



VOICES FOR CHANGE

END PROJECT REPORT

August, 2020

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**Prepared For: Nelson at its Best's,
End Poverty Initiative Steering Committee**



| *Gratefully Acknowledges The Support Of:*



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1. ACKNOWLEDGEMENTS

Nelson at its Best is grateful to Columbia Basin Trust for \$150,000 in funding support which supported the two-year *Voices for Change* project, along with contributions of \$1,000 from School District #8 and \$500 from Tamarack Institute, Cities Reducing Poverty.

Nelson at its Best would also like to acknowledge and extend gratitude for the dedication and commitment of time and expertise from multiple people representing both multi-sector, local organizations, community members, and those with lived experience of poverty who participated on the *End Poverty Initiative's Steering Committee* and the three *Voices for Change Project Advisory Committees*.

End Poverty Initiative Steering Committee: Members chosen for the committee were well-connected within Nelson's business/economic development, education, employment, health, local government and social services sectors and possessed skills in project development and project management, had a demonstrated working knowledge of community development and engagement processes, a strong understanding of the impacts of poverty on our community, and a desire to create change.

Steering Committee members included: Rona Park, Chair (Nelson Community Services), Aaron Ander (community member), Anna Purcell (municipal government), Cheryl Dowden (ANKORS and Nelson Committee On Homelessness), George Chandler (community member/community development), Helen Lutz (Kootenay Kids Society), Jenny Robinson (Nelson CARES), Jocelyn Carver (Kootenay Career Development Society), Lex Bass (community member), Lorri Fehr (School District #8), Nelson Ames (community member), Phyllis Nash (community member/Nelson Committee on Homelessness), Tom Thomson (Nelson Chamber of Commerce), and Val Warmington (municipal government).

Voices for Change, Project Advisory Committees

Benefits Incubator – George Chandler, Lex Baas, and Tom Thomson

Community Cafes - Amy Taylor (Advocacy Centre), Cheryl Dowden, Helen Lutz, Jenny Robinson, and Nelson Ames

Youth Skills Builder – Aaron Ander, Christine Vanlerberg (Cicada Place), Joan Exley (Columbia Basin Alliance for Literacy), Jocelyn Carver, Phyllis Nash, and Tom Atkins (Nelson and District Credit Union)

Voices for Change, Sub-Project Coordinators

Benefits Incubator - Anna Purcell, Laura Lundie, Savina Kelly, and Lisa McGeady

Community Cafes - Carina Costom

Youth Skills Builder - Kelsey Baerg and Rose Hoeher (consultant)

Voices for Change, Volunteer Contract Management and Mentors

Contract Manager: Rona Park, Nelson Community Services

Youth Skills Builder, Project Mentors: Ali Buts, Amy Stewart, Claire Wensveen, Katherine Hoffmann, Jacqueline Smith, Jessica Curran (Rent2Own) Nicola Forrester, Jen Barclay (KCDS), Judy Pollard, Sydney Black (Black Productions), Tricia Pujos-Michel (Edward Jones)

Voices for Change, Staff

Coordinators: Val Warmington and Laura Lundie (Consultants)

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Website Manager: Katie Tabor Design

2. INTRODUCTION

Nelson at its Best's *End Poverty Initiative (EPI)* began in 2013 to examine the nature and scope of poverty in Nelson and to take action towards reducing its impact and incidence. Since 2013, EPI has conducted many consultations and interactions with a broad range of community representatives, other poverty reduction groups, and people living in, or vulnerable to poverty, which are highlighted below.

Kitchen Table Conversations Project and Poverty Summit, 2014 – 2015

Community members were engaged (with and without experience of poverty) as to their thoughts on the definition and causes of poverty, its consequences, and how these might be reduced or eliminated.

Identification of Nelson's Poverty Rate, 2015

Nelson's poverty rate was identified as 19% with families (especially single households), youth, and single low – wage earners comprising the vast majority of Nelson residents affected by poverty.

Nelson Poverty Reduction Strategy, 2016

The strategy highlights priorities and approaches to be adopted in implementing poverty-reducing initiatives.

Voices of Lived Experience Project, 2017

The project built relationships, mentored, gave voice to, and acted on the first-hand experience of poverty while putting money and resources into the hands of people living in, or vulnerable to, poverty.

Business Roundtable on 'Supporting Lower Income Employees', 2017

Local business owners considered how they might assist low-income workers to mitigate vulnerability to poverty. The event generated considerable interest, providing opportunity for follow-up to encourage more businesses to adopt similarly innovative strategies.

Artists and Poverty Forum, 2017

Over 150 community members shared stories of their personal experience of living in poverty. In addition, over 150 people attended an artistic exhibition and performance where the words of those with experiences of poverty were transformed into works of dance, painting, poetry and audio installation.

In 2018 the *End Poverty Initiative* launched ***Voices for Change***, a two-year, three-part, \$150,000 poverty reduction project funded by Columbia Basin Trust aimed at building upon some of Nelson at its Best's earlier work by piloting initiatives to support specific demographic groups at a higher risk of experiencing poverty. *Voices for Change* consisted of three sub-projects:

- Benefits Incubator (aimed at adult low wage earners)
- Community Café's (aimed at low income children and families)
- Financial Literacy Youth Skills Builder (aimed at low income youth)

Nelson at its Best's vision in undertaking *Voices for Change* was based upon research into poverty reduction approaches across North America, as well as prior project experience within Nelson. With that background, Nelson at its Best committed to piloting projects that specifically emphasized enhancing dignified and meaningful connections to community and providing tangible incentives and supports as means of effectively supporting those vulnerable to poverty to overcome some of the conditions that lead to or perpetuate poverty. The project aimed to do this by providing immediate, tangible benefits to participating individuals, strengthening people's capacities to move out of poverty, and encouraging poverty prevention by activating citizens to advocate for the longer term policy and cultural changes required to end poverty.

The Executive Summary identifies goals and highlights the successes across *Voices for Change's* three sub-projects. The next three sections provide a Summary for each of the three sub-projects highlighting key activities, outcomes, and lessons learned (including challenges and successes), along with project-specific recommendations gathered from the rich, varied, and detailed final project reports, the *End Poverty* Steering Committee, and the author. The final section identifies overall recommendations coming from the *Voices for Change* project which are intended to support other organizations interested in exploring similar initiatives in their own communities, as well as to support Nelson at its Best's considerations for moving forward with its *End Poverty* work.

2. EXECUTIVE SUMMARY – *Voices for Change*

GOALS

The goal of the *Voices for Changes* project was to pilot three poverty-reduction approaches based upon past local experience and new research and then to capture the experiences (the *voices*) of those who participated, as a way of measuring the impact of these approaches. The project aimed to:

- Immediately mitigate poverty's impact by putting resources (cash or cash-like benefits) in the hands of people vulnerable to or experiencing poverty
- Provide opportunities for people vulnerable to or experiencing poverty to engage socially and professionally in community and to assist those interested in developing skills and establishing work history
- Connect with and engage business, government, and all Nelson residents in activities that people vulnerable to or experiencing poverty state will help them overcome poverty or move toward that goal

ACTIVITIES

Voices for Change three Pilot projects included:

Benefits Incubator - The goal of this pilot was to build a network of employers interested in providing non-conventional employee benefits to workers earning less than Nelson's living wage.

Community Cafés - The goal of this pilot was to promote the well-being of children impacted by poverty by improving the well-being of their parents through increased (modest) purchasing power, a social outlet, useful information, healthy snacks and activities, enjoyment, and respite from stress.

Financial Literacy

Youth Skills Builder – The goal of this pilot was to support low income, poverty-vulnerable youth between the ages of 19 to 25 to improve their financial literacy and money management skills, develop career plans for the future, and launch their plans through appropriate skills development and mentorship.

SUCSESSES

Six areas emerged across *Voices for Change* projects that indicate success in achieving intended outcomes:

1. Strategically placed money and other tangible benefits in the hands of people vulnerable to or experiencing poverty – *Voices for Change* placed **47% of project funding (over \$70,000) in the hands of people vulnerable to or experiencing poverty** with close to \$48,000 going directly to participants via benefits, convener fees, honorariums, and stipends and over \$17,500 going directly to participants via non-cash, tangible benefits including educational bursaries, food, child minding, transportation, and recreation opportunities.

2. Created Skill Building and Employment Opportunities – *Voices for Change* increased education and employability opportunities for youth, parents and children, and adults that resulted in participants collectively receiving **close to 1,000 hours of skill-building opportunities, mentoring, or employability training** immediately reducing vulnerability, increasing resiliency to poverty in the long term, improving well-being and ability to access supports during the project.

3. Connected with and Engaged Economically Vulnerable People – *Voices for Change* **connected with 495 children, youth, and adults living in, vulnerable to, or emerging from poverty and engaged over 80 economically vulnerable people in planning, identifying or implementing project activities**, thus providing opportunities for people in need to offer direct assistance to themselves and others.

4. Garnered Community Support – *Voices for Change* garnered support from **118 community organizations and individuals** with 92 organizations and individuals providing direct participant support as speakers, trainers, workshop leaders, musicians, volunteers, mentors, food donors, transportation donors, service donors, and provision of service delivery locations. A further 26 organizations and individuals provided support as advisors and referring agencies, thereby growing the number and diversity of community members interested in and working to mitigate, reduce and end poverty in Nelson.

5. Engaged Multiple Sectors – *Voices for Change* increased the number and diversity of community members working to mitigate, reduce, and end poverty in Nelson by **engaging organizations across 11 sectors in advising,**

referring, and delivering the project. Sectors engaged included the arts, small business, community social service, education, health & wellbeing, financial, food, government, sports & recreation, science & technology, and transportation. Many of these sectors do not traditionally engage in poverty awareness or reducing activities which demonstrates a broadening of participation in thinking about, relating to, and supporting poverty reducing work.

6. Attracted passionate, committed people – The dedication and long standing vision of Nelson at its Best’s Board, Steering Committee, Project Advisory Committees, Coordinators and Facilitators has been a pillar of engaging, committed contributions that have defined and ensured the success of *Voices for Change*. **The success of this project has been driven by a 100% volunteer driven organization** and delivered by passionate coordinators and facilitators.

LESSONS LEARNED - HIGHLIGHTS

Trust And Relationship Building Is Key To Working With Vulnerable Populations – We were affirmed in the knowledge that trust and relationship building is essential in engaging poverty-vulnerable people and that Nelson at its Best’s seven-year *End Poverty Initiative* has created a solid foundation of trust in our community that supported the overall delivery of *Voices for Change*.

Sensitivity Around Low Income Identification – Talking about economic vulnerability is a sensitive topic that posed challenges in identifying participant income in the Community Cafes and Benefits Incubator pilots. We learned that income identification is more easily obtained when embedded into the participant acceptance process such as was done in the Financial Literacy Youth Skills Builder. We also learned that pre-existing, positive relationships with small business owners is essential when engaging employers and employees about the sensitive topic of wages.

Include Gender Equity Measures in Design, Delivery & Evaluation – Primarily women connected with *Voices For Change*, with 100% of Financial Literacy Youth Skills Builder, 84% of Community Cafés, and most Benefits Incubator participants being female. Exact reasons for this are unknown. Although sub-projects were not designed for quantitative statistical analysis on gender distribution, the significant predominance of women accessing all three pilots may be reflective of several factors such as traditional gender-driven programming in the Cafes, or gender inequity in low paying roles, or disparity between poverty-vulnerable women and men accessing support. Future initiatives would benefit from including gender equity measures in the design, delivery, and evaluation of projects to better understand participant demographics and to better identify gaps or disparity in providing gender equitable services.

Consider the Benefit of Partnerships – It would have been advantageous to consider potential partnerships in sub-project design and delivery from the onset. For example, engaging the business community in the Benefits Incubator project was a struggle given that Nelson at its Best’s network did not extend to the local business level. Nelson at its Best did, however, have relationships with organizations that were well connected and serving our local business community. Ultimately one of those organizations was engaged to deliver the Benefits Incubator pilot. Earlier identification of and engagement with partner organizations would have created efficiencies in both time and resource management and enabled a more in-depth design, delivery, and evaluation process.

Business Leaders are More Than Willing To Engage with Poverty Reduction Work – Although there were some struggles in connecting with the business community overall – noted above – specific requests to local business leaders and mentors to deliver in-person information/training or mentorship were well received and supported, with organizations and individuals enthusiastically willing to contribute time and expertise for free, or for a small honoraria. Engaging specific people in the business community by providing clear pathways for contribution enabled this sector to engage with and hence have greater awareness of and interaction with poverty reducing work.

Reimburse and Acknowledge Local Business Support - Business community donorship to these projects comprised a small, but helpful, portion of non-tangible benefits passed on to *Voices for Change* participants. That being said, Nelson at its Best would like to note that remuneration for, and acknowledgement of, local business contributions is our preferred approach to engaging community business support. Local businesses are

continually asked for donations, and Nelson at its Best believes it is important to acknowledge donor support via high traffic media outlets along with reimbursement of essential costs for time and materials associated with contributions.

Backbone Organizations Need to Be Well Resourced For Large Initiatives – As a 100% volunteer-driven organization, Nelson at its Best accomplished a lot in this project! That said, the day-to-day implementation of the project presented many challenges, and it gave the organization the opportunity to identify and address many of its operational infrastructure deficits, such as policies and procedures, financial practices, contract management, program evaluation processes, etc. Going forward with projects of this magnitude, the organization would benefit from a full review of the scope and depth of its capacities to ensure successful project implementation.

3. PROJECT SUMMARY – Benefits Incubator

GOAL

The goal of this three-month pilot was to build a network of employers interested in providing non-conventional employee benefits to workers earning less than Nelson's living wage.

ACTIVITIES

The project consisted of three phases. The first gathered non-conventional benefit ideas via a Facebook survey. The second was a short, online survey designed to identify conventional and non-conventional benefit structures in local, small businesses that was circulated to 550 businesses via the Chamber of Commerce. The third phase offered funding support to businesses interested in piloting a program of non-wage supports for their low-wage employees. The final phase provided six employers with \$109/mo. per employee, over a three-month period, to self-design their own non-conventional benefit program and provide feedback to help determine if non-conventional benefits could improve workplace relations and culture, compensate for a less than living wage, and improve employee retention.

OUTPUTS & OUTCOMES

Phase 1 – Non-conventional Benefits Ideas

The Facebook survey (see Appendix) collected 346 responses that were categorized into 17 themes: good managers, employer ethics/teambuilding, discounts/perks, flexible work schedules and health/wellness/recreation benefits as the top five areas employees appreciated receiving. Other themes included food, cash, clothing, recognition, celebrating birthdays/holidays, work environment, empowerment/equity, employment standards/legislation enacted, flexible sick days, extended paid vacation.

Phase 2 – Conventional and Non-conventional Benefit Structures

The low survey response rate of only seven employers was inconclusive and led the initiative's steering committee to re-assess the best way to engage the business community in this project.

Phase 3 – Non-conventional Benefits Pilot

The pilot saw 46 employees participate to help determine the impact of receiving non-conventional benefits on employee retention, workplace culture, and employer/employee relationships. \$15,000 was distributed to less than living wage employees via non-conventional benefits with participant feedback indicating:

Workplace Relations Enhanced – Many participants had a pre-existing deep appreciation and gratitude for their employers with trust, loyalty, respect, and consideration clearly evident. This pilot served to further enhance those feelings with many participants identifying increased bonds between staff members via shared experience discussions along with increased feelings of being cared for, valued, and appreciated by their employer.

Additional Supports promote Positive Workplace Culture – Many participants indicated non-conventional benefits received were not enough to compensate for a less than living wage or help them feel more prepared for the future. However, the additional support helped with essentials such as access to food and fuel/transportation and to health and wellbeing opportunities such as footwear, orthotics, eyeglasses, and massage and contributed in a non-tangible way to creating a positive workplace culture with strong workplace relations.

LESSONS LEARNED

Not All Compensation Needs to Be Financial to build loyalty, trust, respect and consideration. Simple, effective and inexpensive methods to improve the health and well-being of employees receiving less than a living wage were identified to contribute to a positive workplace culture, improve employee/employer relationships, and have increased potential to support employee attraction and retention.

People are a Key Motivator - Many employee participants noted the main motivating factor in their employment was people – the people they help, work with and for, and ‘good managers’ was the largest theme that arose in the Facebook survey which supports the idea that non-tangible, non-conventional benefits delivered by caring, committed employers plays a key role in employee retention.

Be Aware of Pre-existing Commitment to Workplace Culture and Staff Relations - Many employers were already committed to positive workplace culture and strong staff relations which facilitated the pilot’s recruitment process. Consideration will need to be given to how to engage employers that have not already established a strong workplace culture and staffing relations.

Embed Planning and Decision Making into Participants’ Places of Work – The work schedules of less-than-living-wage employees often means shift work and multiple part-time schedules. Employees were better able to participate when activities, such as a planning/advisory group, were embedded into their work schedule, thus providing them some agency over the design process and how funds would be allocated. Participants reported a deep sense of appreciation for their employers for this.

Consider Employer Vulnerability - Many small business owners/employers were too busy, too tired, too overwhelmed to participate and often filled the role of both employer and employee. Employers may appreciate simple, clear, and very easy to implement guidelines and tools to support creating and conducting a non-conventional benefits program.

Household Income is a Helpful Indicator – Several less-than-living-wage employees were not experiencing poverty. Some indicated feeling financially vulnerable but others did not. Identifying personal and household income levels in pilots targeted at reducing the impact of poverty would be a helpful parameter that could be established as part of a recruitment process.

Establish a Fair Recruitment Process – Consider ways to mitigate what may become an unintended contentious issue with small and medium-sized business in need of financial support, for e.g. to recover from pandemic related shutdowns or other financial stressors. Perhaps focus on only a small demographic within that broader category.

The Element Of Surprise Vs. Expectation – Ongoing non-conventional benefit programs diminish the element of ‘surprise’ this pilot had for employee participants. Further studies and suggestions around implementing non-conventional benefit programs would benefit from considering the impact of excitement this pilot generated vs. the element of expectation an ongoing non-conventional benefit program would have.

SUGGESTIONS & RECOMMENDATIONS

Financial Sustainability of a Benefits Incubator Program – This pilot supports the idea of engaging the business community as a whole to promote employer-driven, non-conventional initiatives to supplement less-than-living-wage roles. Ongoing delivery of the Benefits Incubator pilot, as it was delivered, is not a financially sustainable program. However, the significant role that non-conventional benefits can play in employer relations and employee well-being is an important concept supported through the outcomes of this pilot.

Community Wide Campaign / Employer Recognition Program – Develop and initiate a community-wide marketing campaign advocating employers and business owners adopt, design, and deliver non-conventional benefit programs in their workplaces following models of certification like the internationally recognized *Great Place to Work*. This pilot could be used to kick off a similar campaign, signaling to community members which employers and businesses provide non-conventional benefits to their employees.

Business Communication Platform – Employment organizations and Chambers of Commerce could use these pilot outcomes to inform, educate, and encourage employers and business owners (including non-profit businesses) to learn more about the tangible and intangible benefits of a non-conventional benefits program and how similar programs might be implemented in their places of work. This could be done by developing a short summary that can be shared with business owners through existing networks that would include a brief description of non-conventional benefits, an overview of the benefits incubator pilot, points to consider when establishing a non-conventional benefits program, and a list of non-conventional benefits provided to pilot participants, as identified in the Facebook survey.

Workplace Communication Tool – Use pilot outcomes as an internal workplace communication tool to encourage employers' exploration of the kinds of non-conventional benefits their employees might appreciate. Many employer participants disclosed that the pilot provided them with the opportunity to learn more about what types of benefits their employees valued most.

Local Employer Benefit Network – Connect like-minded employers in the community who may be willing to build a local benefit package, where all products and services made available to employees would only be sourced from locally owned business. This would work to strengthen the local economy and may contribute to employee retention by focusing demand.

Benefits Incubator Training – Consider developing a short workshop on 'good management' as it relates to delivering non-conventional benefits covering topics identified through the Facebook survey (see Appendix) and employee ideas generated in the Benefits Incubator pilot. This workshop could be delivered via collaborative partnerships with organizations that have pre-existing relationships with local small businesses and act as a supplement to the above-noted recommendations.

Identify Qualitative Data Collection Needs – Consider conducting any future project/pilot of this nature over a minimum 6 – 12 month period so that other important demographic and statistical data could be collected and analyzed, allowing for richer outcomes and conclusions.

PARTICIPANT VOICES

I live pay check to pay check, and this showed me that my employer sees that.

This allowed me to spend the money on personal products which usually come out of my food budget.

I would not have gotten the orthotics that I got because it wasn't in my budget. It has made a difference with being on my feet all the time at work.

I shared one pair of ski socks with my girlfriend all season. I bought a new pair of socks so now we don't have to share.

I really appreciate my employer and feel like she does things to support me, but this has really shown me how much she cares about us as employees.

Having financial compensation provided to staff towards something of their choice made the reward more valuable.

4. PROJECT SUMMARY – Community Cafes

GOAL

The goal of this 10-month pilot was to promote the well-being of children impacted by poverty by improving the well-being of their parents through increased (modest) purchasing power, a social outlet, useful information, healthy snacks and activities, enjoyment, and respite from stress.

ACTIVITIES

This sub-project was designed to address critical factors related to perceptions of poverty amongst low-income parents. It was designed to reduce social isolation, support network building, and offer mentorship and opportunities for sharing and developing skills. Twenty-five Cafes were hosted and attendees were offered a \$20 participant honoraria, cost-free dinner, child minding, mentoring, and transportation. Cafés were hosted primarily in a local community hub (elementary school) and at an affordable housing site. Twenty-one speakers presented relevant, participant-identified programming on skill building topics including parenting, child development, child care benefits, child care first aid, mental health, self-care, health and wellbeing, arts, music, theatre, science & technology, and the environment.

OUTPUTS & OUTCOMES

This pilot connected with 431 people (235 adults and 196 children) to deliver 25 community meals and distribute \$20,700 in food, materials, participant leadership and child minding honoraria. The majority of participants (92%) were female with almost half (45%) bringing children under 12 years of age. 72% of Café discussion topics, speakers, and activities were generated by participants with 73% of participants applying for the participant honoraria and 69% participating in more than one Café. 14 participants stepped forward to act as Café conveners, receiving an total of \$840 in honorariums for doing so, along with building employment related skills in planning and conducting small Community events. Novel discussion topic ideas developed and delivered during the Cafés were documented forming the basis for a Catalogue of Innovative Ideas (see Appendix).

LESSONS LEARNED

Connecting People and Reducing Social Isolation can be Simple And Inexpensive – Participants were isolated and yearned to gather, share conversation, ideas and solutions, as well as gain essential information and supplement their precarious incomes. The cost of hosting Cafés ranged from \$316-\$720, with an average attendance of 10 adults plus children per Cafe. This range primarily reflects variance in speaker and location costs. With access to no-cost locations, and speakers willing to contribute their expertise for a small honorarium, Community Café's demonstrated an affordable, easy-to-replicate initiative to help reduce social isolation and improve the overall well being of low-income families/parents.

Conduct Impactful, Targeted Promotional Efforts at Onset - After 15 Cafe's had been conducted, Café's experienced an increasing "wave" of participants which necessitated capping participant #'s for remaining Café's. Exact reasons are unknown. However, potential reasons include word of mouth along with increased promotional efforts (designing an eye catching poster template and increasing advertising exposure).

Successful Promotion Benefits From Alliances With Organizations Serving Target Populations - Alliances with organizations serving target populations are key in promoting Café's to people vulnerable to poverty and social isolation.

Increase Accessibility To Better Meet Needs - Create a flexible schedule of alternating days so more people can come if they have a commitment on the day a Café is hosted. Secure a permanent location that can expand to accommodate participant numbers.

Clarify Participant Expectations – Create simple, easy to read participant guidelines that includes participant input, clarifies expectations around topics such as confidentiality, honoraria, convener roles, mentorship opportunities, etc.

Build Momentum by Hosting a Series Of Related Topics – The Café’s saw one three-part series presented, which helped promote attendance as participants recruited new people to join the ongoing series.

Local Organizations & Individuals are Willing to Support Poverty Reducing Work – A total of 61 organizations and individuals supported this project via discounted or free services, donations, volunteer time, and location provision. The community was very generous and supportive!

SUGGESTIONS & RECOMMENDATIONS

Ongoing Provision – Support ongoing Café provision by nurturing a collaborative partnership with a local organization, such as Kootenay Kids Society (KKS), who serves primarily families with children under six, many of whom are low-income families. Any organization with a Neighborhood House-type program where Community Cafes could be incorporated would be an appropriate fit. Nelson at its Best could consider contributions of helping to secure funding, establishing an Advisory Committee, or assisting in implementing Café’s.

Sustain And Create Alliances With Organizations Serving Target Populations – Promoting initial participation and sustaining it relied on connecting with local organizations already serving low-income families to attract people to participate in the newly created Café’s.

Develop the Café’s Program to include more circles, Q & A, and provide participants with actionable information beyond valuable theoretical information.

Maximize Synergy between Community Café’s and Community Service Navigator Programs by integrating a Service Navigator role into the Cafes program or by creating linkages for a collaborative relationship with future Community Cafes. Community Service navigation was identified as a critical need by low-income parents.

Establish the Catalogue Of Innovative Ideas as a Living Document – Continue to develop the Catalogue by having participants, at future Cafes, add their ideas for potential topics. This approach will nurture and grow the Catalogue (see Appendix) as a living document to pass on to future Café participants.

Create a More Culturally Inclusive Environment – Host Cafés that are connected to and in alliance with cultural communities and their natural gathering cycles. Provide supports for these and for cultural communities to mix and mingle and learn from and with one another.

PARTICIPANT VOICES

My first café experience I was so overwhelmed with gratitude I was choking back tears the entire time. I didn't realize how much I needed that time, time with others, time with childcare and a meal I didn't have to cook and a great workshop/session until I was there and I was grateful for the whole event and the renewal it gave me.

I'm simply so grateful that they were offered. I felt less lonely and was a better parent as a result.

Everyone I attended taught me something. Each time I walked away with new knowledge, connections and ideas.

5. PROJECT SUMMARY – Financial Literacy Youth Skills Builder

GOAL

This eight-month pilot aimed to support low income, poverty-vulnerable youth between the ages of 19 to 25 to improve their financial literacy and money management skills, develop career plans for the future, and launch their plans through appropriate skills development and mentorship.

ACTIVITIES

This project engaged eight youth who were actively involved in developing the financial literacy curriculum and who were paired with mentors from the community to provide career exploration and job shadowing opportunities. Participants received a \$400 monthly stipend to apply their new financial management skills. In addition, participants were eligible for a \$1,000 educational bursary to assist in implementing career goals set during the program. Youth met bi-monthly for a facilitator-led group session accompanied by a healthy meal. Sessions included short lectures, videos, group activities, guest speakers and group discussions. Financial literacy covered budgeting/goal setting, consumerism and our relationship to money, credit, banking, investment, and real estate/mortgages. Career Planning covered skill identification, career exploration, networking, and career planning. The Career Mentorship Program was delivered over six months with weekly, one-on-one meetings where youth were involved in defining what they wanted to learn from their mentors.

OUTPUTS & OUTCOMES

This pilot placed \$25,600 in monthly stipends in the hands of youth and distributed over \$4,000 in educational bursaries for youth to pursue skill development towards career goals. All youth reported increased social connections, employability skills, and ability to make sound financial decisions. Four youth pursued career related educational opportunities and three engaged in long-term employment activities as a result of participating in the pilot. Youth reported a 75% increase in their level of financial knowledge, a 50% increase in creating a household budget, and a 40% increase in staying on budget. This pilot also resulted in the development of a Curriculum and Student Handbook (see Appendix) to help guide any future offerings based on the Financial Literacy Youth Skills Builder pilot. All participants benefited in some significant way including a new career trajectory for a few of them, access to amazing mentors and opportunities to learn, and a curriculum customized to meet their needs.

LESSONS LEARNED

The Youth Skills Builder Filled a Gap – All youth referred to the project were ‘getting by’ but feeling ‘stuck’ in their current financial situation. Some youth were in various states of acute crisis that was not conducive to their full participation in a program such as this. This pilot filled a gap for youth whose immediate needs were met but were not able to move forward in life.

Greater than the Sum of its Parts - Mentors, stipends, bursaries, great presenters, customized curriculum, 1:1 time, low-barrier access, and a female-only group combined to create a program that was much more than simply a financial literacy curriculum.

Engaging, Respectful, and Compassionate Group Facilitation is Essential - 100% of participants who completed the exit interview indicated group sessions were the most important aspect of the program and that they felt inspired by the facilitator. 1:1 time also is very important. You can have the best curriculum on the planet but that, in itself, does not make the program.

Further Develop Mentorship: When conceptualizing the Pilot, the focus centered on financial literacy training. Mentorship was seen as a supporting and secondary element of the program. However, outcomes indicated mentorship was important and impactful and would benefit from development of:

- Mentor support - Mentors indicated an orientation and training session with guidelines on how to initiate the first meeting with the youth, documented mentorship requirements and expectations would have been helpful.
- Recruiting mentors with career planning skills - Mentorship was most impactful when participants had a clear career goal. It would be beneficial to secure a roster of mentors trained in career exploration and planning who could work with participants who were working on identifying a clear career goal.
- Adding financial mentors - Participants reported that it would be beneficial to have the opportunity to discuss financial situations and goals on a more personal level.

Add Investment Modules and Move Career Planning – The topic of investments generated high interest with participants indicating the desire to have additional time spent on investment and mortgages. Participants also indicated that career planning was not a useful part of the curriculum as many had been referred by the employment agency and had previously completed similar modules and that career planning was more effectively completed with their mentors.

Participants Need Baseline Math Knowledge - The greatest challenge in facilitating group sessions was the participants' very different levels of baseline math knowledge. Participants' overall low levels of math skills were inadequate for a deep understanding of interest rates and credit.

Consider Taxation on Participant Stipends – To ensure the full monthly stipend was placed in the hands of poverty-vulnerable youth, only youth on social assistance, or financially supported by parents, participated. Youth on EI were excluded due to monthly stipends being taxable.

An All-Female Group Created Safety – An unintended outcome was having 100% female participants, which youth indicated they enjoyed as it created a safe space for everyone to express their thoughts freely.

Follow The Learner & Provide Tangible Learning - Most curriculums are boring and need relevancy and interpretation. Financial literacy curriculums need to align with participants' interests. It is difficult for participants to learn concepts that are not tangible to them. When they could relate concepts to their own lives, they became tangible and potentially achievable. For example, when they wanted to learn about buying a house, they could see why knowing their credit scores was very important.

The Importance Of Achieving Goals – The facilitator aimed to identify participants' current situations and support their moving to the next level. For example: if they had \$500 worth of credit card debt, the goal was to pay off that debt; if they wanted to go to school but couldn't decide where, the goal was to have them enrolled by the end of the program; or if they were unemployed, the goal was to get a job, even if it was part time. The focus went beyond financial literacy to give students a sense of achievement and create a spark of inspiration.

The Importance Of Communal Support - One of the strongest benefits of such a program is creating a small community by sharing meals and simply spending time together. The participants became more open to and supportive of each other and felt comfortable telling the others of their financial weaknesses. Participants indicated one of the most important things they learned was that their struggles were common in the group.

Motivation Vs. Inspiration - There are two pieces to successfully teaching financial literacy. The first is a course that provides the framework of financial literacy concepts and is appropriate for the level of the participants. The second, more important piece, is recognizing student motivation and finding what will inspire them to learn. Motivation is often external and pushes a person from behind; inspiration comes from within and draws a person forward. Participants in this pilot were, in part, motivated to attend by the \$400 monthly stipend, and the instructor helped them find inspiration to participate and apply what they learned.

Program Length - 100% of participants who completed the exit interview indicated program length was appropriate. An eight-month (16-session) program enabled:

- Basic financial literacy knowledge to be covered, laying a foundation for youth to understand self-identified topics of interest
- Group cohesion to form during the second half of the program
- The project coordinator to get to know participants and carefully match them with a mentor based on career goals and personality traits.

Administration of Educational Bursaries - Several trainings selected were online and not able to receive cheque payment. Participants should be prompted to research training programs early on to allow time to apply for courses and arrange payment with institutions.

Policy Development – Creation of policies related to areas such as program attendance and bursary-eligible institutions needs to be clear at program onset to avoid confusion and disappointments.

SUGGESTIONS & RECOMMENDATIONS

Ongoing Curriculum Delivery – Nelson at its Best should nurture a collaborative relationship with an organization who can take a lead role in delivering this program, such as Kootenay Career Development Society, where financial literacy is seen as part of employment preparation. The program should have adequate administration and a coordinator who would work closely with participants and have the dedicated time and skills to adapt the curriculum to the level of individuals taking the course. An organization that provides a quiet meeting place and access to computers, the internet, and a Smart board would be an added advantage. Many other online and in-person trainings exist with some that have been identified as potentially affordable, with Canadian content-oriented options. These features are not being recommended here, as the crux of this sub-project's success lay in personalized delivery that met each participant where they were at and focused on supporting each participant on their own financial and career path.

Recommend Further Pilot - Sample Size - A group of eight women is not an adequate sample size to fully evaluate this pilot. A larger group would be needed to understand the true impact of this approach to financial literacy training.

Include Assessments - A formal assessment of the participants before, during and after the course would provide data necessary to better determine the value or success of this program. During the intake assessment, care should be taken to determine the level of financial literacy and basic math knowledge. This will give the instructor a much better idea of where to start and how to tailor content to participants.

Increase 1:1 and Financial Support – 1:1 coaching and support during and after the course for at least six months would solidify participant benefits. The \$400 monthly stipend seemed to provide motivation for the participants' attendance, but a larger amount, part of which they would be required to save and manage, could provide them with something tangible to improve their financial situations.

Explore Gender Equity - For future programs, it would be worthwhile assessing whether an all-female pilot group was achieved because more women are engaged with other community organizations who referred them to the program, or if the need for financial literacy training is higher for women than men.

Program Length and Structure - 100% of the participants who completed the exit interview indicated that the length of the program was appropriate. A suggested financial literacy program could run from September to December for Part I and January to April for Part II with a group of 10 participants. The classes may be held twice a month – Mondays 5:30 – 7:30 with a meal provided. A teacher/coach could be hired to deliver the training.

PARTICIPANT VOICES

I was a full-time mom, low self-esteem, didn't feel confident in my next step. Being a part of the financial literacy course helped me contribute financially to my family and helped make ends meet easier. I learned so much and I refer to my notes often. Since being a part of the group, I've stepped out of my comfort zone and got a job (a really good one that I love!). I applied to get a credit card and have applied my knowledge to it and am very proud of myself. Things really went up for my family and me. I'm all around happy and more confident and my mental health is really good. In the beginning of the group I felt very lost and stuck. This group definitely opened a lot of doors up for me.

At the beginning of the program all I had was a chequing account, a separate savings account and a credit card. I didn't know about tax free savings accounts or how to optimize my credit score.

I found the last program to be rather informative, yet fun. When I began the program, I didn't know about finances; loans and credit debt were an issue. After the class, I used my newfound knowledge (as well as the supplements I received) to pay off my loan and open a savings account. I can't wait to start the class again, so I can learn more about stocks and perhaps apply that in my life.

Start saving early if you want to live comfortably later on. It can be so easy to ignore that when you feel a bit overworked and stressed.

6. CONCLUSIONS AND OVERALL RECOMMENDATIONS

Voices for Change project strategies demonstrated that poverty can be mitigated, to some degree, by addressing immediate hardships and barriers faced by people experiencing poverty, or vulnerable to it. Poverty reducing impacts were experienced through the provision of tangible – cash and cash-like - benefits, skill building opportunities, and small employment-like opportunities. *Voices for Change* also addressed the barrier of social isolation by offering opportunities for connection between people living in poverty, differing economic status, and within the community at large. Equally importantly, *Voices for Change* delivered strategies that were flexible and adaptable enough to respond when people were ready for support, thereby facilitating empowerment to change their situations.

Four key recommendations that arise from *Voices for Change* for Nelson at its Best, and Columbia Basin Trust, to consider for future poverty-reducing projects include:

Promote and Support Replication of Strategies Piloted by modifying them (as noted in the Suggestions & Recommendations and Lessons Learned sections of this Report), replicating them, or scaling them up to support ongoing local provision and/or encourage regional adoption. This includes the development of tools, platforms, and training for more small businesses and any other organizations that pay less than a living wage.

Leverage Ideas Sparked by *Voices for Change* to continue to fill a gap in communities by considering the following activities that have potential to provide significant benefit with minimal effort and resources:

Better Understand Local Gender Based Poverty Levels - Future poverty-reducing activities would benefit from including a gender-based planning and evaluation lens, as well as taking a closer look at gender-based poverty rates in the community.

Create a Low-Income Recreation Program – Advocate for, or pilot a program for, economically vulnerable people to participate in sliding scale or free access to local recreation activities.

Create a Low-Income Transit Program – Advocate for, or pilot, a local, low-income transit program aimed at providing economically vulnerable adults and youth with sliding scale or free access to local transit.

Support Guaranteed Income Supplement or Universal Basic Income – Advocate for provincial adoption of a guaranteed income.

Reframe Future ‘End Poverty’ Work by moving beyond the emphasis on poverty per se and focusing our efforts on ensuring socio-economic inclusion and equitable outcomes for all. Also important is empowering compassionate, progressive leaders with tools to create and nurture equitable and inclusive cultures, policies, etc.

Create a Community-Wide Poverty Reduction Plan

Since inception of the *End Poverty Initiative*, Nelson at its Best has successfully worked to engage the community in a discussion around the scope and depth of poverty in Nelson and, as a result, has conducted a solid foundation of poverty-reducing activities. The *Nelson Poverty Reduction Strategy* and this *Voices for Change* End Project Report can be found on the website <https://www.bestnelson.org/project/end-poverty-initiative>.

Nelson is ready for its own comprehensive, community-based Poverty Reduction Plan, in line with the Province of BC's 2019 *Together BC* Plan. It is time to consider the development of a Plan that focuses on reducing poverty and increasing social equity opportunities for individuals in our community most vulnerable to poverty. This will be the focus of Nelson at its Best's work in the coming years.

6. APPENDICES

- A. Final Report to Columbia Basin Trust
- B. Catalogue of Innovative Ideas
- C. Facebook Survey Results - Non-Conventional Benefit Ideas
- D. Financial Literacy Youth Skills Builder Curriculum
- E. Financial Literacy Youth Skills Builder Student Handbook