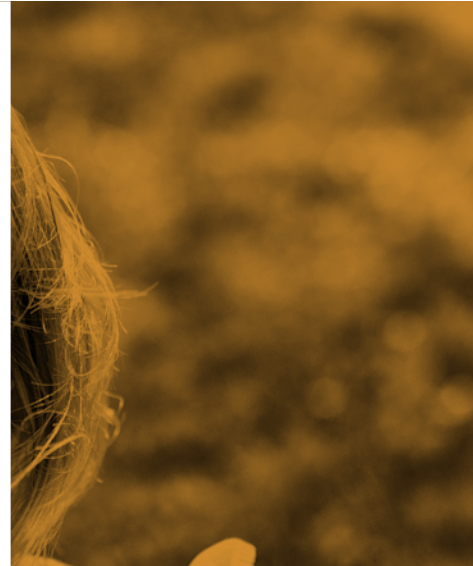


**BOLD
NESS**

**THE
WINNIPEG
BOLDNESS
PROJECT**

CANADA LEARNING BOND: BUILDING BRIDGES TO FURTHER EDUCATION

**PROTOTYPING FOR CHANGE
AUGUST 2018**





**THE WINNIPEG BOLDNESS PROJECT IS WORKING
TOWARDS A BOLD GOAL:**

**CHILDREN AND FAMILIES IN POINT DOUGLAS WILL
EXPERIENCE DRAMATICALLY IMPROVED WELLBEING
IN ALL ASPECTS OF SELF: PHYSICAL, EMOTIONAL,
MENTAL, AND SPIRITUAL.**

We are working with residents and groups in this neighbourhood to test new ideas to support the wellbeing of children and families. These prototypes which we are calling Proofs of Possibilities (POPs), support a vision for change in our community. We are exploring possibilities in the following areas:

PROOFS OF POSSIBILITIES



CANADA LEARNING BOND: BUILDING BRIDGES TO FURTHER EDUCATION

COMMUNITY VISION

Every child will have the opportunity to access education after high school.

We set out to understand how children and families come to believe that educational success is possible. Saving for education after high school is a main part of that process, and the Canada Learning Bond (CLB) is a promising program that can help kickstart a family's savings by providing a grant of up to \$2000 for their child's education.

Working under the guidance of the community we focused on five activities to support families in signing up for the CLB.

- **Supported Enrollment:** Building capacity in the community to promote the CLB and support families through the process.
- **Identification:** Making identification easy to get for families.
- **Accessible Banking:** Working with financial institutions to better meet the needs of families for both banking and CLB enrollment.
- **Post-Enrollment:** Collaborating across the community to help children and families see education after high school as a real possibility.
- **Children in Care:** Working to support agencies in signing up children in care.





WHY DID WE FOCUS ON THE CANADA LEARNING BOND?

The Canada Learning Bond (CLB) is part of something much more important than money. Through working with local residents, we found that one of the biggest barriers to educational success is that children and families lose hope that attending university or college is attainable and realistic. The barriers they face are overwhelming, and over time they degrade the hope they have for the future. We also heard that enrolling for the CLB program is an important first step to seeing educational success as a real possibility.

By working with families to remove barriers to CLB enrollment, we found that the process of saving for their child's education helped encourage:

- Conversations with and within families about their hopes and dreams
- Confidence that children's goals can be reached
- A sense of optimism, progress, and achievement for both families and children immediately upon receiving the CLB

Families with fewer resources often lower their goals for their children over time as the cost of higher education is a huge burden and puts these dreams out of reach. Strong supports and messages of hope are needed to help children and families believe that educational success is possible. As parent's expectations increase, children's college-bound identity increases as well (Elliott, Chowa & Loke, 2011). The CLB does not provide a wholistic solution on its own, it is part of supporting these

expectations and is an important first step in understanding the barriers families and children face in achieving educational success.

This work is part of reducing educational inequity – work that has been called for by the Truth and Reconciliation Commission of Canada.

WHAT CREATES BARRIERS TO CANADA LEARNING BOND SIGN-UP?

Basic Needs Take Priority

Meeting immediate basic needs takes priority over all else. Worse still, signing up for the CLB takes appointments, arrangements for transportation and childcare, and access to identification, which takes time and resources that many families cannot spare.

Process Requires Time and Stability

Many low-income families need to move often, and the CLB application is more challenging for these families. Important documents can get lost and families may lose contact.

Many Types of Literacy Required

The writing and reading levels needed throughout the CLB process are a huge barrier. Caregivers may be too embarrassed to ask for help or become overwhelmed by the steps they must follow.

Low Trust

The relationship between families in Point Douglas and institutions is broken. Families are more reluctant to share their personal information or believe the promises made by staff.

Social Isolation

People in poverty have fewer opportunities to learn about programs like the CLB. As well, a fear of judgment for using assistance programs like these can keep people from seeking support.

Historical Issues

Many families in Point Douglas experience poverty across generations, which includes intergenerational trauma through systemic racism, addictions, and abuse.



PUTTING THE CHILD-CENTRED MODEL INTO ACTION

The Child-Centred Model – a way of working for positive change developed by the community of Point Douglas – helped us find the best ways to support families in signing-up for the CLB.

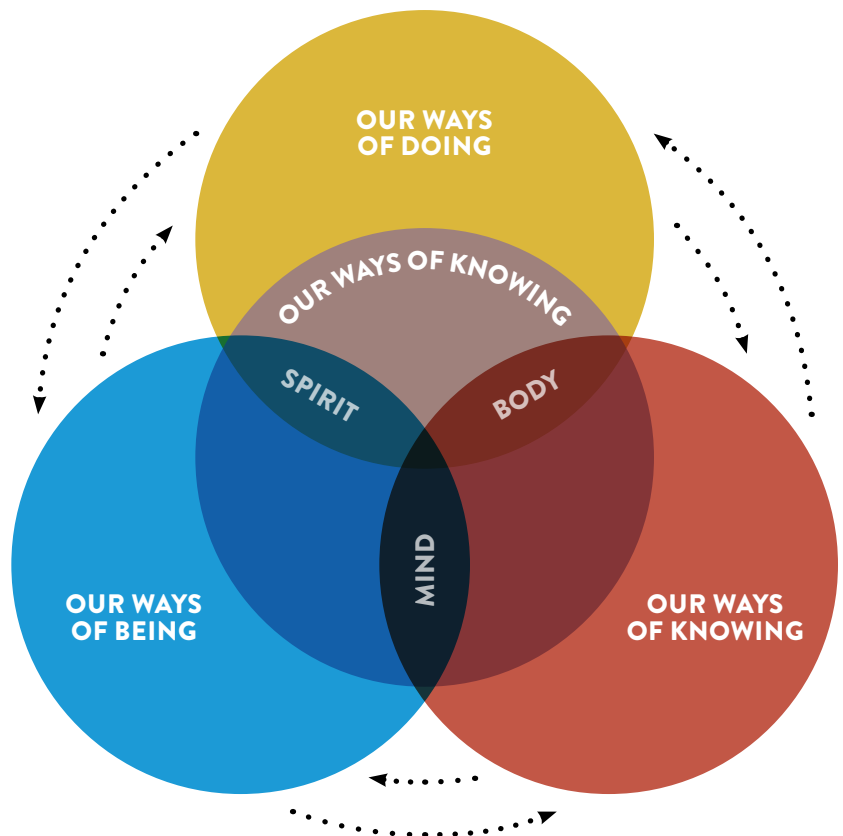
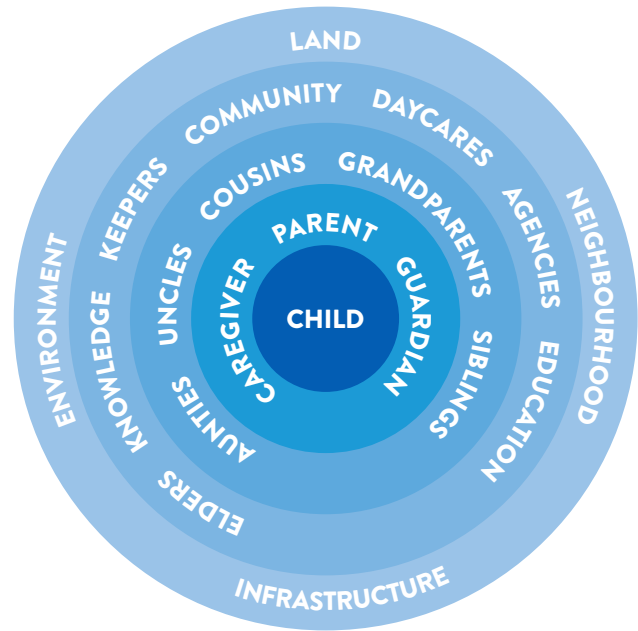
We worked with families to understand the barriers they face to CLB sign-up and success for their children rather than assuming that they didn't know about or value these things.

We worked with residents and community leaders to do what they felt was needed to support families and children rather than assuming that we knew best.

We sought to understand and support the whole community beyond the CLB program rather than believing that a single program would have community-wide impact.

When we work with the Child-Centred Model as our guide, we are able to support positive change for children, parents, families, and the community.

To learn more about the Child-Centred Model, read the full report at winnipegboldness.ca/childcentredmodel



“I WOULDN’T HAVE DONE THIS, ITS ALWAYS BEEN IN THE BACK OF MY MIND, I’LL DO IT, I’LL DO IT, I’LL DO IT. SO NOW THAT THERE IS SOMEBODY ACTUALLY REPRESENTING THE PARENTS OR WHOEVER TO GO TO DO THIS AND GIVING THEM SOME MOTIVATION. I FEEL LIKE, WOW!”

— Community Parent

“I THINK THAT [SIGNING UP FOR A CLB] MAKES HER FEEL GOOD AS A MOM, SHE HAS BEEN WORKING HARD AND COME A LONG WAY, AND THIS IS SOMETHING SHE CAN SAY “I’VE DONE THIS FOR MY GIRLS.” I THINK SHE WAS PRETTY PUMPED THAT SHE COULD PROVIDE THAT.”

— Sign-up Support Staff

“IT CAN OPEN DOORS FOR MY DAUGHTER TO GO TO SCHOOL AND BE WANTING TO GO TO SCHOOL KNOWING THAT SHE HAS SUPPORT THERE[...] I’M SURE SHE WOULD WANT TO GO.”

— Community Parent

“HAVING [PEER SUPPORT[TO BE WITH ME THROUGH THE PROCESS MADE IT SIMPLER, I DIDN’T FEEL NERVOUS, I DIDN’T HAVE ANY QUESTIONS - BECAUSE IF I DID SHE WAS THERE TO ANSWER THEM.”

— Community Parent

“HER[PARENT]FIRST APPOINTMENT DID NOT GO WELL... HE [BANK EMPLOYEE] WAS UNAWARE OF THE PROCESS, AND THAT MADE THINGS COMPLICATED AND MOM GOT FRUSTRATED AND LEFT. SHE ASKED ME TO GO WITH HER TO HER NEXT APPOINTMENT, SO WE MADE AN APPOINTMENT WITH THE GUY I WAS WORKING WITH AND WE WENT BACK AND IT WAS BETTER.”

— Sign-up Support Staff

TIMELINE OF PROTOTYPE ACTIVITIES

LEGEND

- Previous initiatives by others
- Prototype work to explore program and systemic barriers
- Influencing systems change

SEED Winnipeg has been working to increase access to RESPs since 2007

www.SMARTSaver.org launched an online application form in 2015 to encourage CLB use.



MARCH 6, 2015

CLB BARRIERS MAP DEVELOPMENT

We convened 20 community members to map the process of getting a CLB and the barriers that families face along the way.



JANUARY 6 & 7, 2015

SOCIAL INNOVATION LEARNING SESSION

We hosted a Social Innovation learning session to choose a focus for our Proofs of Possibilities (POPs). The CLB was one of five POPs chosen for initial development.



APRIL 16 & 22, 2015

CO-CREATION SESSION – SUPPORTED ENROLLMENT

- We hosted a co-creation session with community leaders to develop a Supported Enrollment Strategy



MAY 4-5, 2015

CLB LEARNING EVENT

- We hosted a learning event for the community, providing training in CLBs, RESPs, and how education savings helps support families' hopes for their children.



JANUARY 18, 2016

POST-ENROLLMENT

We hosted a co-creation session in the community to identify how to support every child in achieving educational success.

CHILDREN IN CARE

We signed an agreement with Metis Child, Family and Community Services in 2015 to support CLB enrollment for children in care. Already, 32 children in care now have RESPs, CLBs, birth certificates, and SINs.

ACCESSIBLE BANKING

We have been working with financial institutions since 2015 to reduce barriers for families accessing financial services.

COLLABORATIONS WITH OTHERS

- **The Manitoba Financial Empowerment Network** is working to help financially vulnerable community members.
- **The Winnipeg Promise Initiative** is working to make post-secondary education accessible for children from modest-income families.
- **The National Indigenous CLB Initiative** is working to improve education for the next generation of Indigenous children.



JUNE 2015-SEPT 2016 SUPPORTED ENROLLMENT

We worked with community organizations to try out new ways to support families in the sign-up process for the CLB. These included:

- Training for community staff members
- A visual roadmap to guide families and staff through the process
- Flexible resources for families including bus tickets and childcare
- Help with getting identification and completing income taxes
- Providing two full-time support workers to help enroll families
- A video with stories and experiences from community members

BUILDING BRIDGES TO EDUCATION TODAY



As long as today's systemic barriers exist, here are the best ways to support children in achieving educational success:

PROVIDE A FAMILY SUPPORT BUDGET

Flexible resources helped families cover their immediate needs so that they could focus on planning for the long-term. **A flexible support budget is critical to enable families to sign-up for a CLB.**

PROVIDE LOCAL AND FLEXIBLE SUPPORT STAFF

CLB sign-up was most successful when individual supports were provided by a trusted community organization. **Support staff need to be able to be flexible in meeting families' unique needs and to reach socially isolated families.**

BUILD COMMUNITY CAPACITY

Community support staff may not know how to get a CLB themselves. **Providing support and training for staff helps them answer questions and support families,** taking away a main source of frustration for families.

HELP IN OVERCOMING BARRIERS FOR IDENTIFICATION

The need for identification is a big systemic barrier. Some families refused to participate because of their past experiences with identification. **The costs and time required are simply too much.** Though there are some financial supports, they require families to go through yet another lengthy process.

BUILD HOPE IN THE COMMUNITY

The CLB is only one part of supporting families' hopes for their children. **Supporting community champions in all sectors, celebrations for kids' milestones in their educational journeys, and ways to make post-secondary education more affordable are all needed.**



CHANGING THE SYSTEM FOR TOMORROW



Through this work we found that there are larger barriers that affect families and community members. We need governments, non-profits, and businesses to work together in order to:

1

REMOVE ALL BARRIERS FOR FAMILIES TO GET GRANTS AND SAVINGS INCENTIVES.

For example, basic needs, crises, and literacy requirements block families from getting these resources.

2

REMOVE ALL BARRIERS FOR FAMILIES TO GET THE IDENTIFICATION THAT THEY NEED.

Social Insurance Numbers and birth certificates have benefits for families far beyond education, but even small fees and forms can be overwhelming.

3

PROVIDE MORE SUPPORTS AND FUNDING FOR EDUCATION FOR FAMILIES IN WINNIPEG'S NORTH END.

Programs like the CLB and RESP are not enough to cover the high cost of education after high school. Students who face barriers to education often also need diverse resources to help them get through school, in addition to financial supports, such as help with child care, tutoring, and transportation.

4

SUPPORT SCHOOL-BOUND IDENTITY FOR ALL CHILDREN IN POINT DOUGLAS; HELP THEM BELIEVE THAT EDUCATION AFTER HIGH SCHOOL IS AN OPTION.

Building relationships between schools and students, providing greater financial supports, demonstrating possible career paths, and supporting families' hopes are all starting points for this important work.

If you would like to learn more about the barriers that families in Point Douglas face to achieving educational success, read the full Growing School-Bound Identity POP report [\[reference\]](#), read our report on helpful ways to work with Point Douglas [\[reference\]](#), and explore our other POP reports [\[reference\]](#),



**“WE ARE THANKFUL TO
OUR ANCESTORS WHO
ENTRUSTED US WITH
THE CARE OF THIS
GENERATION, AND THE
GENERATION WE WILL
NEVER KNOW.”**

—(MacNeill, 2014, p.29)

Thank you to everyone who contributed to the development and implementation of our prototypes, including our guide groups, partners, community organizations, local residents, and the North End community as a whole.

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