Deloitte.

BUSINESS COMMUNITY ANTI-POVERTY INITIATIVE

Organizational Review and Future Direction BCAPI

March 2021 | Final Report

Executive Summary

Background

It has been more than 20 years since Bill Gale brought leaders in the Saint John business community together to work to reduce poverty in their city. Throughout this time, BCAPI has worked as a catalyst for change by using the skills and influence of its members to support community initiatives that reduce intergenerational poverty.

Much has changed over the years, with many new players and programs working to address the challenge. Of particular note is the creation of Living SJ, a collective impact movement bringing together diverse groups with a shared mission.

This is the third time Deloitte has been retained to advise on areas of focus for BCAPI that will have the most significant impact on poverty reduction. BCAPI has asked Deloitte to:

- assess and highlight how BCAPI and Saint John have progressed with its poverty reduction work, the key results and impact, since BCAPI's inception;
- assess and highlight BCAPI's primary contributions and value to Saint John's poverty reduction progress; and
- recommend the key priorities and actions for the next 5 to 10 years that will drive progress/results for BCAPI and Saint John.

Poverty trends in Saint John

- Overall, the poverty rate in Saint John has improved over the past 20 years, declining from 16.8% to 14.3%. There are now roughly 16,600 people in Saint John living in poverty, largely concentrated in the five priority neighbourhoods, although the boundaries of those neighbourhoods have shifted.
- Saint John's efforts to reduce poverty put it 'in the middle of the pack' in Canada the poverty rate has come down, but not nearly as much as certain cities. Poverty rates continue to be higher than most other Census Metropolitan Areas in Canada, as well as Moncton and Fredericton.

- The rate of child poverty in Saint John has also improved over the past 20 years, dropping from 24% (2000) to 19.3% (2016). Despite this progress, child poverty rates in Saint John continue to be among the highest in Canada.
- Other indicators show that there is a need for continued focus on early childhood education through to labour market attachment in priority neighbourhoods in order to have an impact on poverty overall. Focusing on youth not in education, employment or training will have a shorter-term impact on poverty statistics, but the long-term solution continues to rest with giving children a start in life that will allow them to break the intergenerational cycle of poverty.

Stakeholder insights

Over the course of Deloitte's discussions with 58 of BCAPI's various stakeholders and leadership team members, five key insights emerged:

- 1. The level of engagement of the Saint John business community in the anti-poverty space is unique, valued, and strengthens the credibility and impact of local initiatives.
- 2. BCAPI continues to enjoy considerable influence and access to key decision makers thanks to its greatest asset those sitting at the leadership table.
- 3. There is a lack of a common, shared vision and approach to ending intergenerational poverty in the Saint John anti-poverty ecosystem.
- 4. Coordination of Saint John's resources and community organizations, a relentless focus on results, and scaling up of successful initiatives is needed to realize substantive change.
- 5. Building on BCAPI's experience in Education, there is an opportunity to formalize its advocacy role and to move the needle in other priority areas such as Employment to achieve systemic change.

Executive Summary (cont'd) – Recommendations for future direction

There is no single intervention that will address generational poverty in New Brunswick; a multipronged approach is required. While BCAPI cannot play a leading role in all of these areas, it is well positioned to grow its role in two key areas: **education**, which has the greatest impact in reducing poverty, and where it has already demonstrated some success; and **employment**, as the business community is uniquely positioned to play an active role.

This report recommends the following overarching direction for BCAPI:

Grow involvement in the community by working with Living SJ to initiate and support a poverty reduction plan for Saint John.

Continue efforts in support of early childhood education, children's literacy, and programs that support high school graduation. Adopt a new role to support connection to the workforce of youth not in education, employment, or training. Take the appropriate actions to ensure the organization remains strong as the next generation of business leaders turn their attention to this task.

Executive Summary (cont'd)

Detailed recommendations have been broken out into three key areas: (1) BCAPI's role in support of the community, (2) BCAPI's areas of focus, and (3) BCAPI's structure and composition, and are summarized in the table below.

	Recommendations
1.1	Work with Living SJ to initiate development of SJ poverty reduction plan with all key players
1.2	Advocate for consolidated funding to support execution of poverty reduction plan
1.3	BCAPI to support execution of the plan as appropriate (e.g. defining process for outcomes-based funding decisions)
1.4	Redraw priority neighbourhood boundaries
2.1	Continue focus on early childhood education, childhood literacy, and K-12 supports, including advocating for data collection
2.2	Work to scale up programs in priority neighbourhoods that successfully drive high school completion, and advocate for data collection
2.3	Work with organizations to scale up programs that attach NEET and at-risk youth to the workforce, particularly those in priority neighbourhoods
2.4	Achieve an expanded commitment from a larger BCAPI network to hire and support NEET youth
3.1	Expand BCAPI Leadership to further engage the business community in support of BCAPI's priority areas and enhance the role of BCAPI Leadership
3.2	Develop formal succession plans for leadership team and staff
3.3	Grow staff complement to support communications, advocacy efforts
	1.2 1.3 1.4 2.1 2.2 2.3 2.4 3.1 3.2



Overall objective

Help every child succeed from cradle to career

Future areas of focus

Early childhood education and literacy



Programs that drive high school completion



Youth labour force attachment

BCAPI's foundation

Support for programs and partnerships that break the cycle of intergenerational poverty, including agreed upon role with Living SJ

Table of Contents

	Executive Summary	
1.	Background	9
2.	Looking back	12
2.1	Overview of BCAPI	13
2.2	Saint John's Poverty Reduction Journey	16
2.3	What we heard from stakeholders	37
3.	Research in intergenerational poverty	45
4.	Looking forward	50
4.0	Community needs	52
4.1	BCAPI's role in support of the community	55
4.2	BCAPI's areas of focus	62
4.3	BCAPI's structure and composition	67
5.	Summary of recommendations	71
6.	Concluding remarks	77
7.1	Appendix A: Works Cited	80
7.2	Appendix B: Supplementary materials	82

1. Background



Background

It has been more than 20 years since Bill Gale brought leaders in the Saint John business community together to work to reduce poverty in their city. This is the third time Deloitte has been retained to advise on areas of focus for BCAPI that will have the most significant impact on poverty reduction.

Over the past two decades, BCAPI has worked as a catalyst for change by using the skills and influence of its members to support community initiatives that reduce intergenerational poverty. Much has changed over the years, with many new players and programs working to address the challenge. Of particular note is the creation of Living SJ, a collective impact movement bringing together diverse groups with a shared mission.

It has been 10 years since BCAPI reviewed its strategic orientation and approach and BCAPI members felt it was time to step back and assess what it has accomplished and how it can best support the collective movement going forward. BCAPI has once again retained Deloitte to:

- assess and highlight how BCAPI and Saint John have progressed with its poverty reduction work, the key results and impact, since BCAPI's inception;
- assess and highlight BCAPI's primary contributions and value to Saint John's poverty reduction progress; and
- recommend the key priorities and actions for the next 5 to 10 years that will drive progress/results for BCAPI and Saint John.

This report summarizes the result of Deloitte's work. It is organized into five sections:

- 1. Background and approach This section highlights the approach undertaken by Deloitte to complete this study.
- 2. Looking back A review of BCAPI's role and impact in Saint John, the community's poverty reduction journey, and what we heard from stakeholders.
- 3. Research on trends in intergenerational poverty.
- 4. Looking forward Recommendations for the community, BCAPI's areas of focus, and proposed changes to BCAPI's organizational structure.
- 5. Concluding remarks.

We wish to thank the leadership of BCAPI, the many stakeholders who shared their insights with us, and the contributions of Monica Chaperlin, Coordinator of BCAPI, for their assistance in this review.

Approach

The following four-step process was undertaken to complete this review

Research & data analysis

Gathered and analyzed key data and indicators on poverty in Saint John and carried our literature review

The first step in our work involved revisiting and assessing what BCAPI and Saint John have accomplished with respect to poverty reduction, key results and impact, since BCAPI's inception.

Deloitte started with the data – on poverty rates, education statistics, neighbourhood statistics, etc., and then carried out a focused literature review to identify and capture any new insights on intergenerational poverty.

Stakeholder engagement

Interviewed 48 key stakeholders

A key focus of Deloitte's work was to understand the needs of the Saint John community and what should be the role of BCAPI in helping to address those needs. Interviews were held with:

- Grassroots organizations that work regularly with people living in poverty
- School principals and administrators
- Government officials
- Representatives from priority
 neighbourhoods
- BCAPI and Living SJ stakeholders

Working sessions

a series of sessions in late 2020.



Findings from the data gathering and analysis, along with key themes from the stakeholder engagement, and hypotheses were developed and workshopped with BCAPI Leadership in

Analysis and reporting

Synthesized observations, formulated recommendations and incorporated feedback from BCAPI Leadership



The work in the previous steps culminated in this report summarizing how Saint John has progressed from a poverty reduction perspective, BCAPI's contributions, and the recommended role and priorities to guide BCAPI for the next 5-10 years.

The recommendations will serve as the goalposts within which BCAPI should focus its energy and resources. Recommendations are grouped into three categories: community, BCAPI's areas of focus, and structural and composition changes to BCAPI.

2. Looking back

- 2.1 BCAPI's role and impact in Saint John
- 2.2 Saint John's poverty reduction journey
- 2.3 What we heard from stakeholders



2.1 BCAPI's role and impact in Saint John



Overview of BCAPI

BCAPI is a non-profit charitable organization dedicated to breaking the intergenerational cycle of poverty in Saint John. Its members are local business leaders and professionals who work collaboratively with people living in poverty, community organizations, and government to develop, demonstrate and scale-up solutions that provide children, youth, and families with the essential tools and resources to succeed in school and life in order to substantially reduce the number of people who live in poverty in Greater Saint John.

BCAPI's primary role is as a catalyst for change, leveraging the skills, resources, and influence of its members and partners to help change the outcomes for those living in a cycle of poverty. BCAPI focuses its efforts on supporting young people from cradle to career, primarily through educational programming and supports.

BCAPI also contributes business and professional leadership, skills, and resources to specific community initiatives. Its members advocate for projects that help children, youth and young families to overcome the barriers to achieving their full potential.

They were founded in 1997 and are supported by a full-time coordinator.

BCAPI is also a founding partner of Living SJ, Saint John's collective impact strategy to end generational poverty.

Today, BCAPI has three key priorities:

- 1. Removing the barriers to education success for children who live in poverty, from cradle to career. BCAPI levels the playing field of opportunity by working to ensure:
 - a) Low income children (0 to 5 years) and their families receive continuous high quality early childhood education.
 - b) Early literacy interventions are in place that enable every at-risk child to achieve the Grade 2 provincial literacy standards, a critical benchmark for school and life success.
 - c) Every low income child and teen is actively participating in enriched educational opportunities, in school and after school, 12 months of the year.
 - d) Successful interventions are in place for at-risk high school students to ensure they graduate and are equipped for post-secondary pursuits and adulthood.
- 2. Substantially engaging the Greater Saint John business community in Saint John's strategy to end generational poverty. The time, talents and resources of local business leaders and their employees are required to help the city successfully achieve Living SJ's four priorities.
- 3. Ensuring all interventions aim to bring lasting return on investment, benefitting families, the city and province, through strengthened programs, policies and systems to end lifetime poverty for children.

Community achievements over the past decade

Over the past decade, BCAPI has once again helped to bring together community leaders to make poverty reduction a priority. It has been an active player in progressing educational supports for children in Saint John, serving as a catalyst for the creation of new programs across the community. BCAPI continues to work with many organizations throughout the city who are focused on supporting children and youth in an effort to disrupt the cycle of poverty. Some of BCAPI's key achievements and milestones over the past decade are highlighted below.

2011 – PALS En Route to Success program begins at St. Malachy's HS. It provides students in grades 9-12 with an alternate learning environment every afternoon, for one semester. Summer employment is provided, and credits are obtained for graduating from high school.

2013 - Living SJ launched (BCAPI is a founding partner). Living SJ is Saint John's movement to end generational poverty by removing the education, health and employment barriers for families who live in low-income neighbourhoods. Living SJ uses a Collective Impact approach and works with a network of over 100 partners from three levels of government, the private sector, non-profits and neighbourhoods.

2014 - Bee Me Kids launched. Bee Me Kids is an educational non-profit that empowers and inspires elementary aged children and their families to develop the social and emotional skills that will enable them to succeed in school and life. It operates free of charge for kids in grades 1-3, in two locations in Saint John every Saturday during the school year from 10:00 a.m. until 2:00 p.m.

2015 - Achieve Literacy GSJ launched (BCAPI project). Achieve Literacy GSJ is a team of business, education and community leaders, dedicated to championing a community-wide response to help every child learn to read before Grade 3.

2016 - Differential funding report (BCAPI project).

2016 – Pathways to Education opens in Saint John with TRC as lead agency. The Pathways to Education program supports youth and their families in Waterloo Village and South End Saint John through a variety of free supports designed to improve graduation rates: academic supports and tutoring, social supports and mentoring, financial supports and scholarships, and advocacy support and advising.

2018 - High school graduation rates report (BCAPI project).

2018 - When Children Succeed project begins, with \$1.5 million in BCAPI investor funding and BCAPI partnership with the ASD-S/EECD and Living SJ. This is a three-year demonstration project designed to help 1,000 students from the city's poorest neighbourhoods to succeed in school and pave the way for New Brunswick to improve education outcomes.

The project works by providing additional funding to seven elementary schools with high concentrations of poverty to close the gap in the children's achievement and improve their education outcomes. The project also reduces the teacher-student ratio in K to 2 classrooms down to 1:12 to enable each child to receive intensive, individualized help to overcome learning barriers caused by economic disadvantages and acquire the foundational social and academic skills essential for progressive school success.

Parents are engaged in their children's education success and the social and academic progress of children is documented using quantitative and qualitative measures.

Looking back – BCAPI's areas of focus and Saint John's poverty reduction journey

In 2000, in the early days of BCAPI and based on recommendations from Deloitte, BCAPI focused on breaking the cycle of poverty by supporting initiatives targeting:

- **1. Teens** Reduce the incidence of teenage pregnancy by enhancing existing teen pregnancy prevention efforts.
- 2. Pregnant teens/teen parents To ensure healthy pregnancy and healthy baby; put every young mother on the "right track" to be a good mother and able to support herself and baby.
- **3.** Children Provide a foundation that will allow children of single parents to succeed in society and break the poverty cycle.
- **4. "At risk" teens** Help "at risk" teens and young adults complete their high school education and become work ready.
- 5. Single parents Help single parents get into the workforce and off social assistance.
- **6. Priority neighbourhoods** Promote solutions to the lack of adequate and affordable housing in Saint John, the need for mixed income neighbourhoods, and the regeneration of priority neighbourhoods.

Over the next 10 years, Saint John experienced mixed results with respect to these target groups. Positive gains were made with poverty rates among children and single parents, but the results for teens ranged from impressive to discouraging.

Based on Deloitte's work in 2010, BCAPI became more focused on children's education, specifically early childhood education and care and high school completion. Secondary areas of focus were prevention of teen pregnancy and encouraging measurement of poverty programs.

On the following pages we lay out Saint John's poverty reduction journey over the past two decades, drawing from a number of data sources that reflect poverty rates, child poverty, demographic breakdowns, kindergarten readiness, literacy data, high school completion rates, and other relevant datasets.

2.2 Saint John's poverty reduction journey



The poverty reduction journey in Saint John

While the poverty situation has improved in Saint John, there is much more to be done.

In the following section we present data that tells the story of the poverty reduction journey in Saint John over the past 20 years, including progress made in areas of focus for BCAPI. Here are the highlights:

Poverty overall

- Overall, the poverty rate in Saint John has improved over the past 20 years. There are now roughly 16,600 people in Saint John living in poverty.
- The poverty rate in Saint John continues to be higher than that in Moncton and Fredericton, although the gap with Fredericton has significantly narrowed.
- Saint John's efforts to reduce poverty put it 'in the middle of the pack' in Canada the poverty rate has come down, but not nearly as much as certain cities in Canada (especially St. John's, NL; Edmonton, AB; and Saskatoon, SK).
- Saint John's 'income mobility' the chance you will move out of the income level you were born into is among the lowest in Canada.
- Poverty in Saint John continues to be concentrated in the five priority neighbourhoods, although the boundaries of those neighbourhoods have changed slightly.

Poverty within demographic groups

- The rate of child poverty in Saint John has improved over the past 20 years. There are now roughly 4,780 children in Saint John living in poverty.
- The child poverty rate in Saint John continues to be higher than Moncton and Fredericton and, since 2010, has been higher than the national average.
- Poverty rates among males in Saint John has worsened, particularly for male loneparent families.
- Despite overall declines in poverty, people in Saint John aged 18-34 and 55-64 have experienced poverty at increased rates.

The poverty reduction journey in Saint John (continued)

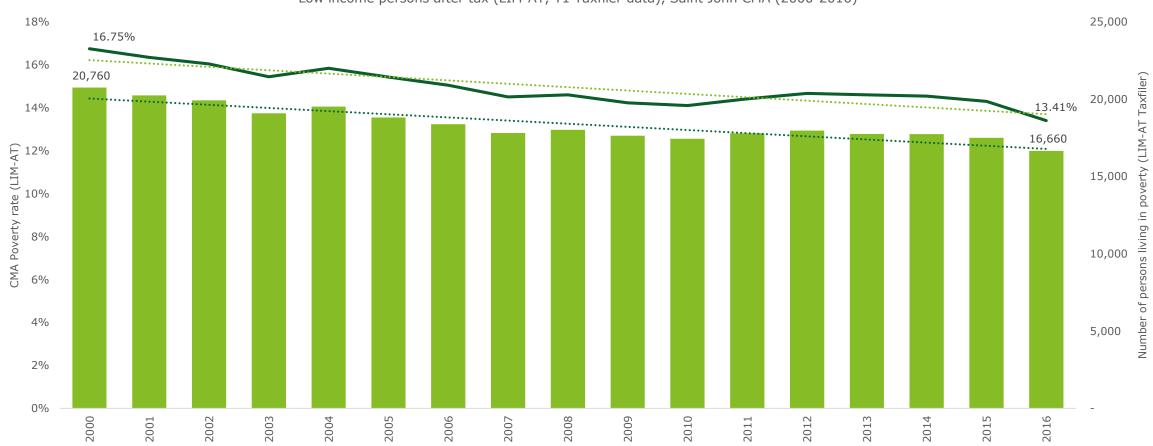
While the poverty situation has improved in Saint John, there is much more to be done.

Poverty from cradle to career

- Kindergarten readiness in priority schools has improved over the past decade, but is still 10 percentage points behind the district overall. And readiness has been declining in recent years.
- Unfortunately, important grade 2 literacy rate data has not been collected since 2017. Priority schools had seen very positive results in the last year for which data was collected.
- While Statistics Canada no longer collects and publishes teen pregnancy data at the municipal level, piecing together provincial data combined with information provided through Saint John Regional Hospital, we have seen an absolute reduction in teen pregnancy.
- High school graduation rates in priority schools have been volatile over the past decade, but continue to be 15 percentage points behind non-priority schools.

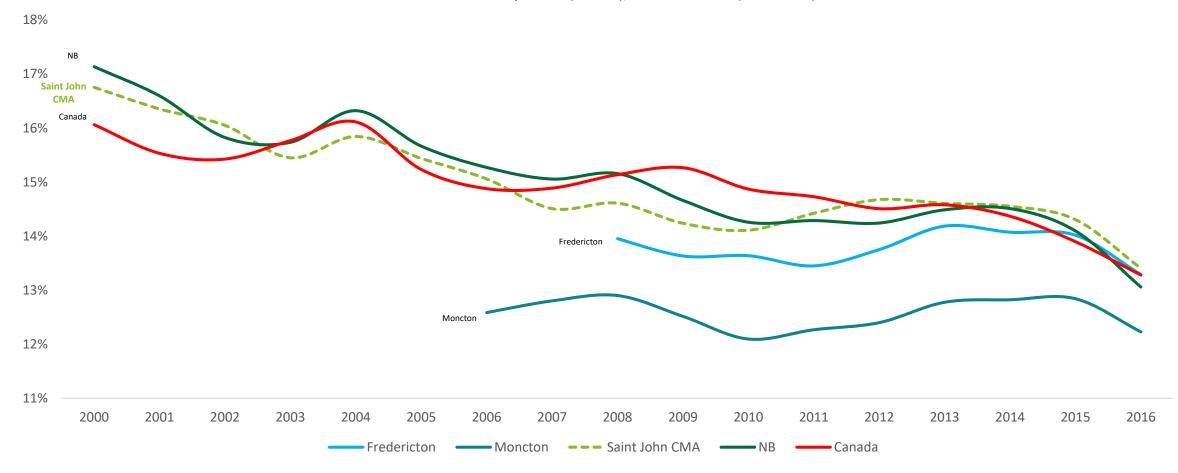
- Unemployment rates in Saint John are significantly higher than the Canadian average across all age groups.
- The number of Saint John youth aged 15-24 who are **N**ot in Employment, Education, or Training (NEET) is significantly higher than the national average and neighbouring communities like Rothesay and Quispamsis. There are an estimated 1,100 NEET youth in Saint John, most of whom are 20-24 years of age.

The bottom line ... there is a need for continued focus on early childhood education through to labour market attachment in priority neighbourhoods in order to have an impact on poverty overall. Focusing on NEET youth will have a shorter-term impact on poverty statistics, but the long-term solution continues to rest with giving children a start in life that will allow them to break the intergenerational cycle of poverty. Of the roughly 126,000 people living in Saint John CMA, 13.4% (or 16,600 people) live in poverty according to taxfiler data. This represents a 20% decline in poverty rate (or 4,100 fewer people) since 2000.



Low income persons after tax (LIM-AT, T1 Taxfiler data), Saint John CMA (2000-2016)

Saint John's decrease in poverty rates closely mirrors trends in Canada and comparable cities. However, Saint John continues to see higher poverty rates than Fredericton and Moncton.



Rate of low income persons (LIM-AT), Saint John CMA (2000-2016)

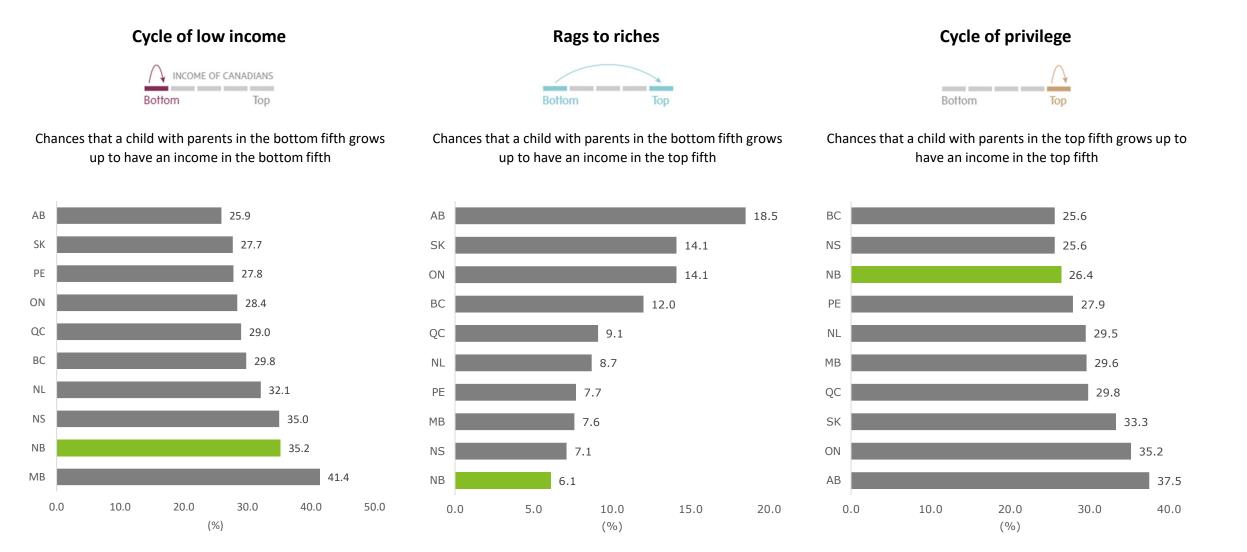
Looking at historical data on poverty rates, the communities of St. John's, Edmonton and Saskatoon have made larger leaps in reducing poverty between 2000 and 2015 than other communities.

	2000	2015	% change 2000-15		2000	2015	% change 2000-15
St. John's, Newfoundland and	17.6%	11.4%	-35.2%	Trois-Rivières, Quebec	15.4%	13.4%	-12.6%
Labrador	17.070	11.470	33.270	Ottawa-Gatineau, Ontario part	13.9%	12.2%	-12.2%
Edmonton, Alberta	14.8%	10.5%	-29.3%	Halifax, Nova Scotia	15.8%	14.1%	-10.8%
Saskatoon, Saskatchewan	17.1%	12.2%	-28.3%	Abbotsford-Mission, British Columbia	16.0%	14.3%	-10.4%
Regina, Saskatchewan	15.4%	11.4%	-25.6%	Thunder Bay, Ontario	13.7%	12.6%	-8.1%
Québec, Quebec	11.7%	8.8%	-24.7%	Sherbrooke, Quebec	14.6%	13.5%	-7.3%
Greater Sudbury, Ontario	14.4%	10.9%	-24.3%	Montréal, Quebec	16.2%	15.2%	-6.5%
Saguenay, Quebec	12.9%	10.1%	-21.7%	Hamilton, Ontario	13.0%	12.3%	-5.0%
Calgary, Alberta	12.8%	10.6%	-17.4%	London, Ontario	14.8%	14.2%	-3.9%
Kingston, Ontario	13.8%	11.5%	-16.8%	Toronto, Ontario	17.3%	17.0%	-1.7%
Victoria, British Columbia	14.0%	11.8%	-15.7%	St. Catharines-Niagara, Ontario	12.5%	13.0%	3.8%
Saint John, New Brunswick	16.8%	14.3%	-14.6%	Winnipeg, Manitoba	14.8%	15.4%	3.9%
Vancouver, British Columbia	19.7%	16.9%	-14.0%	Kitchener-Cambridge-Waterloo	11.4%	11.9%	4.6%
Ottawa-Gatineau, Quebec part	13.5%	11.6%	-13.9%	Windsor, Ontario	13.9%	16.2%	16.4%
Oshawa, Ontario	12.4%	10.7%	-13.2%		10.070	10.270	20.470

Despite considerable progress in poverty reduction, overall poverty rates in Saint John remain high in comparison with other Canadian municipalities

	20	00	2015			
	Poverty (%)	Rank	Poverty (%)	Rank	Change in rank	
Toronto, Ontario	17.3%	3	17.0%	1	-2	
Vancouver, British Columbia	19.7%	1	16.9%	2	1	
Windsor, Ontario	13.9%	17	16.2%	3	-14	
Winnipeg, Manitoba	14.8%	11	15.4%	4	-7	
Montréal, Quebec	16.2%	6	15.2%	5	-1	
Saint John, New Brunswick	16.8%	5	14.3%	6	1	
Abbotsford-Mission, British Columbia	16.0%	7	14.3%	7	0	
London, Ontario	14.8%	12	14.2%	8	-4	
Halifax, Nova Scotia	15.8%	8	14.1%	9	1	
Sherbrooke, Quebec	14.6%	14	13.5%	10	-4	
Trois-Rivières, Quebec	15.4%	9	13.4%	11	2	
St. Catharines-Niagara, Ontario	12.5%	25	13.0%	12	-13	
Thunder Bay, Ontario	13.7%	20	12.6%	13	-7	
Hamilton, Ontario	13.0%	22	12.3%	14	-8	
Saskatoon, Saskatchewan	17.1%	4	12.2%	15	11	
Ottawa-Gatineau, Ontario part	13.9%	18	12.2%	16	-2	
Kitchener-Cambridge-Waterloo, Ontario	11.4%	28	11.9%	17	-11	
Victoria, British Columbia	14.0%	16	11.8%	18	2	
Ottawa-Gatineau, Quebec part	13.5%	21	11.6%	19	-2	
Kingston, Ontario	13.8%	19	11.5%	20	1	
St. John's, Newfoundland and Labrador	17.6%	2	11.4%	21	19	
Regina, Saskatchewan	15.4%	10	11.4%	22	12	
Greater Sudbury, Ontario	14.4%	15	10.9%	23	8	
Oshawa, Ontario	12.4%	26	10.7%	24	-2	
Calgary, Alberta	12.8%	24	10.6%	25	1	
Edmonton, Alberta	14.8%	13	10.5%	26	13	
Saguenay, Quebec	12.9%	23	10.1%	27	4	
Québec, Quebec	11.7%	27	8.8%	28	1	

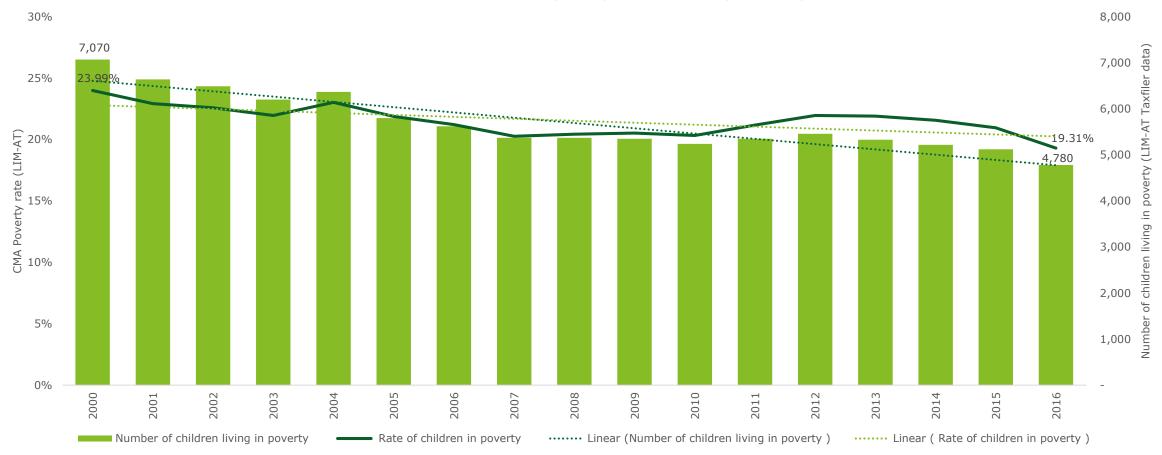
New Brunswick has the lowest income mobility out of all provinces (6.1%) and the second lowest cycle of low income in Canada (35.2%)



Residents of the five priority neighbourhoods make up 31% of the low income population in Saint John (5,200 of the 16,600). These residents experience poverty at a rate of 49% compared to 13.4% for Saint John CMA.

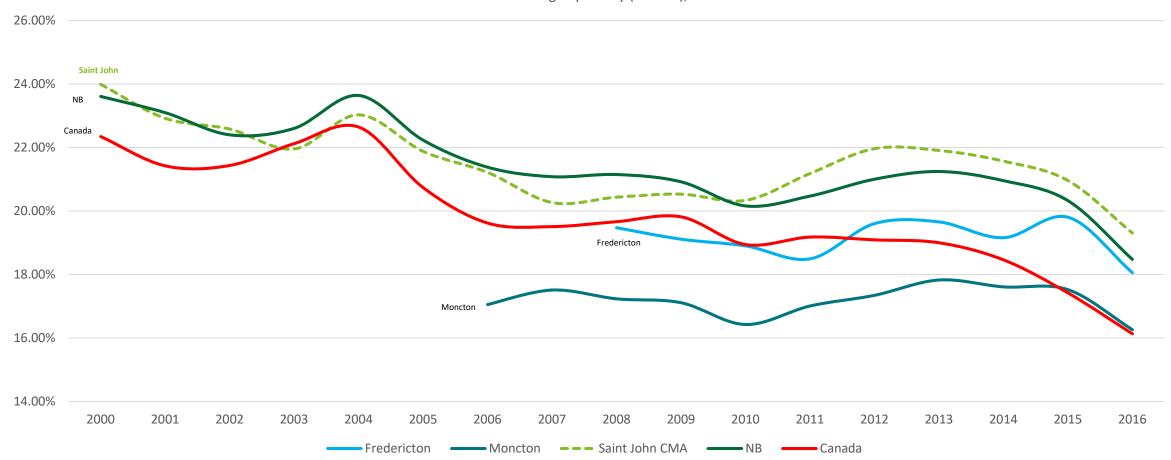
			Neighbourhood			
	Crescent Valley	Lower West Side	Old North End	South End	Waterloo Village	Total
Population 2001	2079	3134	1553	4,134	1808	12,708
Population 2016	1835	2390	1125	3805	1490	10,645
% change from 2001	-11.74%	-23.74%	-27.56%	-7.96%	-17.59%	-16.2%
Poverty rate (%), (LIM-AT)	69.4%	33.8%	55.8%	42.3%	59.2%	48.9%
Persons in poverty (#), (LIM-AT)	1,273	808	628	1,610	882	5,201
Child Poverty rate (%), (LIM-AT)	87.6%	53.9%	70.4%	66.7%	85.4%	-
Senior Poverty rate (%), (LIM-AT)	56.3%	19.3%	42.3%	37.0%	50.0%	-

Of the 4,100 individuals elevated from poverty since 2000, 55% are children (2,290). Today, 19% of children in Saint John live in poverty compared with 24% in 2000.



Low income children after tax (LIM-AT), Saint John CMA (2000-2016)

Saint John's child poverty rate has tracked closely to provincial rates since 2000, but has remained much higher than the national average and neighbouring jurisdictions since 2006. Since 2010, child poverty rates in Saint John have climbed above the provincial average.



Rate of children living in poverty (LIM-AT), 2000 – 2016

Among the vulnerable populations, visible minorities (45%), recent immigrants (65%), and female lone-parent families (42%) report the highest prevalence of poverty. There has also been a sizeable increase in the percentage of male lone-parent families living in poverty.

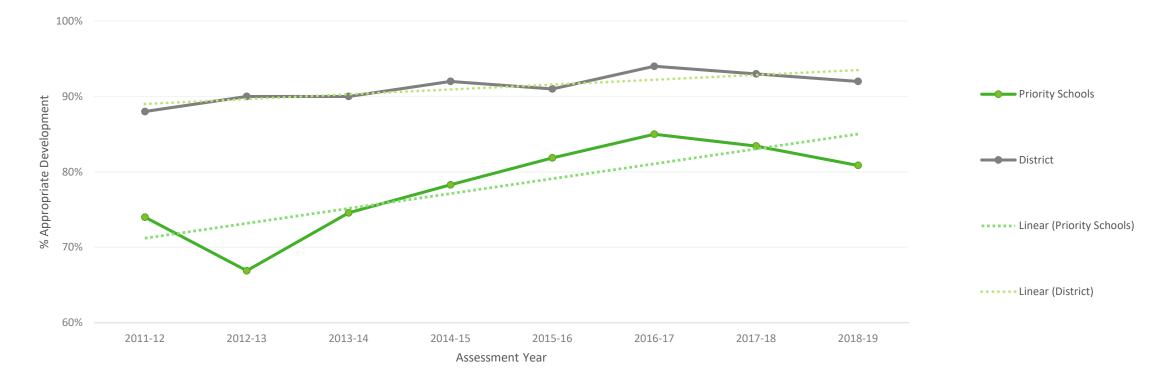
		Population		% Living in Poverty					
	2006	2016	% change	2006	2016	% change			
Male	58,305	59,720	2.4%	14.7%	15.6%	6.1%			
Female	63,055	63,800	1.2%	17.3%	17.8%	2.9%			
Male lone-parent family	2,495	2,940	17.8%	17.8%	28.9%	62.4%			
Female lone-parent family	13,885	12,970	-6.6%	41.6%	42.3%	1.92%			
Not-visible Minorities	-	117,625	-	-	-	-			
Visible Minorities	-	5,895	-	-	45.3%	-			
Aboriginal	-	2,305	-	-	29.5%	-			
Immigrants (total)	-	6,645	-	-	32.6%	-			
Recent Immigrants (2011-16)	-	1,995	-	-	65.2%	-			

While most age groups in Saint John have seen a decrease in poverty, the cohort of individuals aged 18 to 34 and 55 to 64 have seen an increase.

		Total Saint John Populatio	n	% Living in Poverty						
	2006	2016	% change	2006	2016	<u>% change</u>				
0 to 5 years	7,700	7,580	-1.6%	26.4%	24.0%	-10.0%				
6 to 10 years	7,060	7,130	1.0%	24.1%	21.2%	-13.7%				
11 to 17 years	12,140	9,945	-18.1%	19.9%	18.9%	-5.3%				
18 to 24 years	10,775	10,155	-5.8%	19.2%	20.3%	5.4%				
25 to 34 years	14,655	13,965	-4.7%	16.4%	16.6%	1.2%				
35 to 44 years	18,380	15,955	-13.2%	14.9%	13.4%	-11.2%				
45 to 54 years	19,800	18,740	-5.4%	12.6%	11.4%	-10.5%				
55 to 64 years	14,940	18,970	27.0%	14.6%	15.8%	7.6%				
65 to 74 years	8,625	13,165	52.6%	14.3%	11.8%	-21.2%				
75 years and over	7,290	7,920	8.6%	16.9%	14.7%	-15.0%				
Total	121,365	123,525	1.8%							

Over the past seven years, the share of children entering Kindergarten at the appropriate level of development has increased faster in priority neighbourhoods but is still well below the district average.

Proportion of Students Entering Kindergarten at Appropriate Development (EYE-DA)



The share of children in priority schools who achieve NB's Grade 2 reading levels follows closely the provincial average.



% of children who achieve New Brunswick's Grade 2 Reading levels (NB Department of EECD)

While Statistics Canada no longer collects and publishes teen pregnancy data at the municipal level, piecing together provincial data below combined with information provided through Saint John Regional Hospital on the following page, we have seen an absolute reduction in teen pregnancy

	Teen pregnancy rates by province, 2000-2019 (mothers aged 15-19)																				
	'00	01	02	'03	'04	'05	'06	'07	'08	'09	'10	'11	'12	'13	'14	'15	'16	'17	'18	'19	% chg
CAN	17.3	16.3	15	14.5	13.7	13.4	13.7	14	14.3	14.2	13.5	12.6	12	11.1	10.3	9.4	8.5	7.9	6.6	6.3	-64%
NL	19.6	17.9	16.4	16.9	16.8	15.3	16.7	17	19.4	19.2	21.8	17.7	14.6	16.2	15.9	11.3	12.6	10.6	9.5	8.6	-56%
PE	23.7	17	17.6	18.8	16.3	15.6	11.9	17	15.4	16.9	14.9	16.6	13.4	12	9.4	10.5	8.4	9.5	6.8	6.2	-74%
NS	18.7	16.3	16.8	15.3	14.5	13.5	15.2	16.5	18.7	18.3	17.9	17.3	17.5	16.6	13.9	12.7	11.3	11.3	8.5	9.3	-50%
NB	22.2	20.1	18.6	18.7	17.2	16.3	18.5	19.8	20.8	20.9	23.2	21.3	20.1	16.1	17.2	15.3	12.4	12.9	10.7	10.1	-55%
QC	13.8	13.5	12.5	11.5	10.5	10.4	9.4	9.7	10.1	11	9.8	9.2	8.9	8.2	7.5	7.2	6.8	6.3	5.6	5.5	-60%
ON	14.3	13.4	12	11.8	10.7	10.7	10.8	10.8	11.1	10.8	10.5	9.8	9.3	8.4	7.8	7.1	6.2	5.7	4.6	4.3	-70%
MB	34	33.3	32.1	30.4	29.6	29.4	30.8	31.9	31.3	32.7	29.6	28.9	27.4	25.5	24.2	21.9	20.8	19.1	17.1	16.3	-52%
SK	35.7	32.5	30.7	32	32.2	31.9	34.1	35.2	36.3	34.3	34.4	32.5	33.5	29.2	28.4	25.3	23.9	21.3	20.1	18.7	-48%
AB	22.6	21.1	20	19.1	18.8	18.9	20.2	20.9	20.5	20	18.3	17.3	16	15.2	13.7	12.9	11.3	10.3	8.3	7	-69%
ВС	14	13.4	11.8	10.9	10.5	9.8	10.7	10.7	10.7	10.3	9.6	8.5	8	7.6	6.8	6.1	5.2	4.7	3.7	3.7	-74%

Teen pregnancy rates by province, 2000-2019 (mothers aged 15-19)

Data from Saint John Regional Hospital would suggest that the rate of teen pregnancies in Saint John has declined significantly since the late 2000s.

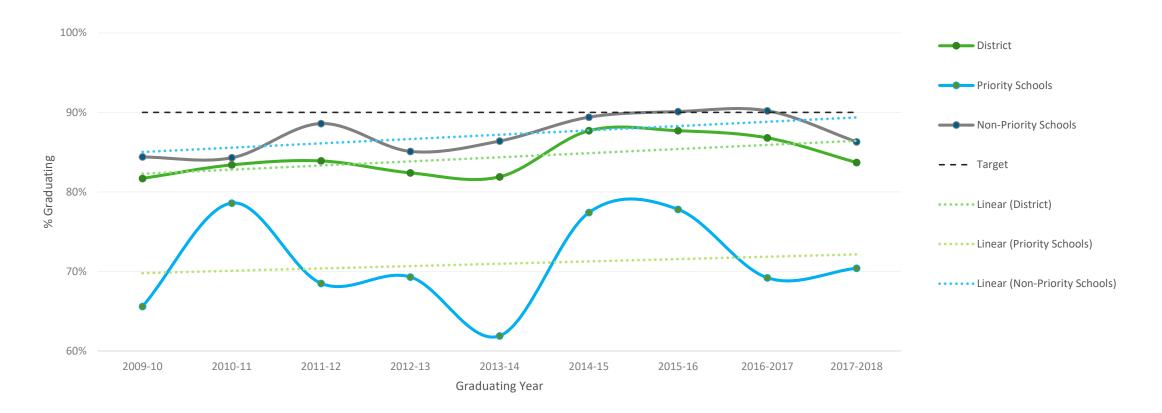
SJRH - Teen Deliveries to Adult Deliveries (2007-08 to 2014-14)

SJRH - Teen Deliveries and Young Adult Deliveries (2018-19 to 2018-19)

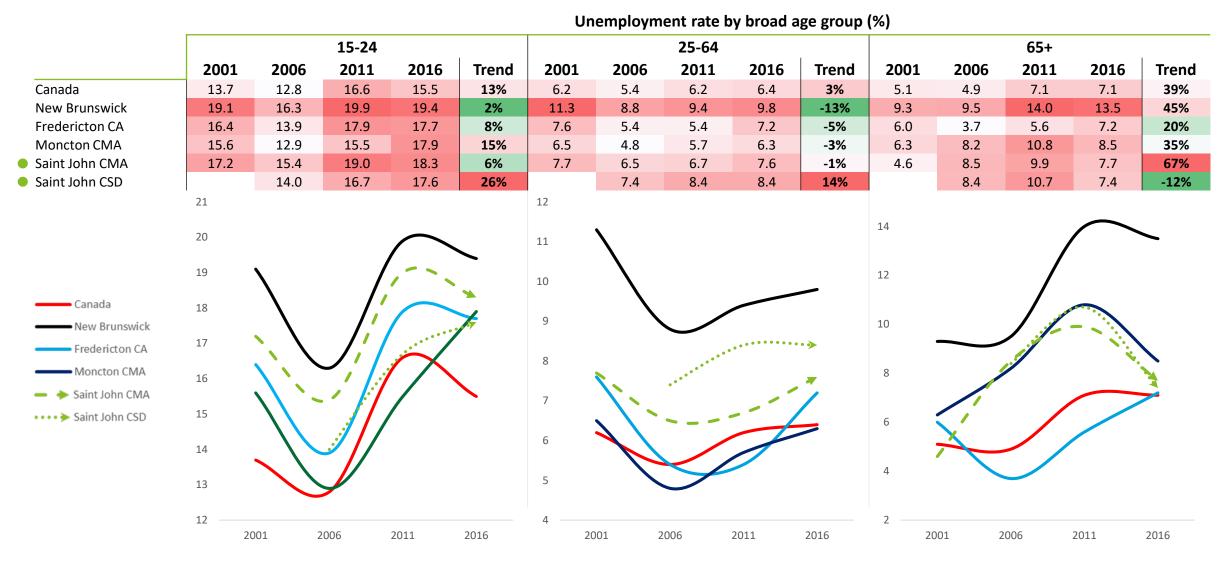
Fiscal Year	Total Deliveries	Total Teen Deliveries (<20yrs)	% of Teen Deliveries	Total Adult Deliveries (>=20yrs)	% of Adult Deliveries	Fiscal Year	Total Deliveries (All Ages)	< 15 Yrs	15-17 Yrs	18-22 Yrs
2007/2008	1,727	160	9.26	1,567	90.74	2014-15	1,600	0	26	247
2008/2009	1,759	150	8.53	1,609	91.47					
2009/2010	1,704	132	7.75	1,572	92.25	2015-16	1,510	0	23	208
2010/2011	1,731	142	8.20	1,589	91.80	2016-17	1,510	2	18	207
2011/2012	1,663	139	8.36	1,524	91.64					
2012/2013	1,487	104	6.99	1,383	93.01	2017-18	1,521	0	17	223
2013/2014 (Q1)	355	22	6.20	333	93.80	2018-19	1,471	1	15	181

Gains in the district's high school graduation rates have been declining since 2014-15. Graduation rates for priority schools are particularly volatile and remain considerably behind the district average.

High School Graduation Rates After 4-5 Years



Saint John has significantly higher unemployment rates than the Canadian average across all age groups.



			The second					1
In Saint John, 1 in 7 youth aged 15-24 are in employment, education or training, significantly more than the Canadian ave		L	14.7%				R	undy Nati Park
of 1 in 11.		Hampk	Hampton (8.6%)					
Roth Grand-Bay Westfield (6.4%)	lesay (6.9%) Saint Jo	Quispamsis (hn (14.3%)	9.3%)					
			Numbe	r of NEET yout	h by age and geog	raphy		
			Age		John CSD Roth		spamsis	1
			15-19	360	35	100		1
			20-24	745	70	110		i i
			Total	1,10	5 105	210		
	Per cent (%)	of NEET youth by age	e and geography					1
and Santan School and	Age	Saint John CMA	Saint John CSD	Rothesay	Quispamsis	NB	Canada	
	15-19	7.6	10.2	4.4	7.3	8.4	6.4	
	20-24	16.2	17.5	10.6	12.6	16.7	11.8	
	20 24	10.2						

Source: SJHDC Community Reflections Issue 13. 2019. / 2016 Census Community Profiles, Statistics Canada

24

36

2.3 What we heard from stakeholders



We interviewed 48 stakeholders across four broad groups to help understand BCAPI's key contributions and impact, as well as the current state of Saint John's poverty landscape.



BCAPI & Living SJ Leadership

- John Adams, BCAPI Leadership Team
- David Alston, BCAPI Leadership Team, former Co-chair of Living SJ
- Rob Belliveau, BCAPI Incoming Chair
- Brice Belyea, Leadership Team Co-Chair, Living SJ Chair
- Katie Bowden, BCAPI Communications Chair
- Lino Celeste, BCAPI Leadership Team
- Craig Estabrooks, Living SJ
- Roxanne Fairweather, BCAPI Co-chair
- Tom Gribbons, BCAPI Leadership Team
- Paulette Hicks, BCAPI Co-chair, former LSJ
- JK Irving, BCAPI Leadership Team
- Cathy Lahey, BCAPI Leadership Team
- Gary Lawson, BCAPI Leadership Team
- Dominic Moran, ED, Living SJ
- Derek Oland, BCAPI Leadership Team
- Gerry Pond, BCAPI Leadership Team
- Jim Quinn, BCAPI Leadership Team
- Ann Rickman, BCAPI Treasurer
- John Wheatley, Leadership Team Co-Chair
- Cathy Wright, former ED, Living SJ



Grassroots organizations & community representatives

- Sharon Amirault, SJ Womens Empowerment
- Juanita Black, Community champion
- Silvia Borsic, Family Resource Centre
- Adrienne Boudreau, YMCA children & youth
- Jasmine Chandra, Nick Nicolle Centre
- Ann Driscoll, Crescent Valley Neighbourhood Resource Centre
- Penni Eisenhauer, Waterloo Village
- Kelly Evans, Greater SJ Community Foundation, Executive Director
- Deborah Fisher, PALS Coordinator
- Christina Fowler, SJ Learning Exchange
- Randy Hatfield, SJ HDC
- Alexya Heelis, United Way, ED
- Dustin LeClerc, Carleton Community Centre
- Mary LeSage, PULSE, People United
- June Breau Nason, Teen Resource Centre
- Susan Tipper, PALS-EnRoute to Success, Coordinator
- Sara Thurlow, UNBSJ Promise Partnership Program, Program Manager
- Liz Weaver, Tamarack Institute



School administrators & principals

- Lori Doyle, Principal, Prince Charles School
- Erica Lane, Community Engagement Coordinator, Anglophone South School District
- Christine Roy, Principal, St. John the Baptist School
- Zoe Watson, Superintendent, Anglophone South School District



Government officials

<u>Municipal</u>

- John Collin, Saint John City Manager
- Don Darling, Saint John Mayor

Provincial

- Dominic Cardy, Minister of Education
- George Daley, DM of Education
- Dorothy Shephard, Minister of Health

<u>Federal</u>

• Wayne Long, Member of Parliament

Over the course of our discussions with BCAPI's various stakeholders and leadership team members, five key insights emerged:



The level of engagement of the Saint John business community in the anti-poverty space is unique, valued, and strengthens the credibility and impact of local initiatives



BCAPI continues to enjoy considerable influence and access to key decision makers thanks to its greatest asset – those sitting at the leadership table



There is a lack of a common, shared vision and approach to ending intergenerational poverty in the Saint John anti-poverty ecosystem



Coordination of Saint John's resources and community organizations, a relentless focus on results, and scaling up of successful initiatives is needed to realize substantive change



Building on BCAPI's experience in Education, there is an opportunity to formalize its advocacy role and to move the needle in other priority areas such as Employment to achieve systemic change

The level of engagement of the Saint John business community in the anti-poverty space is unique, valued, and strengthens the credibility and impact of local initiatives.

Key messages we heard

- BCAPI has raised the profile of poverty in Saint John and focused business attention on the prevalence and depth of poverty in the community.
- BCAPI is an **important forum** for business leaders to think about and discuss poverty in a **safe space** and explore how it can be best addressed.
- BCAPI provides a **common voice for the business community** under LSJ's larger umbrella.
- BCAPI is recognized for bringing **critical business skills** to the anti-poverty space by looking at things differently private sector discipline which is needed, action-orientation, risk tolerance, focus on metrics, strategic thinking, and decisiveness.
- BCAPI is widely recognized as having a meaningful and positive impact on community groups, assisting in development of business cases for specific initiatives through a lens of economic gains/losses, and a focus on return on investment.

"Engagement of the business community brings a vital connection between employment opportunities and those experiencing poverty – such as that found in the PALS and Learning Exchange programs."

"BCAPI has shown leadership in poverty reduction, and has set an example for other communities. They have maintained engagement, while others struggle to get started."

"Engagement of the business community provides influence and credibility to many anti-poverty initiatives in Saint John." 2

BCAPI continues to enjoy considerable influence and access to key decision makers thanks to its greatest asset – those sitting at the leadership table.

Key messages we heard

- The **reputations**, **enduring enthusiasm**, and **influence** of those around the leadership table continue to be **BCAPI's greatest strength**.
- BCAPI enjoys **unique levels of access** to key decision makers in Saint John and the Province of New Brunswick.
- BCAPI's recent advocacy efforts have yielded positive results, most recently demonstrated through K-12 differential funding in New Brunswick schools.
- Very strong relationships within the business community, with government, community organizations, and knowledgeable staff deeply connected in the antipoverty space.

"BCAPI's greatest strength continues to be the reputations and influence of the people around the leadership table."

"Government tends to listen to the business community more often than the not-for-profits. BCAPI's ability to articulate community needs as economic issues and tie it to a return on investment has had success in strengthening government support for anti-poverty initiatives."

"BCAPI can get to levels of government higher than we can."

3

There is a lack of a common, shared vision and approach to ending intergenerational poverty in the Saint John anti-poverty ecosystem.

Key messages we heard

- Government needs to feel the SJ community is organized, yet there is a perceived lack of a common vision among groups working to end poverty.
- Despite a lot of good will, there is **no common plan** to address intergenerational poverty in Saint John. There are too many groups working in isolation, each with individual missions, not one common mission.
- Individuals who run neighbourhood groups are so busy keeping the lights on and delivering basic needs that there is little time for "big picture" thinking or to plan adequately.
- Change is needed to achieve material gains in anti-poverty efforts in Saint John.
 The vision to end intergenerational poverty in Saint John needs to be bigger and bolder.
- To move the needle on poverty, SJ needs a common strategy that is outcomesfocused, with clear objectives, a best-in-class work plan, and a clear accountability framework.

"Many of the community groups addressing poverty find planning difficult, let alone the grind of execution."

"Do we care enough about ending poverty to embrace discipline and focus on outcomes? We have to do whatever it takes." 4

Coordination of Saint John's resources and community organizations, a relentless focus on results, and scaling up of successful initiatives is needed to realize any magnitude of change.

Key messages we heard

- There is a pressing need to level up on coordination without undermining volunteer spirit at the grassroots level.
- There are **more initiatives in SJ than anywhere else in the province**, 100+ organizations and agencies, creating **tension**, **competition and duplication**.
- Making meaningful progress will require **more participation** and possibly more resources from the business community and across SJ.
- There **may be adequate funding to address issues** if it were allocated against a strategy and focused on programs and initiatives proven to work.
- There is a **reluctance to change** among many community organizations in Saint John.
- **Living SJ has a central role** in coordinating community efforts to address poverty. BCAPI could play a role bolstering LSJ efforts, scaling up resources, and continuing to identify how business people can advance key priorities and metrics under LSJ's four pillars.

"We have a lot of organizations whose main purpose is for the organization to exist. No ill intent, but it's a fact. Is every dollar going to the right place?"

"There are many players just trying to exist, raising \$60,000 for an ED to produce a newsletter, and so much of the energy is spent trying to keep the peace. It's simply not enough."



Some stakeholders identified opportunities to formalize BCAPI's advocacy role and to move the needle in other priority areas such as Employment to achieve systemic change.

Key messages we heard

- Intergenerational poverty requires changes at a **system and policy level**. Despite some progress over the past two decades, **community needs remain significant**, particularly in education, labour force attachment, housing and child care.
- Some stakeholders **encouraged BCAPI to assist in areas beyond Education**, such as Employment. A wide range of opportunities were identified by stakeholders that the business community could pursue to advance anti-poverty efforts, including, for example, advocating for the removal of criminal record checks in job interviews, minimum wage increases, livable wages, facilitating increased availability of child care and affordable housing.
- To date, **BCAPI's advocacy efforts have been somewhat ad hoc**. There is a perceived opportunity to use its considerable influence to accelerate change and outcomes through a more sophisticated approach to advocacy and government relations.

3. Research trends on intergenerational poverty



Research trends on intergenerational poverty

In the years since our last review, much has been researched and written about intergenerational poverty and its causes. The following section highlights some of the key findings that have emerged over the past decade.

As intergenerational poverty involves the transmission of poverty from older generations of individuals and families to their children, income mobility – the extent to which individuals move up (or down) the socioeconomic ladder compared with their parents – is often seen as a useful field to study.

Low mobility at the bottom of the income brackets leads to an increase in intergenerational poverty. Some of the identified drivers that have a large and significant effect on intergenerational income mobility include:

- Adverse childhood experiences: Early adversity such as child abuse and neglect negatively impacts adult education, employment, and income, perpetuating the cycle of poverty.
- **Genetics**: Some studies have identified that incomes tend to be more linked between identical twins than fraternal twins.
- **Birth order, family size and family structure**. Several studies have looked at the impact of family structure on earnings and found some correlation.
- Inherited personality traits: Inherited non-cognitive abilities such as personality traits, locus of control (the extent to which people believe they are in control of outcomes in their lives), and self-esteem have a large effect on income mobility.

- Wealth: Parental wealth can affect children's income directly, through gifts and inheritance, and indirectly, by providing good housing and access to better nutrition, health care, and education. Socio-economic status may also provide social connections that help with access to schools and job opportunities.
- Neighbourhood social conditions: Unemployment rates in a child's local environment affect income mobility. "Growing up in a 'good' neighborhood with low unemployment is associated with higher earnings when the child reaches adulthood."
- Education: The level of a child's education has a significant effect on the persistence of income across generations, but so does that of his or her parents. In fact, parental education is one of the most critical determinants, as educational attainment tends to persist across generations.

A number of large studies point to the role of education as the largest and most significant known factor of income mobility. A 2020 Canadian study by Simard-Duplain and St-Denis shows that the education level of children accounts for 40.5–50.1 percent of the correlation between their income and that of their parents.

Interventions in early years and early literacy are believed to have the greatest rate of return on human capital.

A November 2020 Deloitte research paper emphasized what BCAPI already knows – the importance of investing in early years and childhood literacy to maximize the rate of return. The diagram on the right illustrates that investments in pre-school have a significantly higher rate of return in comparison with interventions that take place later in life. Because public and private funds available are limited, in order to maximize outcomes, programming oriented to younger children will yield greater results. In other words, the earlier an investment is made in a person's life, the larger the rate of return will be on their human capital, and the better chance they will be able to succeed in school and in life.

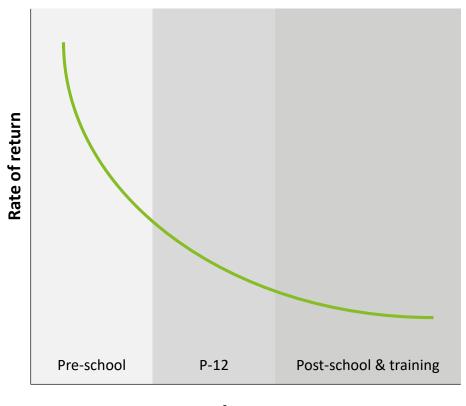
Research has shown that investing in early learning has yielded social returns of between 2 and 13 percent for every dollar invested (Shuey and Kankaras, 2018).

Some of the other key findings in the Deloitte paper include:

- Literacy lays the foundation for a strong, educated, and productive labour force.
- Literacy supports businesses and contributes to economic growth.
- Investing in early literacy can reduce government spending on social services.
- The share of youth with low literacy levels has increased in the last 10 years.
- Eastern Canada outperforms Western Canada in early developmental outcomes.
- Drivers of literacy performance: socioeconomic status, home learning environment, parental education.

A copy of the Deloitte paper can be found in Appendix B.

Rate of return on human capital investments



Age

Youth not in employment, education or training (NEET) is a high-risk group.

The proportion of young people aged 15-29 who are not in employment, education or training (NEET) has been closely followed by governments for 20 years. It is used to measure social exclusion, economic inactivity and levels of disengagement from labour markets. Young people who are not in employment or education may be experiencing difficulties making the transition from school to the labour market and could also be at a higher risk for long-term economic and social difficulties.

Drivers of youth not in employment, education, or training

- Dropping out of school.
- High youth unemployment due to:
- Lack of relevant qualifications;
- Mismatch between young people's qualifications, workplace requirements, and labour market needs;
- Poor expectations fostered by lack of role models;
- High rates of regional unemployment;
- Business cycles and recessions; and,
- Physical, mental health, or additions.
- Lack of available or suitable education and training programs.
- The invisibility of pathways to the workplace and limited awareness of available programs.

Consequences of NEET

- Young people who are not in employment or education may be experiencing difficulties making the transition from school to the labour market and could also be at a higher risk of long-term economic and social difficulties.
- Youth NEET were also more likely to have poorer self-reported physical and mental health.
- Higher levels of social disengagement. Lack of prospects can create feelings of social exclusion and can contribute to antisocial behaviours such as crime.

Young NEETs

- The youngest NEET group (15-16 year olds) is of particular concern as they tend not to be in the labour market and likely have not obtained their high school diploma. This group is therefore particularly vulnerable to future socioeconomic difficulties (Statistics Canada and CMEC 2018).
- If younger NEETs do not become re-attached to education or employment, it becomes considerably more difficult to achieve labour force attachment later in life.

A number of systemic barriers continue to exist preventing individuals from overcoming poverty.

Intergenerational poverty requires changes at a system and policy level. Despite some progress over the past two decades, community needs remain significant, particularly in education, labour force attachment, housing and child care.

Many of the systemic barriers keeping families in poverty are entrenched in public policy and practice. Some examples of systemic barriers to escaping poverty include:

Employment

- Minimum wage increases A study of increases in state minimum wages showed that an increase of \$1.00/hr contributed to a decline in overall child abuse and neglect reports, including a 9.6% decrease in neglect reports (Raissian & Bullinger 2017).
- Criminal record checks Criminal record checks are requested frequently by employers and have a powerful effect on hiring practices and employment outcomes. A recent review of literature found that 9 out of 10 employers conduct criminal background checks for employment and the likelihood of callback for an interview drops by 50% for applicants with criminal records (Emsellem et al., 2015). In another Ontario study, both youth and employment agency workers reported that individuals with police records were consistently denied work regardless of seriousness or type of offence (St. Stephen's Community House & Access Alliance, 2016).

Child care

 Accessible and affordable child care - Research shows that high-quality child care can buffer the consequences of adversity in the home and mitigate adverse childhood experiences, which are negatively associated with adult education, employment, and income potential. Research shows that those with adverse childhood experiences were more likely to report high school non-completion, unemployment, and living in a household below the poverty level.

Education

Educational, service, and judicial systems that are trauma—informed and trauma—responsive can minimize the exacerbation of poor adult outcomes due to early adversity. School systems could consider other alternatives to suspending or expelling children to address behavioral problems that may well be the result of adverse childhood experiences.

4. Looking forward

- 4.0 Community needs
- 4.1 BCAPI's role in support of the community
- 4.2 Areas of focus
- 4.3 Organizational structure



Looking forward

In considering BCAPI's future roles we started by looking at what is needed in Saint John in order to continue to move the needle in poverty reduction. We have noted a number of observations based on the data and discussions with community members from nonprofits, the business community, and government. These gaps underpin our first set of observations which relate to the community as a whole.

We then look at where BCAPI can play a role in supporting the community, and then move on to where BCAPI should focus its effort over the next 5 to 10 years. BCAPI's leadership reviewed a list of possible future areas of focus and assessed each against a set of criteria.

Finally, this section looks at implications to BCAPI's structure and composition, building on where BCAPI should focus in the future.

4.0 Community needs



Community needs

Over the past 20 years, Saint John has made considerable progress in reducing poverty. However, despite these efforts, both poverty overall and child poverty levels remain stubbornly high, particularly in comparison with other Canadian municipalities.

While the scope of this review focuses primarily on BCAPI and its role in the community, in discussions with community stakeholders and in the analysis of relevant indicators, we have noted the following observations which apply to the broader Saint John community:

- Change is needed to achieve material gains in anti-poverty efforts in Saint John. The vision and the effort to end intergenerational poverty in Saint John needs to be bigger and bolder.
- Despite tremendous good will, stakeholders report there is no common plan to address intergenerational poverty in Saint John. There is a sense that there are too many groups working in isolation, each with individual missions rather than a common mission.
- Stakeholders report that government needs to feel the SJ community is organized, yet there is a perceived lack of a common vision among groups working to end poverty.
- To move the needle on poverty, SJ needs a common strategy that is outcomesfocused, with clear objectives, a best-in-class work plan, and a clear accountability framework.
- There is a pressing need to level up on coordination to ensure that dollars allocated to poverty reduction are going to areas that have the most impact.
- There is a need for a strong community group to lead the development and the execution of such a plan. Based on Deloitte's work, it appears Living SJ remains best positioned to play this role.



© Deloitte LLP and affiliated entities.

Community needs - Living SJ

The launch of Living SJ in 2014 was a positive development for Saint John and helped the community identify key priorities for reducing generational poverty. The community remains proud of the collective impact approach it adopted and there is a real will in the community to make progress.

It is clear that Living SJ has a central role in coordinating community efforts to address poverty. It is also clear that the ambitions surrounding the creation of the organization have yet to be fully realized.

While the creation of a Social Innovation Fund has made a number of innovative projects possible in the region, Living SJ faced challenges as the organization assumed the role of administrator of the Fund. Stakeholders noted challenges in the organization's dual role of representing the community but also administering funds for innovative projects which sometimes created tensions. The organization has also had some key staff turnover challenges.

In addition to leading the development of an action plan to reduce poverty, Living SJ also has work to do in determining the best way to execute such a plan (see recommendation 1.1). This will require a more structured and strategic approach than has been adopted to date.

We note that Living SJ has struck a taskforce looking at recommendations for the future and this work is currently in progress.

In addition, Living SJ has recently taken on new staff, including a new executive director and collective impact coordinator in September 2020. This opens an opportunity to reenergize the 100+ community partners and stakeholders that make up the organization around a common mission and plan.



4.1 BCAPI's role in support of the community



Saint John needs a strong coordinating body to lead development of a vision and plan, and oversee execution of the plan and coordination

One of the key enablers of reducing poverty in other jurisdictions has been the presence of a clear poverty reduction plan. In discussions with stakeholders, many parties identified the lack of a clear plan as a key obstacle in making progress in poverty reduction in Saint John.

Stakeholders report that there are many groups working in isolation, each with individual missions rather than a single common mission. To move the needle on poverty, Saint John needs a common strategy that is outcomes-focused, with clear objectives, a best-in-class work plan, and a clear accountability framework.

Stakeholders also reported that government needs to believe the Saint John community is organized with a common vision among groups working to end poverty. While there are core priorities which have been developed by Living SJ, there is no clear sense of what key metrics are attached to these priorities or what the game plan is.

There is a pressing need to level up on coordination. Despite a lot of good will, there is no common plan to address intergenerational poverty in Saint John.

Change is needed to achieve material gains in anti-poverty efforts in Saint John. The vision to end intergenerational poverty in Saint John needs to be bigger and bolder. Saint John needs a strong coordinating body to lead development of a vision and plan, and to oversee execution of the plan. We believe Living SJ is best positioned to function as the coordinating body.

The plan developed under the leadership of Living SJ should be multi-year with defined poverty reduction targets (e.g. lifting 1,000 people out of poverty in five years), short and medium-term objectives and actions, and clear roles and responsibilities.

Many of the systemic barriers keeping families in poverty are entrenched in public policy and practice. Therefore the plan should also clearly identify barriers and obstacles to overcoming poverty with a plan to address them.

What should be BCAPI's role? While a plan requires broad support and buy-in, we believe BCAPI can play a key role in working with Living SJ to initiate the development of such a plan with all key players.

It can also contribute in specific ways by, for example, leveraging strategic planning knowledge, facilitation, etc.

Recommendation 1.1 Work with Living SJ to initiate development of Saint John poverty reduction plan with all key players

Funds dedicated to the reduction of intergenerational poverty should be consolidated to support successful programs and maximize impact

Today, there are more than 150 groups working in the poverty-alleviation space in Saint John. Stakeholders report the high number of organizations and agencies can create tension, competition and duplication. Making meaningful progress on reducing generational poverty will require doing things differently and funding only programs that are truly effective at reducing poverty.

In order to maximize the return on investment, consolidation, coordination and dissemination of funds dedicated to the prevention of poverty should take place. Distribution of funds based on vision alignment and outcomes achieved will be key to maximizing the output per dollar invested. These outcomes will be clearly defined and agreed upon by stakeholders as part of the Saint John poverty reduction plan.

Some stakeholders reported there may be adequate funding to address poverty reduction in Saint John if all government sources were consolidated and then allocated against a strategy and focused on programs and initiatives proven to work; however, there is a reluctance to change.

Living SJ has a central role in coordinating community efforts to address poverty. Once a plan is developed, consolidated funding intended for the prevention of poverty should be pursued. BCAPI could play an advocacy role is helping make this happen.

Note: this recommendation does not propose consolidating funding that is meant for immediate needs such as shelters or food banks; it is focused on funding aimed at poverty reduction.

Recommendation 1.2 Advocate for consolidated funding to support execution of poverty reduction plan

BCAPI has a role in supporting the execution of Saint John's poverty reduction plan

As part of the Saint John poverty reduction plan (Recommendation 1.1), BCAPI should identify how it can best support the execution of the plan.

BCAPI already plays a lead role in Living SJ's "Closing the Education Achievement Gap" pillar. It is assumed that BCAPI will continue to play a role around the educational component of the poverty reduction plan.

There may be additional roles that are appropriate and suitable for BCAPI. This could include, for example, defining processes for outcomes-based funding decisions or advocating for removal of specific systemic barriers.

The plan should clearly identify and prioritize obstacles or systemic barriers that keep individuals from escaping poverty. BCAPI's leadership team should assess these barriers to identify if there is an advocacy role in addressing those. Leveraging the influence of the leadership team, BCAPI should formalize its advocacy role to influence policy and practice change among businesses and government to reduce barriers to escaping from poverty in a number of strategic areas as defined by the plan.

Recommendation 1.3 Support execution of the poverty reduction plan as appropriate (e.g. defining process for outcomes-based funding decisions)

The geographic footprint of poverty has changed necessitating changes to priority neighbourhood boundaries

Over the past decade year, BCAPI has focused its efforts on five priority neighbourhoods in Saint John. In recent years, new poverty data has shown a changing geographic footprint in the community.

The following pages show poverty rates in Saint John at the Dissemination Area level which is the most detailed geographic data made available by Statistics Canada. Areas shaded in darker blue represent high levels of poverty using the low-income measure (after tax) while those with lighter shades represent lower levels of poverty.

BCAPI's five priority neighbourhoods are identified in solid yellow lines: Crescent Valley, Old North End, Waterloo Village, South End, and Lower West Side.

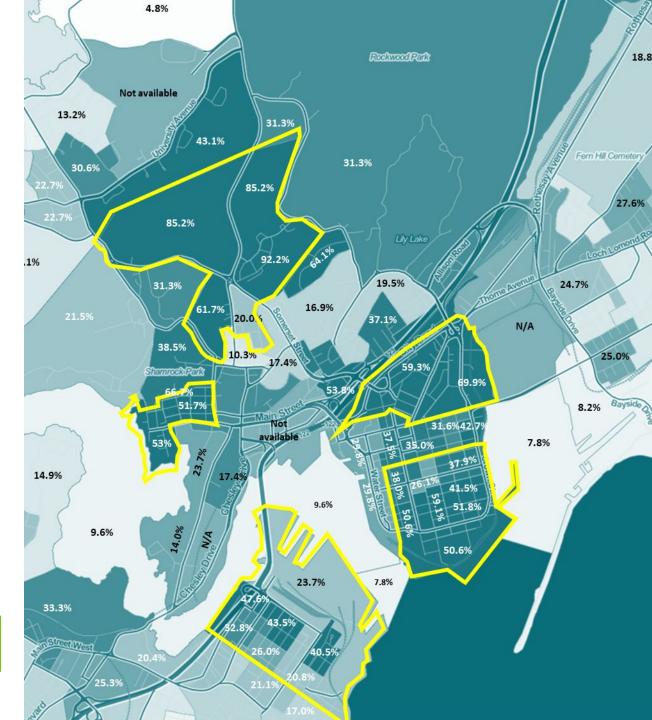
On the following page we highlight potential boundary changes to the priority neighbourhoods based on demographic changes. Specifically, the streets between the South End and Waterloo Village, as well as just north of Waterloo Village, both have substantial levels of poverty, suggesting that the boundary could be expanded or even merged.

Similarly, the area between the Old North End and Crescent Valley, as well as just north of Crescent Valley, also maintains high levels of poverty, suggesting that boundaries be expanded or even merged.

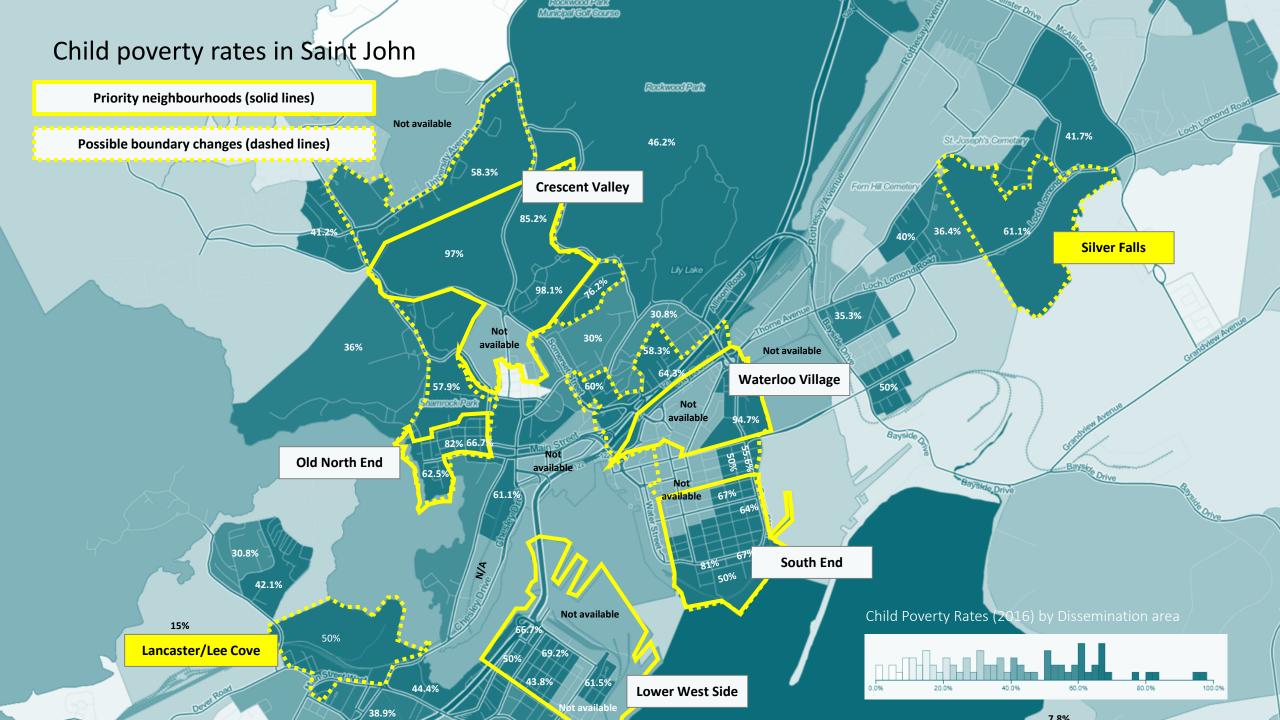
Finally, we note relatively high levels of poverty in two other areas: Silver Falls (47.6%) and Lancaster/Lee Cove (33.3%).

Recommendation 1.4 Redraw priority neighbourhood boundaries to reflect changes to the geographic footprint of poverty in Saint John

© Deloitte LLP and affiliated entities.







4.2 BCAPI areas of focus



BCAPI should continue its focus on early childhood education, childhood literacy, and K-12 supports

In 2010, BCAPI identified three areas as their primary focus that would guide their work over the coming decade. These areas had as their common theme the importance of supporting children's education as a key strategy to breaking the cycle of poverty. They relate to having children appropriately ready to start school, keeping them in school until they graduate from high school, and ensuring their after school hours are spent in safe and productive ways. Essentially, the focus is from "cradle to career", a concept that looks at education as a continuum from birth to employment.

The research continues to hold Education as the largest driver of generational income mobility and therefore critical to breaking the cycle of poverty. It is estimated that Educational attainment accounts for 40-50% of intergenerational income mobility.

Human capital frameworks also support the argument that investments in the early years and in childhood literacy yield the greatest returns.

BCAPI's contributions to early years and K-12 education are seen as effective by stakeholders – and an important initiative (When Children Succeed project) is currently underway.

We believe more time is needed to see results. Within five years BCAPI could begin to see material impact.

Given the wide body of evidence that identifies Education and early years programming as the key factor in reducing intergenerational poverty, it is recommended that BCAPI maintain its focus on early years, childhood literacy, and K-12 Education.

In our review, we noted that the provincial Department of Education does not maintain a number of key datasets on the academic performance of school age children. We learned that datasets that were maintained in the past, such as grade 2 reading levels, are no longer collected. As a result, we encourage BCAPI to advocate for the collection and publication of childhood literacy and other relevant data.

Recommendation 2.1 Continue focus on early childhood education, childhood literacy, and K-12 supports, including advocating for data collection

BCAPI should scale up programs that successfully drive high school completion, particularly among schools that service priority neighbourhoods

In Deloitte's last report for BCAPI in 2010, we noted that there were strong indications that high school students who live in priority neighbourhoods have very high drop-out rates. This continues to be the case, and is now backed up by data, with high school completion rates in priority neighbourhoods continuing to lag significantly behind peer schools and the district average.

BCAPI was successful in bringing Pathways to Education to Saint John; however a wide achievement gap remains. This is concerning as many of these individuals are at risk of falling between the cracks.

Because most jobs in Saint John require a high school education or higher, those that drop out of school are at a significant disadvantage.

BCAPI should strengthen its commitment to drive high school graduation by working to scale up programs like Pathways to Education and PALS En Route to Success (if they continue to be supported by evidence).

Other drop-out prevention efforts may also be required.

In our review, we noted that the provincial Department of Education does not track high school completion data at levels below the provincial level. As a result, we encourage BCAPI to advocate for the collection and publication of this and other relevant data.

Recommendation 2.2 Scale up programs that successfully drive high school completion, particularly among schools that service priority neighbourhoods, and advocate for data collection

Leverage business community to help connect youth not in employment, education, or training to the workforce, particularly those in priority neighbourhoods

As illustrated on page 36, one in seven youth aged 15-24 in Saint John are not in employment, education or training, significantly more than the Canadian average of one in eleven. With high levels of youth not in employment, education or training ("NEET"), an estimated 1,100 young people in Saint John are at risk for long term economic and social difficulties, perpetuating the cycle of poverty.

NEET youth are considered to be at risk for long term economic and social difficulties, and should be seen as a key part of addressing intergenerational poverty.

While much of BCAPI's energy is focused on young and school-aged children, the business community in Saint John is in a unique position to foster the link between school and employment. Approximately 43,670 people are employed by 3,943 private businesses in Saint John, with the remaining 18,830 working in health care, education and public administration. A number of the major employers in the city of Saint John have ties to BCAPI leadership.

Hiring a small number of the 1,105 youth not in employment, education or training would not only make a major difference to these individuals, efforts made to attach atrisk and NEET youth to employment will have a more immediate impact on poverty rates (in comparison to early years programming that takes many years). Of note, three community groups in Saint John recently launched the UYES! Program, a local initiative to connect NEET youth to education and the labour force. The program provides individualized case plans and case management support to the participants, including educational programming in an alternative high school classroom, preemployment training, and skill development opportunities that are facilitated by the Learning Exchange. The program's target is to work with 150 NEET youth over 3 years.

The program could use more support from employers to help individuals get a foot in the door through work placement programs or hiring opportunities. In addition, there may be opportunities to scale up programs like this.

For example, programs such as PALS En Route To Success could also be scaled up to support NEET youth, or youth at risk of falling into this category.

Employers, universities and community colleges can all play a key role in ensuring youth are in employment, education, or training, and programs like these can serve as bridges.

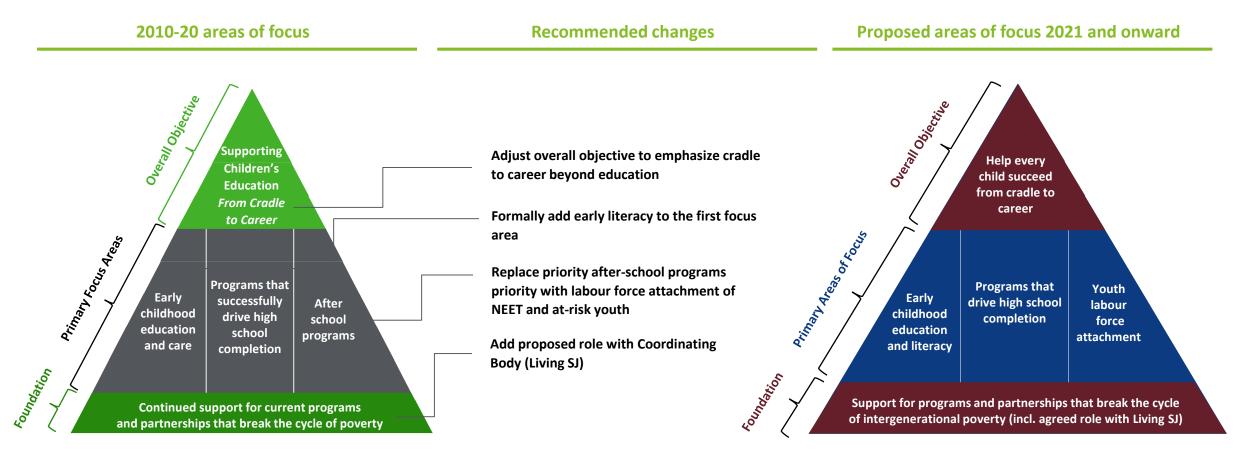
Recommendation 2.3 Work with organizations to scale up programs that attach NEET and at-risk youth to the workforce, particularly those in priority neighbourhoods

Recommendation 2.4 Achieve an expanded commitment from a larger BCAPI network to hire and support NEET youth

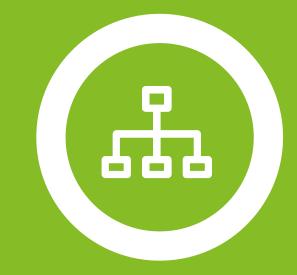
Executive Summary (cont'd)

In 2010, BCAPI identified three areas as their primary focus that would guide their work over the coming decade. These areas, identified in the triangle at left below, had as their common theme the importance of supporting children's education as a key strategy to breaking the cycle of poverty. They relate to having children appropriately ready to start school, keeping them in school until they graduate from high school, and ensuring their after school hours are spent in safe and productive ways. Essentially, the focus is from "cradle to career," a concept that looks at education as a continuum from birth to employment.

This review has largely maintained these areas of focus, with a limited number of important changes identified below.



4.3 BCAPI's structure and composition

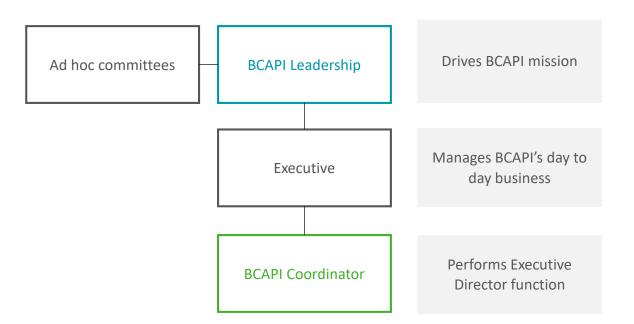


BCAPI should expand its leadership team to engage more of the business community in support of its key priority areas

Today, BCAPI is composed of 24 leadership team members who are local business leaders and professionals. The leadership team provide guidance to BCAPI and sets its mission and vision. From the leadership team, a small executive is formed from 6-8 individuals to oversee the operations of BCAPI. Finally, BCAPI is supported by one staff member who serves as the coordinator.

In order to fulfill BCAPI's recommended new mandate of connecting youth to the workforce, a greater engagement of the business community will be beneficial. Increasing BCAPI's membership will allow it to engage additional large and medium-sized companies based in Saint John that are not yet involved in BCAPI's mission.

In order to fully leverage the strengths of the BCAPI leadership team, the role of the leadership team should be enhanced. A key success factor of any board is to maintain a high level of engagement. As BCAPI moves to recruit and expand its leadership team, those members should be immediately tasked with important functions that align with BCAPI's mission and community need. To begin, a series of standing committees could be struck that align with BCAPI's core priorities. This could include, for example, succession planning, actions identified in Saint John's poverty reduction plan, key areas of focus, etc.



BCAPI's organizational structure

Recommendation 3.1 Expand BCAPI Leadership to further engage the business community in support of BCAPI's priority areas and enhance the role of the BCAPI Leadership

BCAPI should immediately begin succession planning

Discussions with BCAPI stakeholders identified succession planning of leadership team members as a key risk to the organization. Many of the current leadership team members have been volunteering for a considerable number of years.

In Deloitte's 2010 report, we noted that BCAPI must turn its attention to succession planning to ensure it has involvement of the right individuals to ensure the success of the organization going forward. This recommendation remains valid and is becoming more urgent.

Succession planning should begin immediately for both BCAPI's senior staff person and its leadership team members. In considering future members, BCAPI should continue to ensure the organization includes:

- Volunteers with senior relationships with the business community, all levels of government, and the not-for-profit sector;
- Representation of the largest employers in Saint John (we suggest that at least five of the top ten employers in Saint John be part of BCAPI at any point in time);
- Individuals with a passion for combating poverty; and
- Diversity of views, as brought about by differing genders, race, and age groups.

Maintaining the caliber and passion of the leadership that BCAPI has enjoyed since its inception is key to the organization's future success.

On an annual basis, the Chair of BCAPI and the leaders of the various committees should meet with their respective members and determine the level of interest in continuing to participate in BCAPI. At least one year's notice should be provided if a member plans to discontinue active involvement.

If BCAPI expects to lose a volunteer leader who represents a large employer, a replacement should be recruited from the same or another large employer. The recruitment process should start at least six months before the planned vacancy. To the extent possible, the departing leader should "find his/her replacement". Only leaders with a passion for poverty reduction should be recruited.

In the case of senior staff, the BCAPI Chair should also meet with the senior staff member on an annual basis and have a conversation about plans for continued employment with BCAPI. At least one year's notice should be provided if the senior staff member plans to discontinue in the role. Ideally, the outgoing senior staff member would assist with the recruitment of his/her replacement and would manage a smooth transition. Recruitment should start at least six months before the planned departure.

Recommendation 3.2 Develop formal succession plans for leadership team and staff

BCAPI should recruit an additional staff member to grow its communications, strategic and government relations capabilities

In order to fulfill BCAPI's expanded mandate of attaching at-risk and NEET youth in priority neighbourhoods to the workforce, and to energize the business sector, additional resources will be required at the staff level.

A second BCAPI staff person could focus their efforts on areas such as advocacy and agenda-setting, communications with the broader business community, securing work placements and broader participation in NEET programs, and working with Living SJ to develop outcomes-based funding decisions.

Key competencies should include a background in communications, and ideally knowledge of government relations.

Recommendation 3.3 Grow staff complement to support communications, advocacy efforts

5. Summary of recommendations



Summary of recommendations

The following pages outline recommendations as Saint John contemplates next steps in addressing intergenerational poverty. Recommendations have been broken out into three key areas: (1) BCAPI's role in support of the community, (2) BCAPI's areas of focus, and (3) BCAPI's structure and composition.

		Recommendations
1. BCAPI's role in support of the community	1.1	Work with Living SJ to initiate development of SJ poverty reduction plan with all key players
	1.2	Advocate for consolidated funding to support execution of poverty reduction plan
	1.3	BCAPI to support execution of the plan as appropriate (e.g. defining process for outcomes-based funding decisions)
	1.4	Redraw priority neighbourhood boundaries
2. BCAPI's Areas of Focus	2.1	Continue focus on early childhood education, childhood literacy, and K-12 supports, including advocating for data collection
	2.2	Work to scale up programs in priority neighbourhoods that successfully drive high school completion, and advocating for data collection
	2.3	Work with organizations to scale up programs that attach NEET and at-risk youth to the workforce, particularly those in priority neighbourhoods
	2.4	Achieve an expanded commitment from a larger BCAPI network to hire and support NEET youth
3. BCAPI's structure and composition	3.1	Expand BCAPI Leadership to further engage the business community in support of BCAPI's priority areas and enhance the role of the BCAPI Leadership
	3.2	Develop formal succession plans for leadership team and staff
	3.3	Grow staff complement to support communications, advocacy efforts

Recommendations – 1. BCAPI's role in support of the community

	Recommendation	Key Findings in support of recommendation	Who	Getting started	Notes
1.1	Work with Living SJ to initiate development of SJ poverty reduction plan with all key players	 There is no shared vision, plan, targets for poverty reduction in Saint John There are more than 150 groups in Saint John involved in poverty reduction Jurisdictions that have achieved substantial poverty reduction have a plan and coordinating mechanism 	LSJ to lead. BCAPI Leadership to support initiation.	BCAPI Leadership to encourage LSJ to initiate plan. BCAPI to participate actively in the planning exercise.	The Saint John Poverty Reduction Plan should identify systemic barriers that need to be addressed, and include clear targets and outcomes that can be measured against to drive execution and accountability.
1.2	Advocate for consolidated funding to support execution of poverty reduction plan	 Funding for the prevention of poverty, and the reduction of intergenerational poverty is currently scattered among many groups and programs. It is not clear that funds used are backed by evidence and are achieving the most outcomes. 	LSJ to lead. BCAPI Leadership, BCAPI staff to support advocacy in coordination with LSJ.	As part of 1.1, LSJ should create an inventory of all government \$ spent on poverty reduction in SJ – funding Dept, nature of funding, any known outcomes achieved. BCAPI staff to articulate key messages geared to each relevant Department to encourage consolidation of funds and local stewardship.	The consolidation of funding applies only to funding meant for the prevention of poverty, and should not include funding meant for the immediate needs (i.e. shelters, food, etc.)
1.3	BCAPI to support execution of the plan as appropriate (e.g. defining process for outcomes- based funding decisions)	 BCAPI already plays a leading role in the Education LSJ pillar Stakeholders value BCAPI's data-driven approach and unique capabilities in strategic planning and decision-making 	BCAPI Leadership and staff.	As part of 1.1 and 1.2, BCAPI to work with Living SJ to identify where support is needed in defining applicable processes	This report pre-supposes several initiatives that are expected to arise out of the plan. As a result, priority initiatives are subject to change.
1.4	Redraw priority neighbourhood boundaries	 Changes in demographics in recent years have shifted the footprint of poverty in Saint John. BCAPI should revisit the boundaries of its five priority neighbourhoods in order to focus its impact and target efforts where they are needed most. 	BCAPI staff and Leadership	Using available geographic data on neighbourhood poverty and child poverty levels, BCAPI should examine redrawing the boundaries of priority neighbourhoods, and adjust future reporting to align with these changes. At a minimum, the area between WV and SE should be considered for inclusion, as should the area between CV and ONE.	Possible boundaries are included on pages 59-61.

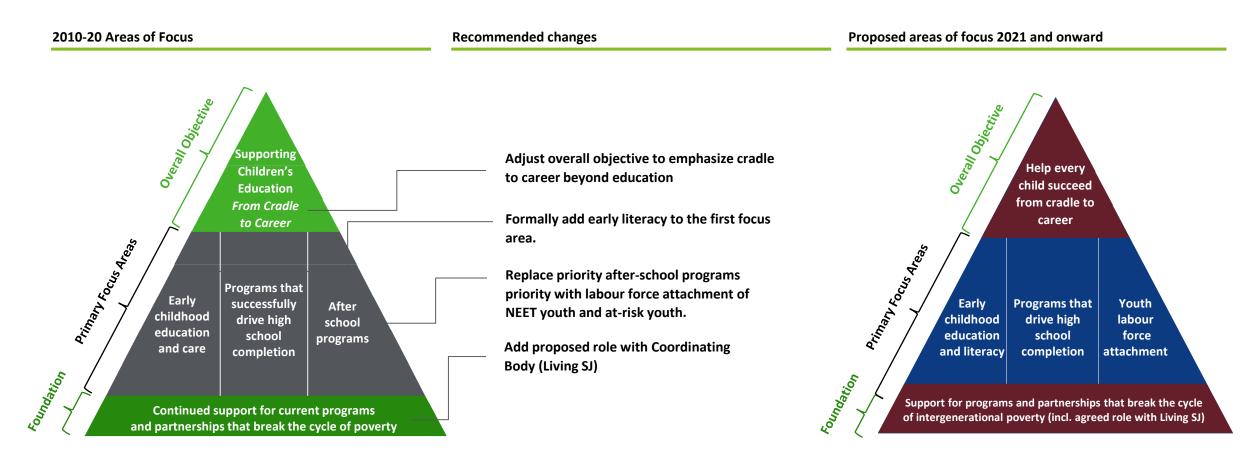
Recommendations – 2. BCAPI's areas of focus

	Recommendation	Area of focus	Key Findings in support of recommendation	Who	Getting started	Notes
2.1	Continue focus on early childhood education, childhood literacy, and K- 12 supports, including advocating for data collection	Early childhood education and literacy	 BCAPI's contributions to early literacy and K-12 education are seen as effective – and an important initiative (When Children Succeed project) is currently underway. Research continues to show that interventions in the early years have the greatest return on investment More time is needed to see results. Within 5 years we could see material change. 	BCAPI staff and volunteers, existing partners and programs	BCAPI to work the Department of Education to ensure that data is collected and shared on key education metrics at the school and community level.	In addition to continuing BCAPI's work in this area, BCAPI should advocate for the collection of literacy and related data.
2.2	Scale up programs that successfully drive high school completion, particularly among schools that service priority neighbourhoods, and advocating for data collection	Programs that successfully drive high school completion	 High school graduation rates in priority neighbourhoods continue to lag peer schools and the district average. Education accounts for 40-50% of intergenerational income mobility. The Province does not currently collect sufficient data on high school completion. NB has the lowest income mobility of all provinces 	BCAPI staff and Leadership	BCAPI to work with programs such as PALS, PALS En Route to Success, and Pathways to Education to scale up programs shown to be effective at achieving high school completion.	BCAPI should also advocate for collection of high school graduation data.
2.3	Work with organizations in Saint John to scale up programs which attach NEET youth, particularly those in priority neighbourhoods, to employment	Labour force attachment of NEET and at-risk youth	 Saint John has a high rate of youth not in employment, education or training (approx. 1,100). There are new programs to support NEET youth but the number of placements is significantly lower than the number of NEET youth. 	BCAPI Leadership and Partner organizations (e.g. UYES! program, PALS En Route to Success, etc.)	BCAPI to work with groups that run these programs to identify ways to scale up enrolment of key programs, including addressing key barriers to scaling up.	Because existing programs are in flight, no new programming appears to be required. Instead, supporting the scaling up existing programming is a best first step.
2.4	Achieve an expanded commitment from a larger BCAPI network to hire and support NEET youth	Labour force attachment of NEET and at-risk youth	 Programs that attach NEET youth to the workforce struggle to identify private sector partners in SJ. There are almost 4,000 private sector businesses in Saint John, many of which are connected to BCAPI leadership. 	BCAPI Leadership, Chamber of Commerce	BCAPI to work with major employers and groups such as the Chamber of Commerce to secure work placements for NEET and at- risk youth in priority neighbourhoods.	This may be supported by recommendation 3.1.

Recommendations – 2. BCAPI's areas of focus – Summary of changes

In 2010, BCAPI identified three areas as their primary focus that would guide their work over the coming decade. These areas, identified in the triangle below at left, had as their common theme the importance of supporting children's education as a key strategy to breaking the cycle of poverty. They relate to having children appropriately ready to start school, keeping them in school until they graduate from high school, and ensuring their after school hours are spent in safe and productive ways. Essentially, the focus is from "cradle to career," a concept that looks at education as a continuum from birth to employment.

This review has largely maintained these areas of focus, with a small number of important changes identified below.



Recommendations – 3. BCAPI's structure and composition

	Recommendation	Key Findings in support of recommendation	Who	Getting started	Notes
3.1	Expand membership to further engage business community in support of BCAPI's priority areas	 There are several large companies, and many smaller businesses not yet engaged in BCAPI's mission There is a need for more private sector participation in some of the programs aligned with BCAPI's areas of focus. 	BCAPI Leadership	BCAPI leadership to identify individuals and companies for future membership based on company size and alignment with BCAPI's mission and vision.	Possible companies could include Cooke Aquacultures and many others
3.2	Develop formal succession plans for leadership team and staff	 Discussions with BCAPI stakeholders identified succession planning of leadership team members as a key risk. Expanding the membership would help mitigate this risk. In addition, any organization with a single staff person has a considerable succession risk. 	BCAPI staff and Leadership	BCAPI Leadership to identify and recruit volunteers based on key requirements of Leadership Team (influence, reputation, passion, etc.); BCAPI executive and staff to ensure new Leadership Team members receive orientation and are assigned tasks that align with BCAPI's mission; BCAPI executive to work with coordinator to align on future plans and ensure that key capabilities are documented and that plans are in place should the coordinator role become vacant.	The succession plan should ensure that businesses currently represented around the leadership table will continue to be represented into the future. Members of BCAPI should continue to be senior business leaders, which was clearly identified as BCAPI's key strength.
3.3	Grow staff complement to support communications, advocacy efforts	 There is sufficient demand for a second BCAPI staff person who could focus their efforts on areas such as advocacy and agenda-setting, communications with the broader business community, securing work placements and broader participation in NEET programs, and working with Living SJ to develop outcomes-based funding decisions. 	BCAPI Executive and Staff	BCAPI executive to identify funds for taking on an additional staff person. Coordinator to draft job description based on key capabilities required for the next phase of BCAPI's work.	A second staff person should be someone with strong capabilities in government relations and communications

6. Concluding remarks



Concluding remarks

BCAPI's position in Saint John and the level of engagement of the Saint John business community in the anti-poverty space is unique and valued by members of the community. It is evident from discussions with stakeholders from across the community that BCAPI plays a critical leadership role in raising the awareness of poverty and serving as a catalyst for action. It has been needed and continues to be needed into the future.

While Saint John has realized reductions in poverty in recent years, these reductions have been more modest than many other communities in Canada, and more modest than many of the BCAPI leadership had hoped. Indeed, the level of need in the community remains significant with a number of neighbourhoods across the city where the number of individuals living in poverty exceeds 50%. So, with much work remaining, it's clear that Saint John needs more BCAPI, not less.

There is no single intervention that will address generational poverty in Saint John; a multipronged approach is required. While BCAPI cannot play a leading role in all of required areas, it is well positioned to grow its role in two key areas: education, which has the greatest impact in reducing poverty, and where it has already demonstrated some success; and employment, as the business community is uniquely positioned to play an active role in this area.

In continuing BCAPI's work on early childhood education, scaling up efforts to support high school completion in priority communities, and using the business community's unique role as an employer to foster labour market attachment of youth not in employment, education, or training, BCAPI can continue to have a positive influence in Saint John and grow its impact.

However, in order to achieve greater reductions in generational poverty, Saint John needs a clear, measurable plan developed by the community, with clear accountabilities for achieving success and a strong organization to execute such a plan with a relentless focus on results, and scaling up of successful initiatives is needed to realize substantive change. BCAPI can and should play a critical role in working with Living SJ to initiate and execute such a plan.

Implementation of the recommendations contained in this report will not be easy or quick, but is necessary to build a future that reduces the intergenerational transmission of poverty in Saint John.

Deloitte.

www.deloitte.ca

About Deloitte

Deloitte provides audit and assurance, consulting, financial advisory, risk advisory, tax, and related services to public and private clients spanning multiple industries. Deloitte serves four out of five Fortune Global 500[®] companies through a globally connected network of member firms in more than 150 countries and territories bringing world-class capabilities, insights, and service to address clients' most complex business challenges. Deloitte LLP, an Ontario limited liability partnership, is the Canadian member firm of Deloitte Touche Tohmatsu Limited. Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee, and its network of member firms, each of which is a legally separate and independent entity. Please see <u>www.deloitte.com/about</u> for a detailed description of the legal structure of Deloitte Touche Tohmatsu Limited and its member firms.

Our global Purpose is making an impact that matters. At Deloitte Canada, that translates into building a better future by accelerating and expanding access to knowledge. We believe we can achieve this Purpose by living our shared values to lead the way, serve with integrity, take care of each other, foster inclusion, and collaborate for measurable impact.

To learn more about how Deloitte's approximately 312,000 professionals, over 12,000 of whom are part of the Canadian firm, please connect with us on LinkedIn, Twitter, Instagram, or Facebook.

© Deloitte LLP and affiliated entities.

Appendix A: Works Cited

Works cited

Conference Board of Canada. "Intergenerational Income Mobility." 2016. https://www.conferenceboard.ca/hcp/provincial/society/income-mobility.aspx?AspxAutoDetectCookieSupport=1

Deloitte. "An Economic Overview of Children's Literacy in Canada." November 2020. https://childrensliteracy.ca/cclf/media/PDFs/Deloitte-Report-An-Economic-Overview-of-Children-s-Literacy-in-Canada.pdf

Globe and Mail. A tale of two Canadas: Where you grow up affects your adult income. June 23, 2017. https://www.theglobeandmail.com/news/national/a-tale-of-two-canadas-where-you-grow-up-affects-your-adult-income/article35444594/

John Howard Society of Ontario. 2018. "The Invisible Burden: Police Records and the Barriers to Employment in Toronto." https://policerecordhub.ca/wp-content/uploads/2018/02/The-Invisible-Burden-Report-FINAL.pdf

OECD. "A Family Affair: Intergenerational Social Mobility across OECD Countries." 2010. https://www.oecd.org/centrodemexico/medios/44582910.pdf

SJHDC Community Reflections Issue 13. 2019. / 2016 Census Community Profiles, Statistics Canada

Simard-Duplain, Gaëlle and St-Denis, Xavier. Exploration of the Role of Education in Intergenerational Income Mobility in Canada: Evidence from the Longitudinal and International Study of Adults. Canadian Public Policy 2020 46:3, 369-396. https://www.utpjournals.press/doi/abs/10.3138/cpp.2019-072

Shuey E, A, & Kankaras, M. 2018. The Power and Promise of Early Learning.

Emsellem, Maurice & Natividad Rodriguez, Michelle. (2015). Advancing a Federal Fair Chance Hiring Agenda: Background Check Reforms in Over 100 Cities, Countries, & States Pave the Way for Presidential Action. National Employment Law Project.

St. Stephen's Community House and Access Alliance. (2016). Tired of the Hustle: Youth Voices on Unemployment. Toronto, ON, October 2016. Retrieved from: http://www.sschto.ca/SSCH/storage/medialibrary/media/Youth%20Action/employment%20research/TiredoftheHustleReport.pdf

Appendix B: Supplementary materials

Children's Literacy

An economic overview of Children's Literacy in Canada

November 2020



Deloitte carried out a literature review and survey for the Canadian Children's Literacy Foundation ("CCLF") as part of a project to characterize the economic importance of the topic om Canada. The report, which aligns with BCAPI's areas of focus, can be found at the link below:

https://childrensliteracy.ca/cclf/media/PDFs/Deloitte-Report-An-Economic-Overview-of-Children-s-Literacy-in-Canada.pdf

Comparative jurisdictions

Learning from others – St. John's, Newfoundland

In 2006, Newfoundland and Labrador became the second Canadian province to introduce a formal action plan to reduce poverty. Since then, there have been annual budget considerations, various consultations with stakeholders, and a 2014 Progress Report.

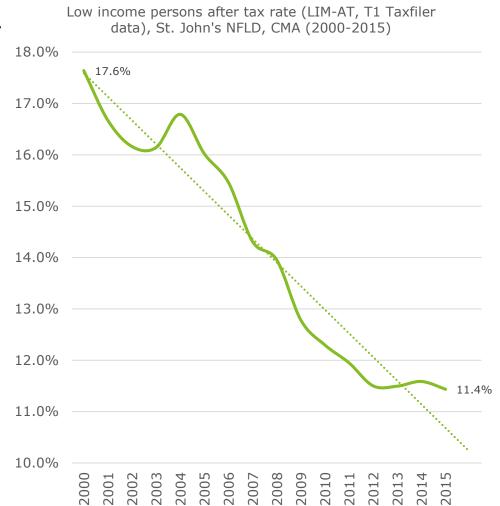
NL recognized at the time of the Action Plan development, that a comprehensive approach to poverty reduction required direct government engagement – a Ministerial Committee was struck, represented by Ministers of various departments.

Goals set in the Action Plan are supported by medium-term objectives and short-term actions. Goals set in 2006:

- Improved access and coordination of services for those with low incomes
- A stronger social safety net
- Improved earned incomes
- Increased emphasis on early childhood development
- A better educated population

In the latest Progress Report, 2014, a number of initiatives and successful actions were noted on each of the 2006 goals, in part:

- Increasing the Low-Income Tax Reduction thresholds resulting in a positive impact on 32,500 individuals.
- Increase in affordable child care capacity by 70% between 2003 2013.
- Positive Actions for Student Success program, dedicating teachers to disengaged students, saw an increase in graduation rates— over 850 participants between 2011 - 2013, 199 of which were drop outs who returned to the program. Of those returned drop outs, 46% graduated.



Learning from others – Edmonton, Alberta

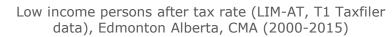
The Edmonton poverty reduction Road Map has set the target of lifting 10,000 people out of poverty in five years. To accomplish this, the Road Map lays out 35 priority actions to be taken in pursuit of 5 separate goals between 2017 – 2021.

Of the five goals, the most notable is *Invest in a Poverty Free Future* with a corresponding action to scale up the All In for Youth program in five city schools. All In for Youth is a collaborative program of 10 local partners coordinated by the United Way Alberta Capital Region. The program endeavors to increase high school graduation rates by reducing drop out rates through the use of wrap-around services. The vision of this impact is to realize the community benefits of ending the cycle of poverty, reducing social costs, improving employability of youth, and quality of the workforce.

The program provides:

- Mentoring
- Nutrition support
- Success coaching
- Before and after school program
- Family support
- Mental health

In the 2018 – 2019 academic year, the program was accessed by 1,471 students and their families. The 2019 Impact Report states a 67% improvement in attendance with the use of mentoring services – overall, parents feel an improvement in learning, family support and parenting capacity.





Source: Statistics Canada - Table 11-10-0015-01; Ending Poverty in a Generation – A Road Map to Guide our Journey, End Final Report | BCAPI Organizational Review and Future Direction 87 Poverty Edmonton (2016); All In for Youth – United Way Alberta Capital Region: https://www.myunitedway.ca/allinforyouth/

Learning from others – Saskatoon, Saskatchewan

In 2009, the Saskatoon Poverty Reduction Partnership developed a multi-year action plan to reduce poverty in Saskatoon. The plan identified 17 policy options in 5 areas: income, employment, education, housing and homelessness, and health.

Some of the initiatives included:

- Developing a Multi-Year, Targeted Plan to Reduce Poverty
- Identifying core leadership, the elements of which included:
 - Having dedicated staff and resources;
 - Looking for new ways to reallocate and share existing resources.
- Identifying program areas 'with traction,' notably mentorship programs and realizing that flexibility in programming will be important.
- Engaging with community securing will and political will, creating a positive vision and organizing various poverty reduction efforts.
- encouraging common data across agencies
- Monitoring and tracking our efforts and progress as we proceed ensuring we stage tracking efforts and make our outcomes realistic.
- Increase Public Understanding of Social Determinants of Health
- Increase Support for Community Schools
- Support for Home Ownership
- Remove Work Earning Clawbacks

Low income persons after tax rate (LIM-AT, T1 Taxfiler data), Saskatoon, Saskatchewan, CMA (2000-2015)



Comparative jurisdictions

A larger number of communities began reporting LIM-AT rates in 2008. Looking at communities above 50,000 residents, we see that Lethbridge, Norfolk, and St. John's have reduced poverty rates by 25%, 22% and 18% respectively while Saint John saw a decrease of only 2% over this period.

	2008	2015	% change		2008	2015	% change
Lethbridge, Alberta	14.3%	10.6%	-25.4%	London, Ontario	15.3%	14.2%	-7.2%
Norfolk, Ontario	14.5%	11.3%	-22.1%	Guelph, Ontario	10.8%	10.1%	-6.3%
St. John's, Newfoundland and Labrador	14.0%	11.4%	-18.1%	Kitchener-Cambridge-Waterloo, Ontario		11.9%	-6.0%
Rimouski, Quebec	11.5%	9.7%	-15.3%	Abbotsford-Mission, British Columbia	15.2%	14.3%	-6.0%
Red Deer, Alberta	11.1%	9.4%	-15.2%	Ottawa-Gatineau, Ontario part	12.9%	12.2%	-5.7%
Saguenay, Quebec	11.8%	10.1%	-14.4%	Vancouver, British Columbia	18.0%	16.9%	-5.7%
Kingston, Ontario	13.4%	11.5%	-14.4%	Granby, Quebec	12.3%	11.6%	-5.3%
Chatham-Kent, Ontario	15.4%	13.3%	-13.8%	Brantford, Ontario	14.5%	13.7%	-5.2%
Saskatchewan	16.8%	14.6%	-13.1%	Ottawa - Gatineau, combined Ontario/Quebec	12.6%	12.0%	-4.7%
Cornwall, Ontario	17.9%	15.7%	-12.3%	Greater Sudbury, Ontario	11.4%	10.9%	-4.6%
Regina, Saskatchewan	13.0%	11.4%	-11.8%	Saint-Hyacinthe, Quebec	14.1%	13.7%	-3.3%
Québec, Quebec	9.9%	8.8%	-11.3%	Oshawa, Ontario	11.1%	10.7%	-3.3%
Sault Ste. Marie, Ontario	14.5%	12.9%	-11.1%	Vernon, British Columbia	12.6%	12.2%	-3.2%
Peterborough, Ontario	13.5%	12.0%	-11.0%	Cape Breton, Nova Scotia	20.0%	19.4%	-2.8%
North Bay, Ontario	14.6%	13.1%	-10.0%	Kamloops, British Columbia	12.3%	11.9%	-2.7%
Sherbrooke, Quebec	15.0%	13.5%	-10.0%	Halifax, Nova Scotia	14.4%	14.1%	-2.3%
Drummondville, Quebec	13.7%	12.3%	-9.9%	Saint John, New Brunswick	14.6%	14.3%	-2.1%
Saint-Jean-sur-Richelieu, Quebec	11.4%	10.2%	-9.8%	Kelowna, British Columbia	12.2%	12.0%	-1.9%
Thunder Bay, Ontario	13.9%	12.6%	-9.6%	Grande Prairie, Alberta	8.8%	8.6%	-1.7%
Windsor, Ontario	17.8%	16.2%	-9.0%	Edmonton, Alberta	10.6%	10.5%	-1.4%
Toronto, Ontario	18.7%	17.0%	-8.9%	Leamington, Ontario	31.5%	31.2%	-1.1%
Trois-Rivières, Quebec	14.7%	13.4%	-8.8%	Moncton, New Brunswick	12.9%	12.8%	-0.5%
Prince George, British Columbia	13.6%	12.4%	-8.5%	Brandon, Manitoba	16.9%	16.8%	-0.5%
Hamilton, Ontario	13.5%	12.3%	-8.5%	Calgary, Alberta	10.6%	10.6%	-0.2%
Courtenay, British Columbia	13.0%	12.0%	-8.2%	Chilliwack, British Columbia	14.7%	14.8%	0.4%
Montréal, Quebec	16.5%	15.2%	-7.9%	Fredericton, New Brunswick	14.0%	14.0%	0.5%
Belleville, Ontario	13.6%	12.5%	-7.8%	Wood Buffalo, Alberta	7.0%	7.1%	1.1%
Barrie, Ontario	12.3%	11.3%	-7.7%	Charlottetown, Prince Edward Island	13.5%	13.7%	1.6%
Sarnia, Ontario	12.0%	11.1%	-7.3%	Victoria, British Columbia	11.4%	11.8%	3.7%
St. Catharines-Niagara, Ontario	14.0%	13.0%	-7.3%	Winnipeg, Manitoba	14.6%	15.4%	5.3%
Saskatoon, Saskatchewan	13.2%	12.2%	-7.2%				

© Deloitte LLP and affiliated entities.

Source: T1 Taxfiler Data

Deloitte.