

1 in 10 Calgarians live
in poverty



(127,000 Calgarians)

77,000

Children in Alberta
live in poverty

1 in 3

Calgarians
worry about
being able
to pay for
housing and
basic needs

(404,946 Calgarians)

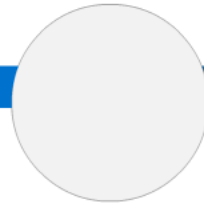
2010



**Federal Finance
Minister calls for
report on the
financial literacy of
Canadians**

**Calgary elects a
Mayor with a
poverty
reduction
platform**

2011



Calgary
Poverty
Reduction
Initiative

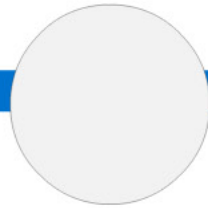


enough

for  all

(2015)

2012



FinancialFutures



Calgary



A United Way led initiative

"You know, I have always simply been of the view that **my neighbour's strength is my strength.**"

~ CPRI Immigration Constellation Group Member



enough for all

WHAT IS OUR CITY-WIDE GOAL?

REDUCE POVERTY

in Calgary by

50% by **2023**

1

All Calgary communities are strong, **supportive and inclusive**

2

Everyone in Calgary has the income and assets needed to thrive

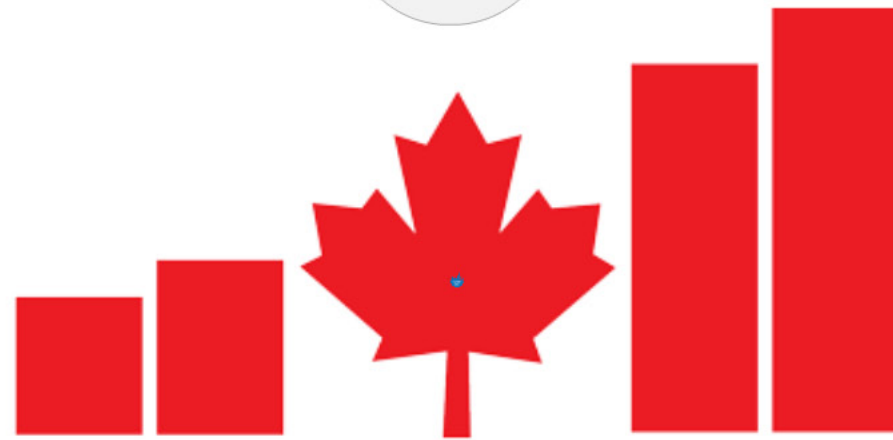
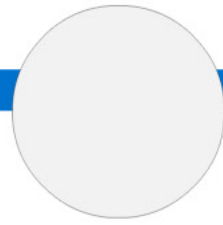
3

Everyone in Calgary can **easily access the right supports, services and resources**

4

All aboriginal people are equal participants in Calgary's **prosperous future**

2013



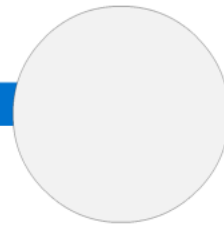
ABLE2013

ASSET • BUILDING • LEARNING • EXCHANGE



**NYC Department of
Consumer Affairs
OFFICE OF
FINANCIAL
EMPOWERMENT**

2014



Financial Futures Calgary
endorses

**Financial Empowerment
Framework and Measures**

2015



Financial Empowerment

United to reduce debt, grow savings, build assets.



COMMUNITY LEADERSHIP TEAM



vibrant
COMMUNITIES
CALGARY



momentum



THE CITY OF
CALGARY
Proudly serving a great city



BOWVALLEY | 5
COLLEGE

Alberta 
Government



United Way
Calgary and Area
Building a great city for all.



Financial Empowerment

United to reduce debt, grow savings, build assets.

REDUCE DEBT

BASIC NEEDS ASSISTANCE



Assist people facing emergencies such as eviction or disconnected utilities.

SAFE & AFFORDABLE FINANCIAL PRODUCTS



Significantly reduce demand for payday loans.

GROW SAVINGS

FINANCIAL COACHING



Practical money management help in neighbourhoods.

TAXATION & GOVERNMENT BENEFITS



File taxes and access benefits.

BUILD ASSETS

EDUCATION SAVINGS



Open RESPs for children in Calgary.

LEARNING & EARNING



Grow money saving skills for tangible assets (tuition or tools for work)

PHASE 1 SHORT-TERM TARGETS

2015 - 2018

PROJECTED TO REACH 16,100 CALGARIANS

BASIC NEEDS ASSISTANCE **4,400** Calgarians in crisis access support

SAFE & AFFORDABLE FINANCIAL PRODUCTS **500** safe loans provided

FINANCIAL COACHING **600** people receive financial coaching

TAXATION & GOVERNMENT BENEFITS **4,000** people file their taxes

EDUCATION SAVINGS **6,200** RESPs opened for children in Calgary

LEARNING & EARNING **400** individuals receive matched savings

PHASE 2 LONG-TERM TARGETS

2019 - 2023

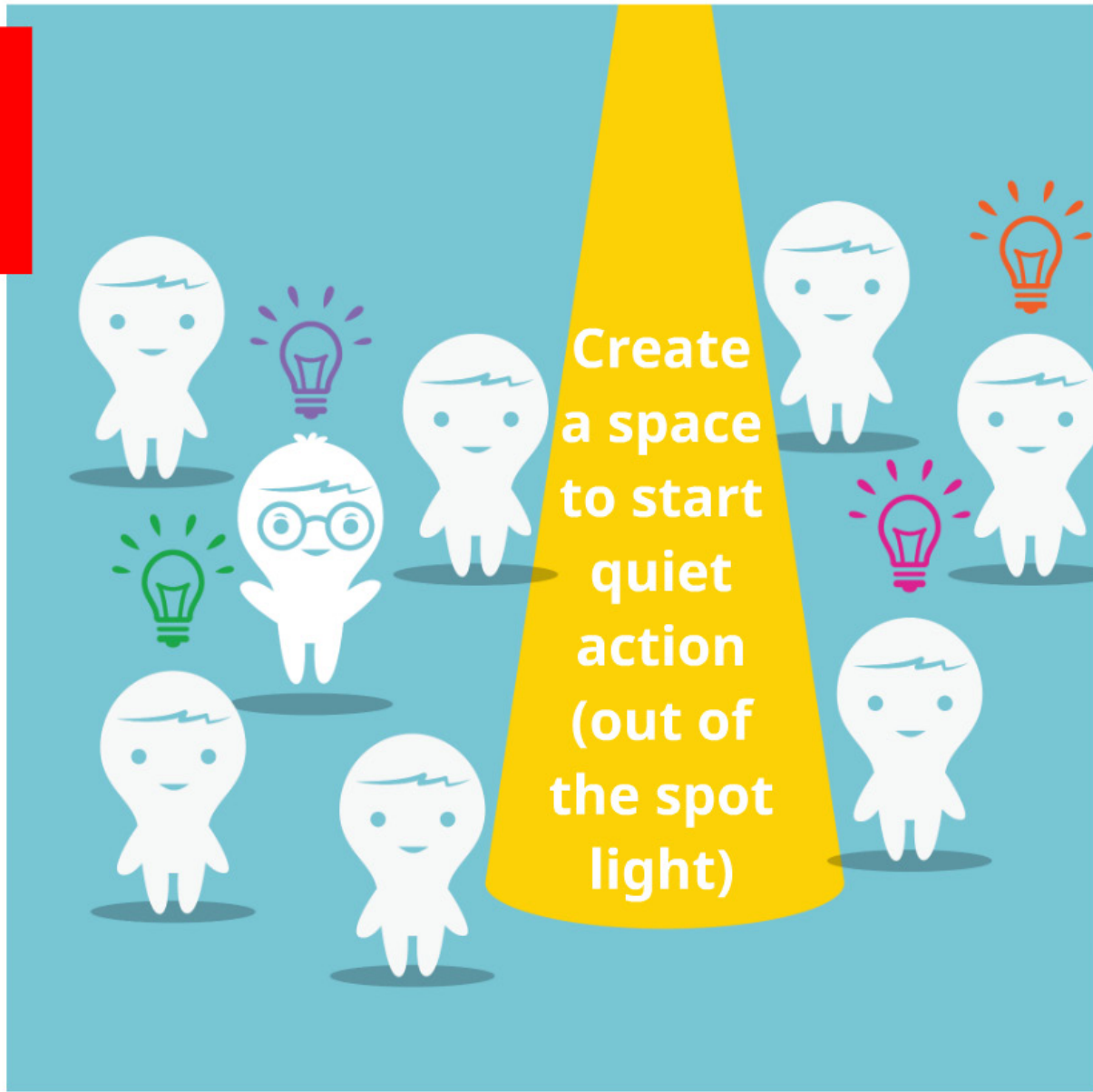
PROJECTED TO REACH 45,600 CALGARIANS

IMPACT PROJECTED FOR FINANCIAL COACHING:

Decreasing the debt of low-income Calgarians by \$7.14 million

Increasing savings by \$1.16 million for approximately 2,400 Calgarians by 2023

major lessons



3

**Project your impact to
capture your AUDIENCE**



**Create line of sight to the
RESULTS that can be achieved
and the ROLE they can play**

1 in 10 Calgarians live in poverty
(127,000 Calgarians)

1 in 3 Calgarians worry about being able to pay for housing and basic needs
(104,945 Calgarians)

77,000 Children in Alberta live in poverty



enough for all

WHAT IS OUR CITYWIDE GOAL?
REDUCE POVERTY in Calgary by **50% by 2023**

- 1** All Calgary communities are vibrant, supportive and inclusive.
- 2** Everyone in Calgary has the income and assets needed to thrive.
- 3** Everyone in Calgary can easily access the right supports, services and resources.
- 4** All vulnerable people are equal participants in Calgary's prosperous future.

PHASE 1 SHORT-TERM TARGETS (2015-2020)		PHASE 2 LONG-TERM TARGETS (2020-2023)	
PROJECTED TO BEACH-TO-SEA CALGARIANS		PROJECTED TO BEACH-TO-SEA CALGARIANS	
BASIC NEEDS (HOUSING, FOOD)	4,400	REDUCE TO 1,000	REDUCE TO 1,000
INVESTMENT OPPORTUNITIES	500	INCREASE TO 1,000	INCREASE TO 1,000
SKILLS TRAINING & EMPLOYMENT SERVICES	600	INCREASE TO 1,000	INCREASE TO 1,000
EDUCATION OPPORTUNITIES	4,000	INCREASE TO 1,000	INCREASE TO 1,000
UNEMPLOYMENT RATES	6,200	INCREASE TO 1,000	INCREASE TO 1,000
UNEMPLOYMENT RATES	400	INCREASE TO 1,000	INCREASE TO 1,000



Financial Empowerment
United to reduce debt, grow savings, build assets.

<p>REDUCE DEBT</p> <p>DEBT REDUCTION ASSISTANCE</p> <p>Financial coaching, debt management, credit counseling, budgeting, financial planning, and more.</p>	<p>GROW SAVINGS</p> <p>FINANCIAL COACHING</p> <p>Financial coaching, budgeting, debt management, credit counseling, and more.</p>	<p>BUILD ASSETS</p> <p>EDUCATION SAVINGS</p> <p>Financial coaching, budgeting, debt management, credit counseling, and more.</p>
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COMMUNITY LEADERSHIP TEAM



major lessons

1 Create a space to start your action (out of the open light)

2 Capture your work in words and numbers to tell your story

3 Project your impact to capture your AUDIENCE

Create line of sight to the RESULTS that can be achieved and the ROLE they can play

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