five or six other children. Playgroup also helped Jenn get out of her house, where she spent a lot of time alone.

Jenn will soon be taking an Early Childhood Educator (ECE) course put on by the **Department of Post-Secondary Education, Training and Labour** at the **Nick Nicolle Centre**, pursuing a passion that she had put on hold during her last pregnancy. She then wants to set up daycare services at the Nick Nicolle Centre while parents attend activities and programs.

"Im hoping all that Im doing will help my children, and help other parents see what is possible."

## WHAT DOES IT MEAN TO BE LIVING IN POVERTY?

*Poverty is* more than a lack of money. Poverty influences educational, career, housing, and financial outcomes for individuals and families. It can place undue pressure on health-related behaviours such as mental well-being, quality of diet, extent of physical activity and addiction challenges.

*Poverty is* a lack of choices and opportunities – it can force people to make dangerous choices like staying with an abusive partner rather than risk their children living in poverty.

*Poverty is* dealing with hidden and real barriers and negative attitudes; for example, dental health is challenged by low reimbursement rates to dentists from the provincial government.

"Community shapes our identity, quenches our thirst for belonging, and bolsters our physical, mental, emotional, and economic health. But in the chaos of modern life, community ties have become unraveled, leaving many feeling afraid or alone in the crowd, grasping at shallow substitutes for true community."

Deepening Community, 2014 by Paul Born, Co-CEO, Tamarack Institute, a national leader in guiding poverty reduction efforts with Vibrant Communities Canada.







*Poverty is* closely linked to poor health. Individuals may not be able to access resources that promote physical and mental wellness such as recreational, dental, nutritional, and counselling services. This may result in a shorter life expectancy as people living in poverty face a greater risk of living with chronic health conditions such as: diabetes, asthma, chronic obstructive pulmonary disease (COPD), cancer, mental health disorders and other diseases.

"Long story short, I was in a very unhealthy relationship; it almost ended my life. The doctor had me on medication for my nerves. I finally got enough courage to leave my situation. I stopped taking my medication, then it took me two years to finally get the strength to heal, to let go of the past and to move on." Mary

MYTH

Methadone just creates another kind of drug addiction.

HALEY'S STORY: Haley was in her early twenties and addicted to opiates and crack cocaine. As the years passed and her health declined, her addiction deepened and her contact with her children and family were lost. Just another void in an already sad life. It was the last day before all of the agencies would be closed for the

Easter weekend and Haley was

at her worst. With no place to live and her weight dangerously low, she was very sick with a chest infection. We all worried we might return after the long weekend to find we had lost her.

"The extreme poverty experienced by anyone living on the street is hard to imagine..."

No address means there is no opportunity to receive an assistance cheque from Social Development. Trying to obtain a "letter of residence" at the shelter requires

days of staying there. Coverdale Centre for Women's shelter was available most times but staying there and not being ready for programs meant she often spent days on the street looking for some place to be. In the early days, Haley would often miss the curfew at the shelter or be in conflict with one of the other women and not be able to stay there.

The extreme poverty experienced by anyone living on the street is hard to imagine. As we do, the agencies continued to support Haley in every way possible and in the months that followed, she got into a methadone treatment program and did very well. She followed her heart and relocated to another part of the province and within a very short time we received an invitation to her wedding. As her recovery continued, the agencies including AIDS Saint John and Coverdale maintained connection and support. We helped her with paperwork to obtain custody of her children, saw her find employment and now, a few years later, receive a call or visit every so often just to say hello. What a journey it's been!



*Poverty can come unexpectedly.* Loss of a job, family breakdown or an illness can result in poverty. The balance can also be tipped for people living just above the poverty line with low levels of savings and high levels of debt.

*Poverty influences* where you live and what you eat. In 2017, 2,640 Saint John individuals/families benefited from subsidized housing and rent supplements; however, 1,568 were on a waiting list.

Saint John's food banks served over 3000 citizens. Romero House Soup Kitchen served 80,000 meals, the highest since opening in 1982. 33% were children under 18.

The number of people benefitting from these services continues to increase each year.

*Poverty can hamper* employment if an individual can't afford to work without the dental and drug benefits, previously provided by the Department of Social Development.

*Poverty can be* short-term if dealing with an illness, family breakup, or a low paying job. It can be long-term if coping with a disability (individuals with work-limiting disabilities are nearly three times as likely to be poor) or other factors, such as generational poverty.

*Generational poverty* is the biggest challenge for Saint John. It can mean a lifelong coping with poverty that is passed on to the next generation. It has significant negative consequences for the individual, their family, our community, our services, our institutions and our future.

Poverty can mean being stuck in a mineshaft. The concept of a poverty mineshaft was first introduced in 1998 in Responding to the Voices of Poverty, published by the Saint John Women's Empowerment Network (formerly Urban Core Support Network).

Although there are more policies, programs and supports to assist individuals and families, the increasing costs of housing, health care, and child care, coupled with stagnant wages and rising education requirements, make the pathway out of poverty difficult. The image shown on page 12 illustrates the wide array of influences on individuals trying to make their way out of poverty.

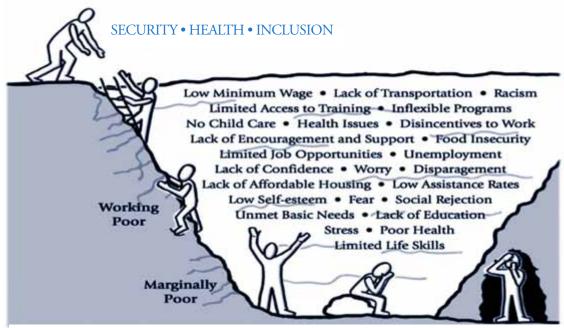
borrow \$300 for 14 days from a Pay Day lender. The cost is \$45 versus under \$6 from a bank line of credit. You can borrow again without repaying the first loan. Pay Day borrowing can become a financial disaster, perpetuating a loans debt cycle.

If employed, you can

"Difficult choices: pay the increased rent on my apartment or move; buy fast-food or more expensive nutritious food; buy a transit pass or just risk it." Parent



FIGURE 2: GETTING STUCK: THE POVERTY MINESHAFT



DISCONNECTED POOR DEPENDENT POOR

Those who depend on social assistance want to live like that.

SUSANNA'S STORY: Susanna, a single parent with 3 children left a long-term abusive relationship with the intention of making a better life for her and her family. When she first came to the POWER UP! program offered through the Women's Empowerment Network she was not sure she could finish. She was so nervous, shy and didn't think she would ever feel comfortable speaking in the

group. Ten weeks later, she completed the program with almost perfect attendance, feeling confident, proud and ready to face new challenges. Within a few short weeks, she had secured full-time employment and was on top of the world. Not long into the position, her child care arrangements collapsed and she had to leave the job. Susanna was depressed, discouraged and felt she had taken a step backwards. She continued to stay in contact with the Women's Empowerment Network and was offered the chance to take the Key to Healthy Self-Esteem program. Once again, she completed the program with an increase in self-confidence and a new vision of where she wanted to go. She applied to the New Brunswick Community College and was accepted with different offers of assistance.



Susanna will start the Personal Support Worker program in the fall of 2018. Her confidence also led her to share her personal story at two public events. She is extremely proud that she has regained her voice, increased her self-esteem, and expanded her social capital. Susanna is well on her way to achieving her personal goals.

*Poverty can mean* working and still being poor. Being employed does not always guarantee leaving poverty. Close to 9% of individuals employed in Saint John are considered working poor (below the poverty line). The three major cities in New Brunswick (Saint John, Moncton and Fredericton) have a similar rate of individuals who are considered to be "working poor" with Moncton at 8.5% and Fredericton at 8.1%.

In the past 20 years, precarious employment across Canada, (characterized by some degree of insecurity and unpredictability, generally low wages and few benefits), has increased by nearly 50%. With the rising living costs and record debt levels, there are an even larger number of people at risk of falling into poverty.

Many communities and their employers are promoting living wage employment. A living wage ensures that an employed person is living above the poverty line and can afford a specified quality and size of housing, food, utilities, transportation, health care, and recreation and not have to work multiple jobs. Living Wage benefits employers because individuals can afford to continue working, resulting in less staff turnover and reduced training costs.

"...is extremely proud that she has regained her voice, increased her self-esteem, and expanded her social capital."

IMAGINE as a parent maintaining this level of resilience: Overcoming challenges by working in multiple jobs, going back to school, getting help from community organizations, keeping a positive outlook, self-healing, budgeting, and getting support from family and friends.

#### **IN SUMMARY**

Tremendous courage and survival skills are used every day by low income individuals, families and neighbourhoods to cope with the daily challenges of poverty, to navigate the systems and to move forward. Individuals and families living in deep poverty are so busy simply surviving, that they find themselves increasingly economically and then socially isolated.

Growing inequality - the widening gap between those who have ample resources and opportunities to improve their quality of life and those who do not - can fragment communities.

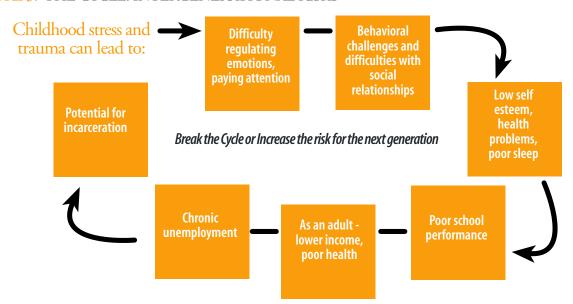


# 3. HOW CAN THE CYCLE OF POVERTY BE BROKEN?

#### WHAT DOES IT MEAN TO BREAK THE CYCLE?

Breaking the cycle of poverty means strengthening relationships around each child to support children and their families before they become trapped in dependency or isolation. High levels of stress from within and outside the family can disrupt a child's development and impact their ability to learn. Families experiencing a high number of risk factors including frequent moves, family violence, mental health challenges, and poverty struggle to provide a healthy environment for their children. Decreasing the risk factors in a child's environment increases their potential for positive development and educational attainment.

FIGURE 3: THE CYCLE: INTERGENERATIONAL RISKS



More than one solution and more than one organization, agency, or department is needed to break the cycle. Everyone has a role to play – government, business, neighbourhoods and non-profits. It takes coordinated (knowing what each other is doing) and collaborative (working together) efforts from services and partners to ensure individuals and families have the resilience, assets and opportunities for a better quality of life.

"As a mother of two, Nancy wanted to set a good example for her children and make them proud. She decided she wanted to go back to school."



Breaking the cycle reaps huge benefits for individuals living in poverty and for the community. People with more opportunities to make meaningful contributions to their families and their community can lead to a more inclusive society and a more vibrant economy.

Thus, it is imperative to explore ways and approaches to increase outcomes for individuals, families and the community; a definite priority for Saint John.

#### SAINT JOHN'S POVERTY REDUCTION STRATEGY

For the past 20 + years, the Saint John community has been engaged in defining, implementing and reworking what is most needed to end generational poverty. In 2013, led by Living SJ (backbone for the momentum) the community agreed on a strategy with four priorities. It adopted a collective impact approach to strengthen its impacts.

The community's four priorities (see Appendix 3 for more detail) to end generational poverty are:

- Transform low-income neighbourhoods into vibrant mixed-income communities *Residents are leaders in changing our future*.
- Close the Education Achievement Gap *Every child succeeds, from cradle to career.*
- Improve the health of residents through neighbourhood models of care *Build a healthy community one person at a time.*
- Connect low-income residents to employment through education and training *Residents have the skills and supports to meet the needs of employers.*

These four priority areas recognize the complex challenges facing individuals and families. One area cannot change the trajectory of poverty but together all four can make a difference. Decent and affordable housing in safe family friendly neighbourhoods, welcoming schools and the financial resources to eat, play and move around contribute to one's capacity to learn and earn. A collective impact approach was adopted by Saint John to increase its impact. This approach is used by communities across Canada and United States to refocus efforts where the needs are greatest.

# FIVE ELEMENTS OF COLLECTIVE IMPACT APPROACH ARE:

- Common agenda: understanding the problem and a shared vision for change;
- Shared measurement: measuring and reporting on results to learn, adapt and improve;
- Mutually reinforcing activities: coordinated actions that leverage what we each do best;
- Communication: consistent and open communication to build engagement and motivation;
- Backbone support: building collaboration among partners to bring about social change.



#### FOSTERING A NEIGHBOURHOOD APPROACH

Building a healthy neighbourhood and fostering a sense of community among residents requires a blend of mixed income housing (including affordable rentals and home ownership), clean and green play spaces, workplaces, shops to buy food and other essentials, and an array of supportive services, all within walking distance or at least a short travel.

This means balancing neighbourhood-focused investments in infrastructure and diverse housing solutions with comprehensive services that help families build their education, health, and employment capacity to leave poverty behind.

#### How is Saint John revitalizing neighbourhoods?

The concentration of poverty in Saint John's five low-income neighbourhoods with the oldest housing stock in the city, vacant lots and limited access to essential amenities has resulted in a neighbourhood-based response to the challenges facing residents.

**Partners:** Municipal, provincial and federal governments, schools, non-profits, neighbourhood organizations, businesses, the university, and volunteers, are working together with families in each neighbourhood.

**Services:** The need to provide services where people live is critical. Parents may be unaware of the resources available in the community. Reaching out to families to make them aware of the services available to them and locating services within neighbourhoods promote accessibility to services.

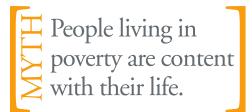
**Alternatives:** Safe and affordable housing is essential to begin the journey out of poverty. New policy and program approaches are being considered with subsidized housing, rental market and home ownership and with the redevelopment and reinvestment in vacant or substandard properties.

**Engagement:** The future of a neighourhood also depends on opportunities for residents to contribute. The following examples have a history of enhancing resident engagement:

• Residents are engaged through neighbourhood organizations (one in each of the five focus neighbourhoods) and tenant associations, cooking together, annual clean ups, and newcomer activities; which in turn contributes to cohesiveness in their community and builds their own confidence.



- Working 4 Change: Learn & Go provides training and mentorship to strengthen the skills and leadership of residents in making lasting improvements to quality of life issues in their neighbourhood (traffic safety, playgrounds and transportation).
- Safe and healthy neighbourhoods exist because residents know their neighbours and solve their own problems through local leadership. Safety is improved through partnerships with local **community police officers**.



KATE'S STORY: Kate is a mother of three, a guardian of one and a long-time resident of Crescent Valley. In the winter of 2017, she had become tired of struggling and scraping by on her assistance cheques. She desired more from life. After seeing an advertisement at the Crescent Valley Resource Centre regarding a new employment counselling service available, she made a decision to make a major change in her life. She wanted to get out and find a job.

Kate had not worked for a few years and was anxious about the prospect of handing in a resume or going to a job interview. She had been frequenting the CVRC for a few months, attending community events with her family and had developed a familiar relationship with the staff. This familiar relationship helped her feel comfortable enough to make the move to seek help.

One day, she came to the CVRC to take advantage of its employment counselling. She was assisted by the community engagement coordinator in making a structured, succinct resume and coached on how to approach her interview. Kate left the centre

"Kate had become tired of struggling and scraping by on her assistance cheques. She desired more from life."

with a resume and the confidence to walk into a job interview and adequately convey her intelligence, responsibility and drive. Two weeks after this session, Kate had gained full-time employment, with benefits, at a call centre.

#### CLOSE THE EDUCATION ACHIEVEMENT GAP

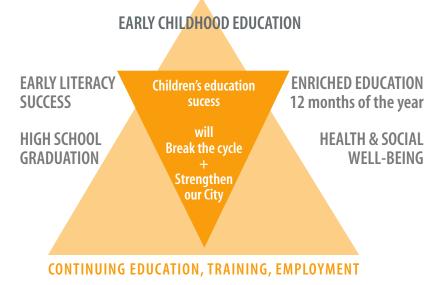
Closing the education achievement gap in Saint John means leveling the playing field of opportunity so that, irrespective of family income or circumstance, children grow up in healthy environments that enrich their learning and enable them to thrive. Children who are caught in the cycle of poverty require additional help, from cradle to career. It takes a multi-faceted and multi-partner approach to close the gap.



"No matter how much schools improve, children need more than academic supports to thrive; they must also be physically and emotionally healthy to be ready to learn each and every day." – Harvard Education Design Lab.

#### CLOSE THE EDUCATION ACHIEVEMENT GAP

From Cradle to Career



#### A. GIVING CHILDREN THE BEST START

By the time a child reaches five years old, 90% of their brain has already developed – which means their progression from birth to school is the most important time of their life. Every child requires constant love and care, safety, health, nutrition, and environments that stimulate play and learning. Parents are the primary influencers of a child's early development. It is critical that parents have what they need to be confident and capable in their role.

Breaking the cycle of poverty depends on our children's educational success.

Families with limited resources require additional health and education supports from their community to ensure they are able to give their children the best start in life and prepare them for school.



In Saint John, First Steps Housing, The Family and Child Education (FACE), the Early Learning Centre and Family Resource Centre, integrate health and learning and other essential supports in the home and neighbourhood to help parents and their children thrive.

"The best part is that we no longer have to take a bunch of buses for all of the kids' appointments anymore. It felt like we were always running from place-to-place. A lot of times I just cancelled because I was too tired to go."

Parent at Early Learning Centre

People living in poverty have it easy.

JULIE'S STORY: Julie is mom to two young girls. She grew up in Saint John's Lower West Side and then moved to the South End. When Julie's older daughter was exhibiting some difficult behaviours, her family doctor referred her to Talk with Me Early Language Services, who told her about the Family Resource Centre. Julie and both daughters started coming to playgroup in September 2013.

Today, Julie's girls are in elementary school. Her older daughter, who was eventually diagnosed with autism, is in Spirit Club, behaving well in class, and keeping up with her schoolwork. Julie is convinced that a lot of that success comes from interacting with so many other children at playgroup. For example, on the first day of kindergarten, when Julie went to look in on her younger daughter, she found her already sitting at a table with six of her little friends leading a conversation!

Julie has made some big changes in her own life as well. Wanting to come off social assistance and earn a living in a competitive job market, she enrolled in the Administrative Assistant program at NBCC, with

"Wanting to come off social assistance and earn a living in a competitive job market, she enrolled in the Administrative Assistant program at NBCC, with financial assistance from both government and her mom."

financial assistance from Social Development, the Department of Post-Secondary Education, Training and Labour and her mom. Like many parents, she is still trying to balance out her studies and home life, but is hopeful a degree will lead to a job and eventually to purchasing a home.

#### B. SCHOOLS PARTNER WITH FAMILIES AND COMMUNITY TO HELP CHILDREN SUCCEED

In Saint John, schools are a learning hub, engaging the whole family and the neighbourhood to help close the education achievement gap. Parents in the low income neighbourhoods view their schools as part of their neighbourhood and approachable with a common goal of helping their children succeed.



In Saint John, Partners Assisting Local Schools (PALS), which began in 2000 with one school and one business has grown to 23 schools and 150 partners and continues to grow! Community, business and government partners work with students, parents and schools to make a positive impact on virtually every facet of life for our children – their health and academic achievement, their behaviours, social skills, motivation, cultural awareness, and pride in being part of the school and community. Partnering with a neighbourhood school is one of the most efficient and effective ways to contribute to real community change - making a significant and direct impact on inner city poverty and the lives of children.

The combination of a dedicated school staff + parents who are engaged with their child's learning + community partners + financial support are the keys to closing the education achievement gap for children who live in poverty.

Having spent time as a principal working in focus neighbourhood schools, I've had the opportunity to gain some valuable insight and experience. There is no doubt that the gap exists and as our child poverty rate continues to be high so does the achievement gap among our children. Bridging that gap while empowering families and providing support is a challenge and at times a real significant barrier for some. Experience has demonstrated to me that bridging the gap doesn't happen overnight and there isn't one magic bullet - rather a comprehensive approach to engaging the community to raise our children collectively.

To that end, wrapping around our youth from the time they start school - making sure their class sizes are small, that proper nutrition exists without judgement and barrier. We need to begin to recognize that fair isn't equal and that those inner city schools need a different staffing model for the early years to attempt to bridge the gaps. The early years need to be spent on making connections and relationships with families. We need to feed our children good food and the schools providing those meals can't be struggling to find the funds to make these meals possible.

We need to offer sound after-school programs where we support families to learn a skill while developing the social emotional needs of our children. We need to make sure our children get involved in an activity of their choice that they can excel in - whether its soccer, drawing, karate, etc...something that provides them a strong skill that can be carried into high school to break down the barriers our youth face in their new environment.

Lastly, our families need support. Parents need to be connected to the schools with healthy programs that are short, reinforced with food to take home and conversations in a non-judgemental, non-threatening environment. This needs to start early. We need to teach our families how to shop, how to cook, how to support one another, about healthy relationships...who are the folks in our community that can help them with that?

We know the components to closing the education achievement gap. We are working with partners to overcome the financial barriers to do this. And we are seeing the progress in our children and youth, a huge step to improving education outcomes and ending generational poverty in our city.

Jennifer Carhart, Principal of Princess Elizabeth School and formerly Principal of Hazen-White St.Francis School



#### C. EARLY LITERACY SUCCESS IS FUNDAMENTAL TO CHILDREN'S EDUCATION SUCCESS

Children's oral language development lays the foundation for the reading and writing skills they must develop to successfully progress through school. When children enter Kindergarten behind in their language and literacy skills, they must receive intensive help to catch up to their peers. Otherwise they will continue to fall further behind in school achievement, year after year. A child learns to read by Grade 3 and then reads to learn. Enriching children's vocabulary, conversations and reading skills is a shared responsibility of parents, schools and community.

The seven elementary schools in Saint John's low-income neighbourhoods have a full-time literacy lead and a community school coordinator to help engage parents and partners. In addition, a demonstration project

"I look forward to going because I learn ways to help my daughter read and learn. Before, I would just tell her to keep trying, but now I know other ways to help."

Parent in program Books, Books, Books hosted by Achieve Literacy

is underway to provide additional staff for K to 2 grades to strengthen children's education foundations. The focus is to meet the benchmark of every grade two student meeting the provincial literacy standard and ready for continued school success.

#### D. EDUCATION ENRICHMENT CLOSES THE GAP

Research has shown that both in-school and out-of-school 'education enrichment' activities 12 months of the year significantly contribute to children's educational success. Parents, schools and partners ensure that children are participating in high quality programs in school, after-school, weekends and holidays. Quality enrichment programs lead to academic gains, healthier lifestyles, socio-emotional well-being and life skills development.

Some of the primary partners that work with the priority schools and neighbourhoods to enrich the children's living and learning opportunities include: ELF (Early Literacy Friends), Bee Me Kidz, YMCA, Big Brothers Big Sisters, Boys & Girls Club, Nick Nicole Centre, Partners Assisting Local Schools, (PALS), P.R.O. Kids, Sistema, and UNBSJ's Promise Partnership.



#### E. HIGH SCHOOL GRADUATION IS FUNDAMENTAL TO BREAKING OUT OF THE POVERTY CYCLE

Teens, especially those caught in the poverty cycle, face life challenges that threaten their ability to thrive in high school and beyond. Added support from their school and community can help them overcome social, health and academic barriers to high school success. Equipping teens with the tools, assistance and experiences they need to progress in high school and graduate are essential for breaking out of the poverty cycle. High school graduation is a pre-requisite to continued education, training and employment and living a decent quality of life in adulthood.

In Saint John, teens benefit from outreach programs that help them to complete high school and move along to other opportunities. These programs include: Teen Resource Centre, Pathways to Education, Promise Partnership, First Steps Housing, PALS, En Route to Success and Goals which is part of Urban Youth Education & Employment Service (UYES).

#### NEIGHBOURHOOD-BASED MODELS OF WELLNESS

Social and economic conditions greatly contribute to the health and wellness of individuals, families and our community; these factors that influence health are referred to as the determinants of health. People in the lowest socioeconomic group carry the greatest burden of illness. Furthermore, there is strong evidence that early childhood experiences influence coping skills, resistance to health problems and overall health and well-being for the rest of one's life.

The World Health Organization (WHO) has declared poverty the single largest determinant of health.

The Health priority for Living SJ is intent on creating a responsive, innovative new model for neighbourhood based health care. The needs and priorities of residents become the centre of community and government partners working to integrate the more formal health services (i.e. mental health, respiratory therapy, nurse practitioner, dental care, addictions, and others) with community health and recreation, employment, and other services.

The North End Wellness Centre (The NEW-C) in Saint John North is being piloted as an integrated approach that provides physical health, addiction counselling and mental health supports. Residents are also connected to services that address other determinants of health such as education, housing, and employment services.

Neighbourhood based models of delivering services are an investment that will greatly improve the quality of life for residents and provide more immediate alternatives to emergency departments and other hospital services.



## TRANSITIONING OUT OF POVERTY THROUGH BUILDING SKILLS AND EMPLOYMENT

**Employment is the fourth priority of Living SJ's strategy.** It is focused on education, the development of essential skills, work experience and coaching supports for adults as they transition to employment. It draws from significant community experience, learning what is needed to assist individuals in overcoming their barriers to finding and retaining employment.

Barriers can include a lack of job-ready skills, finding reliable and affordable child care, a criminal record, fear of losing health card benefits, connecting with employers, low wage levels, limited support from their family or network and even confidence in a better future.

Higher education leads to lower rates of unemployment, higher pay, and greater labour mobility. It also means better health. Conversely, lower education levels link to poor health, more stress and lower self-confidence.

One of Living SJ's key partners in this area, the **Saint John Learning Exchange**, works with over 300 + participants annually. They assist adults in reaching their education and employment goals by providing education and jobrelated soft skills training (such as communication, receiving feedback, problem solving) in a supportive environment that matches their job skills to employers. Their array of services includes on the job paid training through social enterprises along with coaching and follow-up supports. Their work illustrates the comprehensive approach individuals require to achieve and retain employment.

#### HOW BEST TO ADDRESS INCOME INEQUALITY?

As with many aspects of poverty, a comprehensive array of community and government services are needed, including ways to put more money in the hands of individuals and families.

#### Income and policy supports

Benefits, entitlements, taxes and policies primarily delivered by federal and provincial government departments provide for the basic living needs of food, shelter and clothing but also assistance with education, childcare and employment. Understanding the financial programs and how to access is not easy.

Some of the programs currently in place include:

• Income Assistance: Provincial; ensures basic income to individuals and families. Depending on one's income, the Department of Social Development may assist with basic income but assist with childcare costs and/or health card benefits.







- Canada Child Benefit: Federal; available to families with children under 18; based on income and number of children:
- Canada Learning Bond: Federal; grant to families based on income for child's post-secondary education;
- Canada Workers Benefit (formerly Working Income Tax Benefit): Federal; a refundable tax credit that is intended to supplement the earnings of low income workers;
- Disability Benefits: Federal; for children and adults; and
- Public Pensions: Federal; for seniors and family members.

Governments and communities continue to explore other income-based and policy initiatives that could make a difference in quality of life issues. Recent policy changes at the federal and provincial levels are assisting with childcare and tuition costs.

- In January of 2018, more help was available for families to access financially affordable, quality child care at an approved child daycare facility free for families with annual gross income of \$37,500 or less.
- In 2016, a Tuition Access Bursary (TAB) was established to provide upfront financial assistance to students from low-income families to attend a publicly funded university or college in New Brunswick.

There is continued learning with initiatives underway that may influence future strategies for impacting poverty:

- In February of 2018, the federal government recently set up a National Pharmacare Council to study ways to ensure that people who currently can't afford their medication will be able to access what they need.
- The concept of a guaranteed annual income for those whose income falls below a certain level is being piloted in Finland, Scotland and elsewhere to evaluate its impact on health status, education, and labour market outcomes. Ontario (Ontario Basic Income Project) was also a site, until recently.



### 4. HOW IS SAINT JOHN LEADING CHANGE FROM WITHIN

#### SAINT JOHN AS A LEADER

Saint John has a deep commitment to poverty reduction, working for 20+ years and building a momentum from a small number of organizations to over 250 + partners. Saint John has received national acclaim for its collaborative efforts in poverty reduction and the collective impact framework driving the strategy.

Its work has contributed to many initiatives and approaches that helped individuals and families transition out of poverty.

**Social Innovation** 

The growing momentum of Living SJ demonstrates the essential role of the community to lead poverty reduction efforts – to understand, act and learn. Community driven initiatives respond directly to the experiences of low-income residents and their families, and draw from local partnerships and promising practices across Canada and elsewhere.

#### CROSS CANADA MOMENTUM

Saint John is not alone in dealing with the complexities of highly concentrated poverty. The public discourse indicates that poverty reduction is important to Canadians and that it is a shared responsibility between governments and communities.

Most provinces, including New Brunswick (Overcoming Poverty Together) have adopted a poverty reduction strategy. In August of 2018, Canada's first Poverty Reduction Strategy was released by the federal government, Opportunity for All.

Since becoming one of the first trail builders in Canada in 2005 (a community with a poverty reduction strategy and all four sectors working together) in an initiative led by Vibrant Communities Canada, Living SJ continues to be a part of this national network, currently with 61 local poverty reduction initiatives representing over 175 municipalities.



"If we are to be innovative

about anything in the

future, it must be about

how we work together."

Al Etmanski, Social Innovator and Author, Impact: Six

Patterns to Spread Your

#### WHO NEEDS TO BE INVOLVED?

Ending generational poverty requires multi-sector leadership to drive comprehensive solutions. It requires more than one solution and more than one organization or agency. Everyone has a role to play – the three levels of government, business, neighbourhoods and non-profits. The stronger the partnerships the greater the impact.

Saint John was the first (and only) community in Canada to establish the Business Community Anti-Poverty Initiative, a group of business leaders working with the community to increase impact on reducing poverty. Over the years, this group has been a major influencer and contributor to poverty reduction initiatives, particularly focusing on closing the education achievement gap.

#### WHAT ARE SOME PROMISING RESULTS?

#### For individuals and families:

- Low-income residents are involved, contributing to responses, and growing as leaders;
- More children are doing better in school and graduating from high school;
- Families are more effectively supported; and
- Adults are better prepared for the workforce with increased job retention.

#### For the Saint John Community

- Businesses, governments, non-profits and neighbourhood leaders are working together with increased trust and mutual respect;
- Enhanced citizen engagement is leading to a shift in how people view poverty;
- Increased attention from senior government officials and other cities provide resources, partnerships and inspiration; and,
- Changes in policies, practices, and funding are contributing to poverty reduction and a better quality of life for individuals and families.

#### Going further

A pivotal moment in the fight to end generational poverty occurred in 2017 when the New Brunswick government announced it was investing \$10 million over the next five years to create a Social Innovation Fund for the work in Saint John.

This strategic partnership between the Province and Living SJ provides the means for Saint John to serve as a testing site for new approaches to reducing poverty and strengthening conditions vital to economic growth. All initiatives will be evidence based and evaluated to determine their impact and scalability.



# 5. WHAT CAN HELP YOU IN YOUR POVERTY REDUCTION EFFORTS?

## • Nothing about us without us. Learning from the voice of lived experience.

Listen to those who matter the most, individuals living in poverty, participants in programs and those impacted by policies as they have a lot to contribute. This is evident when residents speak publicly, serve on boards of directors or when they are involved in developing projects or responses. If we don't take into consideration their experiences, we deprive ourselves of insights into how we might do better—insights that are uniquely grounded in the day-to-day experiences of individuals themselves.

"There is no power for change greater than a community discovering what it cares about."

Margaret J.Wheatley, renowned writer, teacher and systems thinker.

#### • Be a connector and navigator. Build stronger partnerships.

So often individuals living in poverty have expressed both frustration and amazement with what exists in our community. Build partnerships in your community so you know where to find resources and can help people navigate the services and opportunities they need. Besides talking to others, one can check the **Human Development Council's** different databases of information on services.

"I had no idea when I first came here of all the supports and services I would have access to."

Sarah

#### • Learn about proven strategies

Gaining a deep understanding of what individuals and families need, and the promising practices in our community and across Canada, requires continuous learning. Through interaction with others, our insights change and grow. Learning is collective, collaborative, deeply personal, and open-ended. It never stops!



# CONCLUSION

Poverty is complex because it encompasses a lack of choices and many barriers for individuals and families. It is about more than money and can come unexpectedly. There is no one simple solution, and it requires a whole community working together.

Saint John has a community-wide agenda to reduce poverty, and an urgency to end generational poverty. The essential foundations of education, health, employment and neighbourhood engagement are creating opportunities for individuals and families to improve their quality of life and meaningfully contribute to their community and the economy.

Poverty 101: Looking for Answers is a beginning - understanding the lives of individuals and families living in poverty and the commitment and actions necessary to bring about change.

This resource touches on many issues related to poverty; exploring these and other issues will benefit future work in the community. Poverty 101: Looking for Answers will hopefully inspire and challenge the reader to deepen their learning and commitment.



### APPENDIX 1: FURTHER RESOURCES

A number of different resources are highlighted in this section: workshops, tools, websites and videos. Enjoy, reflect and share with others.

#### A. READY TO GO RESOURCES IN SAINT JOHN

- Experiential Poverty Workshop led by individuals with lived experiences, through SJ Women's Empowerment Network. Workshops are one hour to one and a half hours. Participants are provided with real life case studies to experience the realities of living on a limited budget. Call 506-642-9033 or <a href="http://www.sjwen.ca/power-up-application\_1.html">http://www.sjwen.ca/power-up-application\_1.html</a>
- **Poverty Tool** provides an effective approach to address the impacts of poverty on the lives of patients. A national tool developed and customized for health care professionals in New Brunswick. **Poverty: A Clinical Tool for Primary Care Providers.**
- UNIV 1005 through University of New Brunswick Saint John. Students learn about the social, economic and political challenges facing residents in one of the city's priority neighbourhoods and the role education has in alleviating these challenges. It combines class and service learning through students mentoring in a local school with Promise Partnership. http://www.unb.ca/saintjohn/promise/index.html
- Robertson Institute for Community Leadership, New Brunswick Community College. Focus on creating a culture of leadership and service among students and staff. http://nbcc.ca/robertson-institute-for-community-leadership

## B. READY-TO-GO RESOURCES FROM ACROSS CANADA AND UNITED STATES CANADIAN

- Tamarack Institute: an invaluable national resource and learning centre on poverty reduction that provides links to many initiatives, promising practices and websites. It has guided the poverty reduction efforts of many communities across the country, including Saint John.
- Hamilton Roundtable on Poverty: Making Hamilton the Best Place to raise a child. A partner community with Saint John working on similar issues: early childhood development, neighbourhood strategy and employment. https://hamiltonpoverty.ca/new-teaching-resource-on-income-disparity-in-hamilton/

- Summer Institute: Canadian Poverty Institute at Ambrose University in Calgary, offers an annual Poverty Studies Summer Institute in June with three, one-week intensive courses for credit or professional development. http://www.povertyinstitute.ca/
- Can you MAKE THE MONTH? Is a short online quiz promoted by United Ways across Canada which also also calculates the quality of life impact of decisions. http://makethemonth.ca/

#### **AMERICAN**

- Center on the Developing Child, Harvard University: Research designed to achieve significantly better life outcomes for children facing adversity.
- Annie E. Casey Foundation: Focused on improving the well-being of American children. The foundation's goals are to build better futures for disadvantaged children and their families.

#### C. NATIONAL AND PROVINCIAL POVERTY REDUCTION STRATEGIES

- Canadian Poverty Reduction Strategy: Opportunity for All, The Government of Canada in consultation with individuals living in poverty, groups, and communities, developed the first Canadian Poverty Reduction Strategy.
- Overcoming Poverty Together: New Brunswick Economic and Social Inclusion Corporation was created to develop, oversee, coordinate and implement initiatives to reduce poverty and assist thousands of New Brunswickers to become more self-sufficient.

### **APPENDIX 2: VIDEOS**

#### Saint John:

- Three minutes: **From Within:** A City Changes its story. Produced by Hemmings House, a trailer highlighting the poverty reduction innovations in Saint John. https://vimeo.com/256643419
- Two minutes: Living SJ's strategy to reduce poverty in Saint John. https://www.livingsj.ca/
- Three minutes: **ONE Change in 2009**, illustration of community working together. https://www.youtube.com/watch?v=Je\_Vuw6dwUs!
- Three minutes: Saint John Bike Share Crescent Valley Trike Club. https://youtu.be/s9AZ8lclvdA
- Six minutes: Crescent Valley Resource Centre Celebrating 10 Years, 2008-2018. Crescent Valley is one of five priority neighbourhoods in Saint John. https://youtu.be/JU2wGDzTzcQ
- Six minutes: A Living wage http://www.cbc.ca/player/play/2192805924
- Sixteen minutes: Roadblocks: Are you willing for change in your community? David Alston, Co-Chair of Living SJ. https://www.youtube.com/watch?v=ydFDWvxdNgA&feature=youtu.be
- Twenty-six minutes: Canada's Poor People: Generation poor Children and schools interviewed in this video, relates to Saint John, Surrey, Toronto, Fed Commitment to end child poverty. https://www.youtube.com/watch?v=lB4w8MQPdEE

#### Outside of Saint John:

- Seven minutes: Child Poverty in Canada https://www.youtube.com/watch?v=Q8uTk7BcJIg
- Four minutes: **How Our Brains are Built**, an accessible and engaging format for the public. https://www.albertafamilywellness.org/resources/watch/how-brains-are-built-core-story-of-brain-development
- Sixteen minutes: Adverse Childhood Experiences (ACE). Introducing some of the roots of toxic stress the lifelong consequences, and how this significant societal issue can be addressed. https://m.youtube.com/watch?v=qp0kV7JtWiE
- Sixteen minutes: **How Childhood Trauma Affects Health Across a Lifetime** (Nadine Burke Harris), https://www.ted.com/talks/nadine\_burke\_harris\_how\_childhood\_trauma\_affects\_health\_across\_a\_lifetime
- Seventeen minutes: **Social Services are Broken, How can we fix them**. Having the individual at the centre and deciding who would be on their team to help them move forward. https://www.ted.com/talks/hilary\_cottam\_social\_services\_are\_broken\_how\_we\_can\_fix\_them
- Forty-three minutes: **The Line**. How falling into poverty can happen to anyone. https://www.youtube.com/watch?v=zZxjb4gB93A
- Six minutes: **The Freezing Homeless Child**, a staged performance capturing the reactions of pedestrians walking by a young person in distress. https://www.youtube.com/watch?v=5CwCvpEMEJU

## APPENDIX 3: LIVING SJ STRATEGY

