REPORT ON HOUSING & POVERTY CRISIS

A REPORT BASED ON EMERGENCY PROVINCE-WIDE PUBLIC CONSULTATIONS ON RISING HOMELESSNESS, SAID & THE NEW SIS INCOME SUPPORT PROGRAMS IN SASKATCHEWAN

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TABLE OF CONTENTS

01
CONTEXT... pg 1

02
MAJOR THEMES... pg 2

A INSUFFICIENT RATES

B INSUFFICIENT MSS SUPPORT

C FLAWED HOUSING APPROACH

D MENTAL HEALTH & ADDICTION

E ECONOMIC COSTS

03
ANALYSIS ... pg 14

04
SOLUTIONS... pg 20

05
CONCLUSION... pg 22

06
ENDNOTES... pg 23

07
ACKNOWLEDGEMENTS... pg 27

01 CONTEXT

Despite its relative wealth,[1] Saskatchewan has high rates of poverty with at least 122,000 off-reserve people living in poverty.[2] These poverty rates have a vastly disproportionate impact on lone-parent families (the majority of which are led by women), Indigenous communities, and especially children, with Saskatchewan suffering some of the highest child poverty rates in the country.[3]

Saskatchewan also struggles with a disproportionate number of social ills driven and exacerbated by poverty, including the highest rates of domestic violence and HIV, and among the highest homicide rates per capita.[4]

Aiming to reduce the number of Saskatchewan people living in poverty, the Sask Party government released its Poverty Reduction Strategy in 2016, which identified 6 key areas for action, including 1) Income security; 2)Housing and homelessness; 3) Early childhood development and childcare; 4) Education, skills training and employment; 5) Health and food security; and finally, 6) Vulnerable families and individuals.[5]

Since publishing this Report, the Sask Party government has made several changes to its housing and social assistance policy that undermine many of its stated goals and action items. Most notably, the Sask Party government made a number of cuts to basic rental supports and income assistance, including:

i) **ending the Saskatchewan Rental Supplement;**
ii) **disallowing the Canada Housing Benefit for social assistance recipients; and**
iii) **enacting further cuts to shelter-related costs under the new Saskatchewan Income Support program or "SIS".**

It is therefore no surprise that the Sask Party government is not on track to achieve its target of reducing the number of Saskatchewan people experiencing poverty for two or more years by half by the end of 2025. Quite the contrary: poverty has worsened in Saskatchewan since 2016 and we find ourselves in a position where poverty has worsened and food bank usage has increased despite a period of sustained economic growth in the province (see endnotes 2 and 3).

In response to community outcry, and the clear crisis in poverty and housing across the province, MLA Meara Conway held a series of emergency consultations across the province following the implementation of SIS in the fall of 2021. This Report is based on the feedback received from service providers, income assistance recipients, MSS staff, and landlords across the province regarding Saskatchewan's social safety net. Conway has identified five major themes, provided an analysis of why Saskatchewan's housing and poverty crises continue to worsen, and proposed both immediate and long-term solutions for improving how the province's most vulnerable are supported.

CONTEXT CONTINUED

01 — The elimination of the Saskatchewan Rental Supplement

Despite articulating a commitment to Housing First principles and explicitly acknowledging the need for affordable housing for low-income people in its 2016 Poverty Reduction Strategy, the Sask Party government moved to make the Saskatchewan Rental Supplement (SRS) unavailable to people and families on basic social assistance shortly after the Strategy's release. This cut eliminated between $184 - 364 in additional benefits for rent and shelter-related costs.[6] In July of 2018, all new applications were suspended, and the program was grandfathered out. Paul Merriman, then Minister of Social Services, offered the assurance that vacancy rates were rising, thereby assuming that more options for renters on income assistance programs would drive the cost of rent down and that a lower shelter rate would be sufficient. Instead of waiting to see if this steep drop in rents actually materialized, the government moved forward with the cut. Contrary to Merriman's assertion, prices have not dropped significantly, despite vacancy rates recently reaching their highest point in the past twenty-five years.[7]

02 — Failure to honour promise of Canada Housing Benefit

Merriman made public commitments that a replacement to the Saskatchewan Rental Supplement would come some time in 2020 through the pending Canada Housing Benefit (a joint provincial/federal housing strategy). Instead of waiting for the roll-out of this program, the government moved forward with the SRS cut and the replacement never materialized for individuals on social assistance.[8] When the Canada Housing Benefit was introduced in 2020, people on income assistance programs were not eligible to apply for it. So far, the program has been very restrictive in terms of who qualifies.

03 — The introduction of Sask Income Support Program (SIS)

The following year, MSS announced that SIS would replace the Transitional Employment Allowance (TEA) and Saskatchewan Assistance Program (SAP). Minister Merriman justified the new program on the basis that it would increase client independence by "creating processes (that) help clients deal with the challenges that brought them to us in the first place."[9] Independence, it was said, would result with increased support from staff to make better financial decisions, reach goals and "help them become self-sufficient, gain employment, start a career, and [overcome] life challenges."[10] Rolled out over two years, a full transition occurred by September 1, 2021. Well before the introduction of SIS (which represents even fewer rent-related supports for rent-related expenses), the most "often-cited concern" of renters in receipt of social-assistance was "the high cost of rent, and the inability to cover rent through social assistance benefits."[11]

A Growing Crisis:

By September 2021, a mere month after SIS became the sole general income support program in Saskatchewan, the effects of the decrease in support for low income renters were being felt acutely across the province:

The Saskatchewan Landlord Association (SLA) reported that over 31% of all SIS clients had not paid their rent for the month of September, 2021, and another 18% were in arrears.[12] This trend continued in October.

"Camp Hope", a tent city in Regina's core, began to grow in numbers from 1 to over 60 tents, with claims that it had hosted up to 160 individuals, including children, in less than 2 weeks.

Shelters across the province from Regina and Saskatoon to North Battleford and Prince Albert reported being consistently over capacity, regularly turning folks away.

The Executive Director of QUINT Development, a Saskatoon-based not-for-profit, noted that while they would normally evict fewer than 11 people in an entire year, they had been compelled to evict 11 people in September 2021 alone after the full transition to SIS.[13] In October, 50% of their tenants were in arrears: "The amount of homelessness and the pressure is unbelievable. We're having people breaking into our buildings, sleeping in foyers, sleeping in the boiler rooms, overcrowding our units. SIS is a virtual tsunami coming at us."[14]
-Len Usiskin, Executive Director of QUINT

In Regina, preliminary findings of the recent bi-annual PiT (or Point-in-Time) homelessness count confirmed a major increase in homelessness, described by the initiative's coordinator as "stark".[15] Indeed, the Report noted a 71% increase in homelessness since 2018 and a 110% increase since 2015. The relationship between income and cost of rent is cited as the top barrier to finding stable housing in that Report.[16]

Emergency consultations with MLA Meara Conway:

In response to mounting concerns in the community and the clear crisis in poverty and housing across the province, MLA Meara Conway held a series of emergency consultations in the fall of 2021 after the full implementation of SIS. These consultations aimed to gather feedback from the community, including service providers, income assistance recipients, MSS staff, and landlords. The consultations were designed to determine the effectiveness and the impacts of any gaps in Saskatchewan's income assistance programs. The consultations were held virtually and in person in Regina, Saskatoon, Moose Jaw, Prince Albert, North Battleford, and in Northern, rural, and remote communities.

Conway approached the sessions from her perspective as the official critic for the Ministry of Social Services (MSS), Housing, Community-Based Organizations (CBOs), and Human Rights. Each session lasted approximately two hours, and approximately 40-120 people were in attendance at each session. Conway also received an influx of emails, letters, and phone calls from impacted stakeholders and drew on the significant volume of casework that her constituency office handles on a daily basis in the community of Regina Elphinstone-Centre.

This Report explores a number of recurring themes identified during this process, provides an analysis of the existing social safety net, and suggests both immediate and long-term solutions for improving how Saskatchewan's most vulnerable are supported.

02 MAJOR THEMES

The following were identified by stakeholders as major themes:

A — Insufficient rates

Income assistance rates are insufficient to cover basic expenses. Increases to benefits have not kept up with the rising cost of living.

B — Insufficient support from MSS

Current supports available through the Ministry of Social Services are often not accessible or effective. Likewise, Ministry staff often lack the necessary tools to meaningfully assist clients.

C — Housing approach compounds homelessness

Housing supports do not reflect what is needed in the community: shelters are full, poorly funded, and there is a lack of appropriate housing, including supported housing.

D — Mental health, addiction, disability supports lacking

Addiction and mental health issues are major drivers of housing instability. Issues around mental health and addiction are not well understood or addressed by available supports. The lack of accessible housing for individuals living with disability further disadvantages them.

E — Economic costs outweigh benefits

The ineffectiveness of the current social safety net is far more costly overall due to the expenditure of preventable resources across major systems. Evidence-based, preventative approaches would be more humane and fiscally effective.

02 — A. Insufficient Rates

Income assistance rates are insufficient to cover basic expenses. Increases to benefits have not kept up with the rising cost of living

- Income assistance rates are insufficient to cover the cost of basic shelter, utilities, health needs, and the overall cost of living.
- Many clients on SIS have experienced a further decrease in benefits at a time when the cost of living has increased, on the heels of the economic impacts of a pandemic, and after several cuts to shelter-related benefits under the Sask Party government.[17]
- Clients on the Saskatchewan Assured Income for Disabilities (SAID) program have not seen an increase in benefits for over 6 years.
- The option of direct payment of rent and utilities was key to achieving increased success and longer-term independence for some recipients and should be reinstated for those who need it. While many reasons for this were relayed during consultation, key themes revolved around addiction, mental health/disability, domestic abuse, and the tendency to address other pressing needs (such as food insecurity) before covering rent where the option exists[18]).
- While landlords, community-based organizations (CBOs) and many recipients on SIS are calling for a return of the option of direct payment of rent and utilities, it must be emphasized that benefits for rent and utilities are too low to cover the costs in the first place.
- SIS and SAID clients regularly top up their shelter benefits with their basic living allowance, significantly reducing their ability to purchase food, clothing, and meet the other costs of living. When children are involved this is extremely challenging as the living allowance does not increase with the number of children in your household.[19]
- Given the difficulty many reported in "getting by" even prior to the implementation of SIS, small, quiet cuts to benefits under that program have had a significant impact on the ground (for e.g., cuts to school supplies,[20] the disability benefit, the nutritional benefit, as well as amounts for furniture and clothing grants all available prior to SIS have significantly impacted those who previously relied on them).

02 — A. Insufficient Rates cont'd

- The move to wrap utility coverage into the shelter allowance under SIS rather than guarantee the coverage of the actual cost of utilities over and apart from rent (pre-SIS) **has been the most significant cut of all**. This change has led to increased arrears, cut-offs, and collection responsibilities for Crowns.

- Not all medical expenses are covered by SAID, leaving many with significant disabilities drawing from insufficient benefits to access basic health-related care.

- The Ministry's clawback policies are often counterproductive and discriminatory, particularly as they relate to SAID clients. Examples include:

  - SAID clients are required to apply for early CPP (not just disability CPP), despite this practice was found to be unconstitutional by the Manitoba Court of Appeal (with leave to appeal refused by the Supreme Court).[21]
  - When CERB was available, it was not treated with the same income thresholds as employment income, despite that CERB was intended as an income replacement where employment was affected by COVID-19.
  - Hoping to improve her employability, one SAID recipient was accepted to University only to have her students loans clawed back from her basic benefits (despite the fact that she would have to pay them back). This policy left her at a significant disadvantage and is an example of existing disincentives for people seeking to achieve increased independence through education.
  - Despite that children in lone parent families are particularly afflicted by high rates of poverty, child support payments from non-custodial parents are deducted dollar for dollar from social assistance rates.

- SAID rates have not increased over six (6) yrs despite a significant increase in cost of living over that same period of time.

- Changes under SIS mean clients often cannot obtain a sufficient letter of guarantee or damage/security deposit, limiting their ability to attain or improve their housing situations. Given the reluctance of landlords to rent to social assistance clients to begin with, this has been a further barrier for renters in receipt of income assistance (see endnotes 7 and 35).

- Over-payment deductions are subtracted from the following month's benefits at $50 per month. This represents a 17.5% decrease in living allowance for a single person on SIS. Damage/security deposits are deducted dollar for dollar as an over-payment at this rate, as well as overpayments issued as a result of MSS error.

02 — B. Insufficient Support from MSS

Current supports available through the Ministry of Social Services are not accessible or effective. Likewise, Ministry staff often lack the tools to meaningfully assist clients

- Support from the Call Centre is not consistent, and workers are not aware of the history and specific needs of a client.
- There is a "revolving door" of workers so building rapport and trust with a worker isn't possible for many.
- There are no emergency workers/in-person client representatives.
- Applying by phone and internet can take hours. CBO staff often spend hours assisting clients with this basic step, which is a poor use of scarce resources.
- Not everyone has access to or is able to use a phone or the internet. They may have disabilities or lack of access to these technologies (particularly as there is no additional living allowance to cover phone and internet). This barrier is especially acute in rural, remote and Northern communities.
- A lack of identification is a significant barrier to getting on social assistance, which has been flagged with the Minister by CBOs, individuals, and the official critic on several occasions. No corrective action has been taken despite offering examples from other jurisdictions across Canada that are pursuing effective solutions to this issue.
- People with language barriers are not offered translation resources, making communication extremely difficult for some, including newcomers.
- Often communication from MSS is not simplified for maximum comprehension. Even basic form letters are not accessible to many.
- Many report a punitive system, feeling as though the system is set up to "push them off" income assistance rather than assist them in navigating it effectively.
- Frustration with barriers to accessing and comprehending application requirements, rules and policies around eligibility, and ongoing reporting requirements was a major theme of consultations. This is at odds with the provincial government's commitment in its 2016 Poverty Reduction Strategy to "streamline administrative processes", implement a "no wrong door" policy, and simplify processes to provide easier access to programs.[22] It remains unclear why application requirements and ongoing reporting requirements are not made plainly clear and publicly accessible (for e.g. on a central website).

02 — B. Insufficient Support from MSS con't

- Many struggling with mental health (MH) and addiction issues, as well as living with disabilities report that their conditions are aggravated by a) trying to live on the limited benefits they qualify for; and b) dealing with a system they feel wants them to fail. For e.g., many reported missing "one letter or email" and being kicked off benefits with far-reaching setbacks, such as eviction.

- The Minister has said that SIS will be successful partly on account of the increased use of "motivational interviewing". Indeed, an Ontario company was contracted to train all staff in this practice at just under $400,000.[23] However, clients and CBOs report it being more difficult than ever for recipients to connect with MSS social workers under the new program.

- Individuals wanting to attend detox report being told the cost of detox would be deducted from their shelter allowance, often leaving them without housing to return to after treatment. This was described as being given a choice between "sobriety and my home". The critic struggled to confirm whether this is an official policy but this practice was reported at the Regina consultation.

- MSS is not transparent about social assistance subscription and does not release quarterly reports as was previously the case. This makes it more difficult for CBOs to assess and anticipate their challenges.

- MSS makes changes quietly and often without consultation or transparency. The lack of information around application and reporting requirements contributes to this impression.

- Very few training and education opportunities are available to recipients of SIS and SAID. Clawback policies offer disincentives to access education or pursue employment goals in order to transition away from assistance (see for example, the case outlined in previous section where a SAID recipient attended University hoping to improve her employability only to have her students loans clawed back from her basic benefits).

- The lack of sufficient benefits to cover the cost of transportation in Northern, rural, and remote communities (coupled with the elimination of the STC) often impedes access to health, education and employment as well as limits ability to buy food, clothing, and tend to other needs.

- In rural, remote and Northern communities, it can be very difficult to check in with a worker regularly. Often clients have to travel to a larger community or urban centre to access supports and/or contact MSS via phone or internet.

- MSS does not track what happens to people who discontinue income assistance, so there is no way of knowing whether income programs are indeed successfully transitioning people to "increased independence".

02 — C. Housing approach compounds homelessness

Housing supports do not reflect what is needed in the community: shelters are full and poorly funded, and there is a lack of accessible, appropriate housing, including supported housing.

- There is a lack of supported/supportive housing for difficult-to-house people. Supportive housing includes a combination of housing and supportive services to address the issues that are interfering with stable housing, including non-punitive assistance with support needs related to substance-use, physical and mental health issues, medication, disability, family supports, and assistance with system navigation.
- Shelters are at or over capacity and not all stays qualify for coverage from MSS. Shelters across the province reported regularly having to turn people away due to capacity issues and a significant surge in the wake of the full transition to SIS.
- Homeless shelters rely on per diem funding, which limits a shelter's ability to provide responsive services and plan for the future. It also means that they must "eat" the cost of people who are not eligible for coverage or turn them away (none of the shelters were in the practice of turning people away due to lack of MSS financial ineligibility).
- Detoxes are not homeless shelters but are often relied upon as such due to shelters being full or over capacity.
- Women emergency shelters are turning more women and women with children away than ever. In 2021, my Aunt's Place, a YWCA Women's shelter located in Regina reported turning away 1026 women and 300 children in 2021. Second stage shelters are not funded by the Sask Party government despite Saskatchewan having some of the highest rates of domestic violence.
- Sobriety should not be a condition for a shelter stay. This kind of policy represents a significant barrier to emergency housing for several individuals across the province.
- There have been instances of people being discharged from hospital to homelessness, which is unsafe and unacceptable.
- People on remand (meaning held in jail before being proven guilty of a crime awaiting a bail hearing or trial) often have no ability to apply for social assistance or make proactive plans for housing upon release. This increases the likelihood that such individuals are discharged to homelessness and/or turn to inappropriate living situations, which can increase the likelihood that they will breach release conditions and further strain the justice system.

02 — D. Lack of mental health, addiction, disability supports

Addiction and mental health issues are major drivers of housing instability. Issues around mental health and addiction are not well addressed by available supports. The lack of accessible housing for individuals living with disability further disadvantages them.

- Individuals struggling with addictions and mental health issues reported often dealing with judgment and stigma from formal service providers. It was clear from feedback that these issues are not effectively addressed by existing supports and that more attention to these issues is needed in order to effectively address the underlying causes of housing insecurity and poverty.

- The experience of discrimination based on mental health or addictions can prevent people from seeking help in the first place, including from MSS.

- Homelessness and poverty are barriers to the stabilization that is a prerequisite to seeking out and sticking with effective treatment. Stable housing is one of the primary determinants of health. It should be prioritized as it is key to successfully addressing mental health and addiction issues. For this reason, policies such as dry shelters or the one reported above of individuals having the cost of detox deducted from benefits, which forces them to leave stable housing are not evidence-based and are often counterproductive.

- Despite a tragic spike in deaths by overdose in Saskatchewan and compelling evidence that harm reduction prevents deaths, connects people to other services, and stems the spread of HIV and other diseases, the Sask Party government has so far resisted harm reduction approaches. This resistance to harm reduction approaches exists despite internal government briefing notes confirming the benefits of such an approach. Apart from human and financial cost of the current policy approach, the lack of harm reduction options makes it very difficult for hard-to-house people to break out of existing cycles.

- There is a lack of accessible social housing units for those living with disability.

- The increased gatekeeping around SAID has been a further barrier to people with disability:
    - Many SIS clients that should qualify for SAID face barriers in applying or acceptance. Many people with significant mental health issues, acquired-brain injuries, chronic physical conditions, HIV, addiction, and other conditions that impact their employability are not being accepted onto the SAID program. CBOs and applicants report that it is increasingly difficult to qualify.
    - People who are eligible for SAID and then become temporarily ineligible for monthly benefits (due to ebbs and flows in the impact of their disability, or the receipt of other sources of income) report having to re-apply for SAID from scratch, despite this is contrary to formal policy.
    - The cut to the disability benefit under SIS combined with increased SAID gatekeeping has further disadvantaged low-income people living with disability.

02 — E. Economic costs outweigh benefits

Given ineffectiveness of current social safety net, the overall cost outweighs benefits in terms of preventable losses and waste across major systems. Evidence-based preventative approaches are more humane and cost-effective.

- The following are the economic impacts of the current approach:

a) Services and CBOs, including shelters, frontline poverty and housing organizations, as well as hospitals, are overburdened with the influx of people.

b) Dependent on public funding to provide services, service-providers and CBOs are without the necessary funds to keep step with surges leading to insufficient support, low morale, and burnout.

c) The inadequacy of MSS benefits compels many SIS/SAID clients to turn to these organizations for support they cannot access from MSS or are not covered by MSS.

d) CBOs are often not able to engage in meaningful assistance with clients to make lasting changes. Rather they are simply "treading water", offering system navigation, advocacy for basic entitlements, and ensuring people can access short-term supports. A full-time advocate is often necessary to make strides within the system.

e) The human and financial costs of refusing to adopt evidence-based approaches, such as harm reduction approaches to the addiction and overdose crises are very costly to taxpayers and straining frontline services.

f) Inadequate income assistance and limited coverage for a variety of services under SIS/SAID further exacerbates the cost of homelessness as demand for publicly-funded programs and services rise.

g) These trends (which stem from the insufficiency of current supports and SIS/SAID benefits, including the many individuals who are regularly pushed off support) strain finite resources at both provincial and municipal levels, leading to unnecessary costs across major support systems including detox, shelters, child protection, jails, police, and emergency rooms. It also inflicts further trauma on individuals and families struggling on the margins.

02 — E. Economic costs outweigh benefits cont'd

It follows that the cost of underfunding CBOs, income assistance rates, and public services outweighs the cost of trauma-informed care,[24] permanent housing support and stable independent living arrangements. In other words, it is cheaper to fund it up-front than pay for the consequences of underfunding later:

Many emergency room ("ER") visits are driven by substance-use, each costing $450 per day, and the average length of stay is 13 days estimating that the average cost per stay, per patient is $5,850; [25]

Since 2006, there has been a 75% increase in the number of mental health and addiction related emergency department visits for those aged 5-24; 39% had three or more mental health-related visits. The average estimated cost for those 3 stays is $17,550;[26]

To put this into context, if you were to directly pay a landlord at the market rental rate for a one-bedroom apartment, $17,550 could house a SIS/SAID client for 18 months;

On average, the monthly cost of housing someone who is homeless ranges from $1,932 for a shelter bed, $4,333 in a provincial jail, $10,900 for a hospital bed. This is much more costly than the price of a social housing unit and what would have been a rental housing supplement (had it not been cut for all social assistance recipients);[27]

Evidence suggests implementing a housing-first methodology [28] will see across-the-board savings in all major systems: 62% reduction in detox visits, 19% in ER visits, 10% in police arrests, 5% in EMS interactions, and 4% in police calls;[29]

Saskatchewan has the highest HIV infection rates per capita in Canada, overwhelmingly attributable to intravenous drug use. The cost of a single HIV infection over a person's lifetime is thought to be roughly 1.3 million dollars.[30] HIV spread can be curbed significantly by harm reduction approaches.

03 ANALYSIS

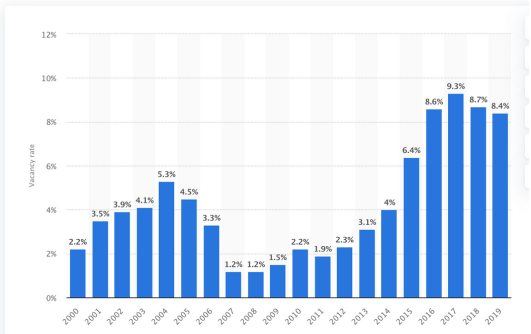
Why is the current approach failing?

Recent changes to the income assistance regime in Saskatchewan are driven by flawed beliefs about the underlying causes of social assistance reliance. This is clear from the language used by both previous and current Ministers of Social Services, Paul Merriman and Lori Carr. Their reasons for the need and promise of SIS are largely framed in terms of individual responsibility and swiftly moving people off assistance to employment, rather than an acknowledgement of the collective, historical, and root causes of social assistance reliance. The belief that people and families find themselves on social assistance simply because they don't have (or won't get) a job and need to be more effectively motivated is simplistic. From our consultations, it is clear that joblessness is most often not a cause of poverty and reliance on income assistance, but rather a symptom. Despite the fact the barriers associated with social assistance are well documented, including disability, mental health, addiction, and trauma-related life experiences - and despite this fact being acknowledged in many of the Ministry's own policy documents, including the 2016 Poverty Reduction Strategy - the Sask Party government has not adopted evidence-based approaches to income assistance at the political level.

On a more practical level, the current social safety net is failing vulnerable people due to the inadequacy of benefits and services, the lack of access to affordable, appropriate housing, and the misallocation of resources. A series of significant cuts to housing supports for low-income people and families (outlined above) has further aggravated the housing crisis. Put bluntly, the government has no strategy to take seriously poverty and the growing housing crisis in our province, and the situation will likely only worsen as food prices and housing costs rise in the year(s) ahead.

Policy decisions are being made on the basis of beliefs about how corrective free-market forces work, even in the absence of evidence, as was the case with the cancelation of the Saskatchewan Rental Supplement. According to then Minister Paul Merriman, rising vacancy rates justified the cut, the assumption being that with more options for renters, rental prices would be driven down and a lower shelter rate would be sufficient. This turned out to be a flawed, ideologically-driven prediction that did not materialize. However, instead of waiting to see if a steep drop in rents actually materialized, the government moved forward with a housing cut that has impacted low-income people harshly.

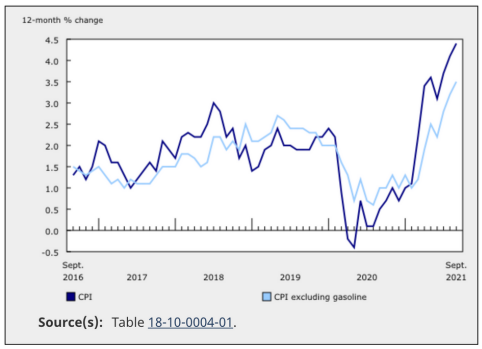
Rental vacancy rates in Saskatchewan from 2000 to 2019



Contrary to Merriman's assertion, prices have not dropped significantly, despite vacancy rates recently reaching their highest point in the past twenty-five years.[31] The average rental rate in Saskatchewan for a one-bedroom apartment far exceeds the allowance available on SAID [32] or SIS rates. [33] Carmichael Outreach, a community-based organization in Regina that distributes a weekly housing list in Regina displayed the average rent for a bachelor apartment at $740 per month the week of November 29-Dec 5, 2021.[34]

The average rent for a 1-bedroom unit was $862 and a 2-bedroom was $878.50. There were only two 3-bedroom units on the Carmichael list that week at $1,050 and $1,200. These listings are beyond the means of most income assistance recipients, to say nothing of the condition that these units might be in, or whether or not the landlords in question accept income assistance recipients.[35]

Another assertion of the Minister of Social Services at the time was that the implementation of SIS and SAID would include higher income exemptions. What this means is that a person on an income program can make more money through employment without having it deducted from their benefits. While this change was welcome by many, it will not assist people who are unable to work and are living through the highest inflation rates in 20 years.[36] Instead of raising rates to meet the demands of the increased cost of living, the barriers to obtain employment without providing them with the supports they need to address the underlying conditions of their struggles. For improvements to the current approach rooted in individual approaches like motivational interviewing to succeed, a corresponding investment in human resources is necessary so social workers can provide increased support to clients.



12 month change in Consumer Price Index (CPI) & CPI excluding gasoline (StatsCan)

Despite the claim that social workers would have more time to support clients after the implementation of SIS, feedback indicates this is not the case. High turnover is commonplace at MSS and there is seemingly no plan to address it. MSS staff willing to speak with us reported crushing workloads, low morale, and burnout.

What's more, a major theme throughout the consultations was how shockingly difficult it is to access basic information around how to apply for social assistance, what documentation is needed, as well as existing policies and ongoing reporting requirements necessary to remain on social assistance. CBOs and recipients are left focusing much of their efforts on system navigation, rather than addressing the underlying causes of their clients' need for social assistance.

03 ANALYSIS CONT'D

Why is the current approach failing?

1. A lack of appropriate housing due to cuts in housing supports for low-income people & overall failure to fund supported housing

2. The deep inadequacy of income assistance rates and services

3. The lack of evidence-based approaches; flawed beliefs driving policy, including changes under SIS

- The Sask Party government moved to **end the Saskatchewan Rental Supplement in 2016,** justifying the cut on the basis of rising vacancy rates and promising a replacement would come through the Canada Housing Benefit. Despite vacancy rates recently reaching their highest point in 25 years, a steep drop in rents has never materialized.
- When finally announced, **the Canada Housing Benefit was disallowed to anyone in receipt of social assistance.**
- **SIS includes deep cuts to rental and housing supports**, including previously guaranteed utilities, which must now be covered out of the general shelter/rental allowance.

- **Average rental rates in Saskatchewan far exceed the shelter allowance available on either SAID or SIS rates.** In some cases, using one's full monthly amount (including the living allowance intended for food, clothing, and all other necessities) still won't cover rent and utilities.
- **A single person is expected to live on less than half the official poverty line.**

- Programs are being cut **based on assumptions about how corrective free-market forces work, even in the absence of evidence** (e.g. the Sask Rental Supplement).
- **Despite internal briefings confirming the benefits of harm reduction approaches, the Sask Party government continues to resist them at great human and financial cost.**
- Instead of raising assistance rates to meet the demands of the increased cost of living and investing in evidence-based housing models, the province is pushing people with numerous barriers to obtain employment **without providing the tools needed to address the underlying reasons** for their housing insecurity and social assistance reliance.
- Previous and current Ministers of Social Services, Paul Merriman and Lori Carr, emphasize **individualistic solutions that fail to recognize the underlying causes of housing insecurity and social assistance reliance.**

SIS rates

A single person on SIS receives:

$575 per month for rent & all utilities

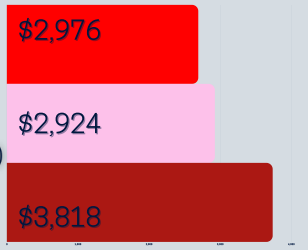
$285 per month for everything else

*__Note:__ The OPL is based on the Market Basket Measure (MBM) for poverty, which is based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, shelter, transportation and other items for a reference family.

SIS rates vs. Official Poverty Line (OPL)*

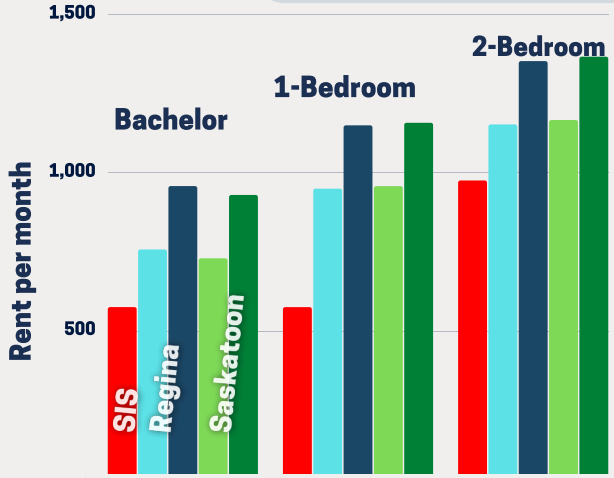
Single Person, no children

Family of 4 in YQR



SIS shelter rates vs. average rents

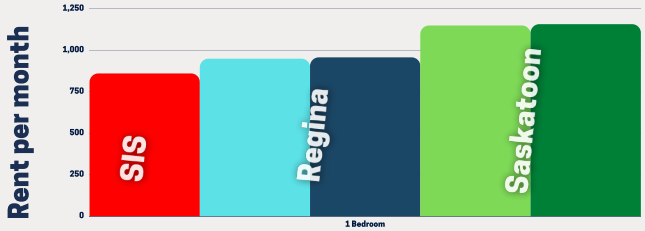
- **SIS shelter allowance rate** (includes $ for rent & utilities)
- **Average Regina rent** (may not include utilities)
- **Average Regina + utilities** (+$200 for modest household utilities)
- **Average Saskatoon rent** (may not include utilities)
- **Average Saskatoon rent + utilities** (+$200 for modest household utilities)



Average rent is taken from the CMHC Annual Rental Market Report for 2021 - in that report, "rent" refers to the actual amount paid by tenants. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. Utilities such as heating, electricity and hot water may not be included in the rent.

The $200 per month added to represent utilities represents a modest (and likely significantly underestimated) amount for average household utilities such as heat, electricity, and hot water.

Many SIS recipients report having to use a portion of their living allowance to pay for rent and utilities. **The following graph shows that if a person renting a 1-bedroom unit put their entire monthly SIS entitlement towards rent and utilities, it would still not be enough to meet the average cost of housing:**



MEARA CONWAY
MLA REGINA ELPHINSTONE-CENTRE

Ongoing effects of Sask Party approach: SIS & beyond

- **Per capita rates of social assistance reliance have increased over the 14 yrs that the Sask Party has remained in government, despite a significant "economic boom". Poverty has also increased since the 2016 Poverty Reduction Strategy and homelessness is on the rise**. This is all the more concerning given that, as the 2016 Poverty Reduction Strategy says, "historically and across jurisdictions, demand for income assistance and support programs rises as an economy declines."[37] It would seem Saskatchewan has been an outlier to this trend due to flawed and ideologically-driven policy beliefs.

- **Training and education opportunities are almost non-existent for people on social assistance despite a recognition in the 2016 Strategy that these were needed and key to effectively addressing poverty.** Many people actively seeking out opportunities suffer systemic setbacks and disincentives, such as the SAID recipient who faced having her student loans clawed back, despite that she would have to pay them back upon graduation. Instead of supporting her to get an education that would almost certainly lead to guaranteed employment, the system set up a disincentive to her achieving the independence she so craved.

- **There is currently very little available by way of supports to deal with trauma and related addictions or mental health issues**, that contribute to the inability to attain or maintain employment or education opportunities.

- **The system of clawbacks often serves as a disincentive to long-term planning and advancement.** One mother motivated to address her addiction issues spoke about her dilemma when she learned her cost of detox would be taken away from her shelter allowance. She had finally found a safe apartment she could afford. When she learned that a stay in detox would mean she'd have to give up her apartment, she balked. She felt she was forced to "choose between sobriety and a stable home."

- **The flaws of the SIS program are exacerbating existing problems in the already overburdened and previously struggling CBO sector. Their finite resources are strained by inefficiency**. While the complex problems associated with poverty were downloaded to underfunded CBOs well before SIS, these organizations report struggling more than ever with the full transition to SIS, including additional burnout, overburdening of already unfunded services, the overcrowding of shelters, and a poor and inefficient use of the skills of frontline (often partially or fully publicly-funded) staff.

> **The transition to SIS has been an absolute disaster for our support workers. We cannot get through on the phones. I'm paying them 30$/hr to wait on hold with the call centre. It's such a waste but if they don't do it, we can't get anyone into housing.**
>
> **- Frontline CBO Manager**

- **Despite SIS's exclusively negative reception from stakeholders, the Sask Party government has largely ignored consistent calls for reforms from individuals and organizations**. CBOs, income assistance recipients, the Federation of Sovereign First Nations (FSIN), the Saskatchewan Urban Municipalities Association (SUMA), the Saskatchewan Landlords' Association (SLA), and others have spoken strongly and publicly in favour of reforms. Despite this, the Sask Party government has largely ignored consistent calls for reforms from individuals and organizations. What's more, when asked, the Social Services Minister Lori Carr could not identify a single individual or CBO that would endorse SIS as a success or improvement.[38]

- **Despite the ongoing failures of SIS, course correction from the Sask Party government has been either non-existent or extremely inadequate:**
  - An additional 113,000 announced since September of 2021 to assist income assistance clients "increase money management and trustee services" to approximately 4,000 clients was made with no further details.[39] Intended to address the common complaint that rent is no longer paid directly to landlords, this announcement came with no details as to why it was limited to 4,000 clients or how the amount will cover the expenses that CBOs will incur assisting such people across the province. Finally, this announcement does nothing to address the basic inadequacy of the shelter allowance.
  - A separate promise to reinstate direct payment for some appears to be delayed and highly limited.[40] Both announcements are symptomatic of a flawed approach: individual 'fixes' of incredibly narrow scope.

- **Despite identifying the need to simplify administrative processes around social assistance including in the 2016 Poverty Reduction Strategy,[41] changes under SIS have resulted in additional barriers to accessing and remaining on income assistance**, including limiting applications to phone or internet and eliminating social workers from the application/benefits process by developing a de-professionalized, understaffed call centre. Many referred to SIS as an "administrative nightmare". Stories of crashing platforms, waiting on hold for upwards of six hours, dropped calls, complicated form letters, misdirection and misinformation, as well as lost paperwork abound. Surely these changes cannot contribute to increasing clients' independence and "overcoming life challenges."

- **Meaningful investments in affected communities would help people to stabilize and focus on longterm goals** beyond securing daily food, clothing and shelter.

- Given the flaws with SIS, **CBOs and recipients are focused primarily on system navigation, rather than addressing the underlying causes of the need for social assistance.**

- Cumulatively, the current approach to both SIS and SAID programs often further disadvantages income assistance recipients. What's more, **the current approach costs taxpayers far more in the longterm than it would cost to expand benefits and more meaningfully support people.**

04 SOLUTIONS

In sum, the social safety net is failing vulnerable people across the province due to:

1. a lack of appropriate housing driven by cuts to housing supports for low-income people and a failure to fund supported housing;
2. the deep inadequacy of social assistance rates and available support services; and
3. the Sask Party government's refusal to adopt evidence-based approaches to income assistance.

> **One of the best ways to reduce poverty is to ensure citizens have enough income to meet their everyday needs.**
> - Sk 2016 Poverty Reduction Strategy: page 9

The barriers associated with social assistance are complex and range from disability, to mental health issues and addiction, to trauma-related life experiences, a reality that was recognized in the 2016 Poverty Reduction Strategy. Despite commitments to redesign provincial income assistance programs to better align with some of the sound objectives articulated in that Strategy, the current approach undercuts many of those same insights and common-sense goals. If not changed, Saskatchewan will continue to see an exacerbation of poverty and housing insecurity, and the continued misallocation of resources into crisis response, rather than prevention.

> **Safe, affordable housing offers a foundation for people to build a future. Having a safe and affordable place to call home makes it far easier for individuals experiencing poverty to succeed in education, training, and employment.**
> - Sk 2016 Poverty Reduction Strategy: page 13

Pushing solutions rooted mainly in individual responsibility, such as motivational interviewing, better budgeting, and a focus on transitioning people off assistance to employment as quickly as possible without providing meaningful supports to do so, is a recipe for failure. It doesn't address the underlying causes of housing insecurity and social assistance reliance. The Sask Party government would do well to adopt a concept of "independence" outlined in its own 2016 Poverty Reduction Strategy: this means implementing "programs and supports such as skills training and affordable housing" that help remove barriers that "inhibit transition from dependence to independence."

The belief that people find themselves on social assistance because they don't have (or won't get) a job and need to be more effectively and individually motivated is simplistic. From consultations, it is clear that joblessness is most often a symptom, not a cause of poverty and reliance on income assistance. Many crave and can achieve increased independence and employment but require secure housing, and meaningful supports to achieve greater stabilization as a prerequisite to success. The lack of effective supports and programming guarantee no headway will be made.

> **Living in poverty makes it difficult for people to extend their education or to obtain training that would increase their ability to get a job. Access to programs and skills training that help low-income people improve their skills is critical to giving them the tools they need to build a better future.**
> - Sk 2016 Poverty Reduction Strategy: page 19

While many on assistance are not in a position to enter the workforce at all due to disability and other factors (and are currently living through a steep rise in the cost of living on rates that simply don't cover the basics), there are many others who could transition off assistance with meaningful long-term supports. An effective social safety net would focus on meaningfully assisting those capable of transitioning off assistance, while ensuring a life of dignity for those who cannot. The solutions outlined below are tangible and consistent with many of the goals outlined in the 2016 Sk Poverty Reduction Strategy. If adopted, our community will see real improvements to the poverty and housing issues plaguing our province.

The following solutions are tangible and consistent with many of the goals outlined in Saskatchewan's 2016 Poverty Reduction Strategy:

- Increase income assistance rates[42] and fund harm reduction.
- Ensure shelter benefits are set based on existing rental market rates and that utility rates cover the actual amount charged to clients.
- Block fund homeless shelters sufficiently (abandon per diem funding model).
- Return to direct payment option for the people who require the extra support.
- Implement trauma-informed approaches [43] and reduce overall caseload volume so social workers can work directly with clients in order to support them meaningfully.
- Immediately simplify the approach to people with a lack of personal i.d., which continues to be a barrier for the most vulnerable to access housing and programs.
- Provide more significant training and education opportunities so people trying to transition off assistance are properly supported and incentivized to do so.
- Create multiple ways for people to access supports: a "no wrong door" policy that aims to simplify processes and language.
- Implement a transparent application process, and make this process, as well as policies and reporting requirements readily available on a website so individuals and CBOs can focus on supporting people, rather than system navigation.
- Assign specific MSS staff to CBOs working with difficult-to-house clients.
- Reduce stigma by ensuring all MSS staff are educated about the realities of mental health issues and addictions to increase the effectiveness of existing supports.
- Identify better funding models for CBO partners who struggle with a patchwork and often rely on several short-term funding-sources, making longterm planning difficult.
- Track clients who have transitioned off of income support and reasons for this in order to know what is and is not working, and then adjust accordingly.
- Adopt a multi-Ministry, comprehensive approach (Justice, Health, Education, Social Services) to provide support needed to adequately implement Housing First:
    - Scale, prioritize and allocate the necessary funding for evidence-based, trauma-informed housing first programming and supported housing.
    - Short-term and long-term housing for people struggling with addiction and mental health issues. Appropriate accessible housing for individuals living with disability.
    - Saskatchewan Housing Authority has the mandate to house low-income people but thousands of units sit empty across Sk. Work to make these units accessible and livable.
    - Work across Ministries to track clientele accessing major supports; house this data in a portal that is accessible for partners attempting to support people and families.
    - Adopt a no discharge to homelessness approach (Justice and Health sectors).

05 CONCLUSION

Under its current approach, **the Sask Party government has failed to eliminate - or even reduce - poverty, housing insecurity, or overall reliance on social assistance. Quite the contrary.** The current focus on crisis response (rather than prevention) and individual responsibility has meant **these issues are only getting worse.** The Sask Party government's failure to acknowledge the root causes of the housing crisis and social assistance reliance, and move to implement evidence-based approaches has exacerbated the challenges facing Saskatchewan's most vulnerable residents. **Put bluntly, this government has no strategy to take poverty and the growing housing crisis seriously, and the situation will likely only intensify as food prices and housing costs rise in the year(s) ahead.**

With this Report, the official opposition NDP critic for the Ministry of Social Services, Housing, Human Rights, and CBOs, **MLA Meara Conway is urging immediate action on the solutions proposed here to curb the failure to achieve progress, the ongoing human suffering, and the economic fallout of the current approach.**

The **solutions outlined above are tangible** and if adopted, would allow many more **people to successfully transition off assistance** and participate in the economy and workforce, or **simply improve their ability to care for themselves and their families.** Both would reduce **the overall strain on publicly funded crisis and frontline resources.** Such an approach would **alleviate suffering**, provide **additional economic stimulus** at the local level as individuals would have more to spend on goods and services, and **free up additional public dollars** to invest in long-term solutions and meaningful prevention.

The downstream costs of the current short-sighted approach are significant. Prioritizing the stabilization necessary for people to reach their potential would not only **benefit low-income people, but produce outcomes with undeniable collective benefits. Society as a whole would benefit, both in terms of our fiscal health and the overall quality of our communities.**

09 ENDNOTES

1. Saskatchewan's Economic Overview: https://www.saskatchewan.ca/business/investment-and-economic-development/economic-overview

2. It is reported that at least 122,000 people in Saskatchewan were living in poverty in 2019 according to the Official Poverty Line (OPL) established by the federal government in 2018, which tracks the Market Basket Measure (MBM) reflecting a basket of goods and services required by a household to meet basic needs. This translates to 11.2% of the population, which is above the national average: http://uregina.ca/~gingrich/skp2018r.pdf. It bears noting that some poverty experts are highly critical of the method for arriving at the OPL, endorsing rather the Census Family Low Income Measure After-Tax or the CFLIM-AT measure for assessing poverty. According to this measure, in 2019 closer to 217,500 people in Saskatchewan were living in poverty, or 19% which is well above the equivalent national average of 16.4%: https://campaign2000.ca/wp-content/uploads/2021/11/Saskatchewan-Report-Card-English-CPR-2021.pdf; It is also important to note that the MBM statistics do not cover the 50,000+ individuals living on-reserve in Saskatchewan where average poverty rates are much higher. From the 2016 Census of Canada, the poverty rate for First Nations persons living in Saskatchewan was 46% and for those reporting Métis identity, it was 17%. Poverty levels have increased since the Poverty Reduction Strategy whether according to the MBM/OPL or the CFLIM-AT. For the MBM, see Low income statistics by age, sex and family economic type in Saskatchewan 2016-2019 - Table 11-10-0135-01 (formerly CANSIM 206-0041 indicating a rise in poverty rates. For the CFLIM-AT, see Figure 1 in the Saskatchewan Report Card referenced previously, demonstrating the percentage of Sk population below the LIM appears to increase. Child poverty rates are also steadily rising since 2014. Food bank usage was up prior to COVID and the changes to SIS and has increased further since then: https://leaderpost.com/news/local-news/food-bank-usage-still-high-in-sask-hungercount-by-the-numbers; https://saskatoon.ctvnews.ca/as-food-bank-demand-rises-saskatoon-grocery-stores-step-up-1.5708974; https://thestarphoenix.com/news/local-news/saskatoon-food-bank-sees-influx-of-clients-after-changes-to-social-assistance

3. Indigenous children are particularly vulnerable to poverty with 53% of on-reserve First Nations children living in poverty, and those in urban centres living at a slightly lower level of 41%. From 2016 Census of Canada data, the poverty rates for First Nations persons living in Saskatchewan was 46%. For those reporting Métis identity, it was 17% (Gingrich: Ibid.). The racially-based nature of poverty in Saskatchewan extends beyond Indigenous children to immigrants or racialized groups, who are all more likely exposed to poverty: https://campaign2000.ca/wp-content/uploads/2020/01/campaign-2000-report-setting-the-stage-for-a-poverty-free-canada-january-14-2020.pdf

As of 2019, 73,520 of the 281,686 children in Saskatchewan were in poverty, a child poverty rate of 26.1 per cent. This rate is well above the national rate of 17.7% and is greater than in all other provinces and territories, with the exception of Manitoba and Nunavut. Children in lone-parent families had a poverty rate of 47.6%

4. StatsCan numbers show intimate partner violence rates in Sask. double that of national average, Sarah Ashley-Hewitson, CKRM, September 4: 2021: https://www.620ckrm.com/2021/09/04/stats-can-numbers-show-intimate-partner-violence-rates-in-sask-double-that-of-national-average/

Saskatchewan reports less crime, highest homicide rates in 2020, Dayne Patterson, CBC News, July 29, 2021: https://www.cbc.ca/news/canada/saskatoon/saskatoon-saskatchewan-crime-rates-severity-1.6122872

Saskatchewan's HIV rate highest in Canada, up 800% in 1 region, Alex Soloducha, CBC News, October 12, 2017: https://www.cbc.ca/news/canada/saskatchewan/saskatchewan-hiv-rate-highest-canada-1.4351057

5. Saskatchewan Poverty Reduction Strategy, 2016: https://www.saskatchewan.ca/government/news-and-media/2016/february/24/poverty-reduction-strategy; The Poverty Reduction Strategy aims to reduce the number of individuals who experience poverty (for two years or more) by half by the end of 2025. Needless to say, Saskatchewan is not on track to meet this goal.

6. The supplement provided benefits for low income families or for disabled low income single individuals, families and couples without children ranging from $184 to $364 per month: https://www.saskatchewan.ca/residents/family-and-social-support/people-with-disabilities/rental-support-for-families-and-people-with-disabilities

7. See Access and Equality for Renters in Receipt of Public Assistance: A Report to Stakeholders: Saskatchewan Human Rights Commission. 2018, page 8 (https://saskatchewanhumanrights.ca/wp-content/uploads/2021/11/Housing Update_Website.pdf). According to the Saskatoon Housing Initiatives Partnership (SHIP)'s research, this may be due in part to the dramatic increase in the cost of real estate over the past decade. The report indicates that "SHIP explains that "core housing need" is experienced when households are paying more than 30% of their income toward housing. By this definition, the majority of recipients of public assistance live with core housing need."

09 ENDNOTES CON'T

8. Sask. Rental Housing Supplement replacement planned for March: Minister, David Baxter, CJME, January 15, 2020: https://globalnews.ca/news/6412157/sask-rental-housing-supplement-replacement/

9. New Sask. Income support program focuses on client relationship, Andrew Shepherd, CJME, June 18, 2019: https://www.cjme.com/2019/06/18/new-sask-income-support-program-focuses-on-client-relationship/

10. *Ibid*.

11. See endnote 7, Access and Equality for Renters in Receipt of Public Assistance: A Report to Stakeholders: Saskatchewan Human Rights Commission. 2018: p 7.

12. Landlord association says 30 per cent of SIS clients again did not pay rent in October, Alex Salloum, Leader Post, November 3, 2021: https://leaderpost.com/news/local-news/landlord-association-says

13. 'This is an attack on the poor': Critics slam new Sask. social assistance program, Jillian Smith, Star Phoenix, October 23, 2021: https://thestarphoenix.com/news/local-news/this-is-an-attack-on-the-poor-critics-slam-new-sask-social-assistance-program

14. *Ibid*.

15. Close to 500 homeless individuals living in Regina, Tanner Wallace-Scribner, 620 CKRM, December 19, 2021: https://www.620ckrm.com/2021/12/19/292479/

Recent Point-In-Time study shows stark increase in homelessness numbers in Regina for 2021, Taz Dhaliwal, Global News, December 15, 2021: https://globalnews.ca/news/8454379/point-in-time-study-regina-homelessness-2021/
Snapshot of Homelessness in Regina: Preliminary Findings for the 2021 Point-in-Time Count: https://flowcommunityprojects.ca/wp-content/uploads/2021/12/2021-Regina-PiT-Snapshot-Findings.Release.pdf

16. *Ibid*. See Table 4 Top 5 Barriers to Finding Permanent Housing graph at page 4 of Snapshot: https://flowcommunityprojects.ca/wp-content/uploads/2021/12/2021-Regina-PiT-Snapshot-Findings.Release.pdf

17. See details re: cuts to the Saskatchewan Rental Supplement, the unavailability of the Canada Housing Benefit under the introductory context section above.

18. A range of reasons were provided during consultations including but not limited to: 1) **Addiction**: individuals struggling with addiction spoke of the need for stable housing; we heard from recovered individuals who spoke of how the direct payment option was key especially in first months of their recovery as they struggled with their cravings and cash was a trigger; 2) **Mental Health/Disability**: Several individuals on SIS have acquired brain injuries or mental health issues that make keeping track of rent and utilities an additional challenge; the lack of direct payment option increases their housing instability which undermines they success managing their disabilities and illnesses; 3) **Abuse**: We heard from domestic abuse victims who said that their abuser now knows when the rental amount is deposited in their account and this makes them further vulnerable to exploitation; 4) **Hierarchy of needs**: We heard from individuals who indicated that other key constraints often overshadow the eventual threat of eviction (like food insecurity). Under direct payment, clients at least had the stability of guaranteed housing/utilities.

19. Well before cuts under SIS, many income assistant recipients spoke about spending money from their food budgets to cover rent (See endnote 7: Access and Equality for Renters in Receipt of Public Assistance: A Report to Stakeholders: Saskatchewan Human Rights Commission. 2018: p 8). We received feedback this trend has only worsened. This trend also undermines item 5 (Health and Food Security goal) of the provincial government's six-part Poverty Reduction Strategy: see endnote 5.

20. Landlords report that social assistance tenants would typically get behind in their rent twice per year in a predictable fashion: in September, when children need school supplies, and at Christmas. Despite this trend existed at a time when the Ministry of Social Services provided extra benefits to recipients for school supplies, the school supply grant was cut under the new SIS Program (See endnote 7: Access and Equality for Renters in Receipt of Public Assistance: A Report to Stakeholders: Saskatchewan Human Rights Commission. 2018: p 9 "… when faced with the choice between rent and their children's needs, it seems parents will choose to meet their children's needs.")

09 ENDNOTES CONT'D

21. In *Stadler v. Director, St Boniface/St Vital* 2020 MBCA 46, the Manitoba Court of Appeal ruled that the practice of requiring disabled folks to access their CPP before they turned 65 violated the Charter in such a way that was not justifiable:

> [89] A regulation that requires a disabled individual presently on income assistance to give up a significant portion of what little financial security they may have for the future only continues and entrenches their disadvantaged financial position. "It is an unfortunate truth that the history of disabled persons in Canada is largely one of exclusion and marginalization." Facing historic disadvantage and "paternalistic attitude of pity and charity," persons with disabilities are more likely to be "outside the labour force," unemployed or at "the lower end of the pay scale" […]
>
> [90] The adverse financial consequences are particularly harsh given the increased vulnerability of persons with severe disabilities to poverty and their heightened reliance on federal benefits at age 65 to ameliorate poverty. Persons with disabilities statistically face poverty at higher levels than persons without disabilities, as well as greater levels of poverty [...]

Leave to appeal the decision determining that the practice was discriminatory was recently dismissed by the Supreme Court of Canada with costs: (See https://www.scc-csc.ca/case-dossier/info/dock-regi-eng.aspx?cas=39269 and https://www.canlii.org/en/mb/mbca/doc/2020/2020mbca46/2020mbca46.html?autocompleteStr=stadler&autocompletePos=4), however this practice continues in Saskatchewan.

22.See endnote 5, Saskatchewan Poverty Reduction Strategy, 2016: p 8.

23. Second Session, 29th Legislature of the Legislative Assembly of Saskatchewan; Standing Committee on Human Services (Ministry of Social Services Budget Estimates), Verbatim Report No. 6 – April 26, 2021: p 100 (https://docs.legassembly.sk.ca/legdocs/Legislative%20Committees/HUS/Debates/20210426Debates-HUS.pdf).

24. Trauma (and violence) informed care "...recognize the connections between violence, trauma, negative health outcomes and behaviours. These approaches increase safety, control and resilience for people who are seeking services in relation to experiences of violence and/or have a history of experiencing violence"; Public Health Agency of Canada, "Trauma and Violence-Informed Approaches to Policy and Practice," Trauma and violence-informed approaches to policy and practice (Government of Canada, 2018), https://www.canada.ca/en/public-health/services/publications/health-risks-safety/trauma-violence-informed-approaches-policy-practice.html

25. Information, C. I. (2019, July). Health System Resources for Mental Health and Addictions Care in Canada. Chartbook, 2019. Ottawa, Ontario, Canada.

26. Ibid.

27. Stephen Gaetz, "The Real Cost of Homelessness: Can we save money by doing the right thing?", Canadian Homeless Research Network, 2012: https://www.homelesshub.ca/costofhomelessness

28. A housing-first methodology is "...a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed… [that] is a rights-based intervention rooted in the philosophy that all people deserve housing, and that adequate housing is a precondition for recovery."". Refer to Homeless Hub, "Housing First" (Housing First | The Homeless Hub) for further information; specifically the core principles which guide Housing First programs.

29. End Homelessness Regina, "Everyone is Home: A 5-year Strategy to End Chronic/Episodic Homelessness in Regina: Technical Report", 2020: https://endhomelessnessregina.ca

30. The economic costs of HIV/AIDS in Canada, JoAnn Kingston-Riechers, PhD, Copyright 2011 Canadian Aids Society: p 10 (https://www.cdnaids.ca/wp-content/uploads/Economic-Cost-of-HIV-AIDS-in-Canada.pdf); See also The epidemiology of HIV in people who inject drugs in Canada: see page 3 where it is outlined that 74% of people with HIV in Saskatchewan acquired their HIV infection through injection drug use. This is a stunning statistic, particularly in comparison to other provinces across the province including BC - 34%; Alberta - 26%; Manitoba -19%; Ontario -10%; Quebec - 20%; and the Atlantic provinces - 18%): https://www.catie.ca/sites/default/files/fs-epi-idu-EN-2018-08-15.pdf

09 ENDNOTES CONT'D

31. See endnote 7, Access and Equality for Renters in Receipt of Public Assistance: A Report to Stakeholders: Saskatchewan Human Rights Commission. 2018, p 8; see also Rental vacancy rates in Saskatchewan from 2000 to 2019: https://www.statista.com/statistics/198819/rental-vacancy-rates-in-saskatchewan-since-2000/

32. Saskatchewan Assured Income Disability Program (SAID) overview on Government of Saskatchewan website: https://www.saskatchewan.ca/residents/family-and-social-support/people-with-disabilities/income-support-for-people-with-disabilities#benefits

33. Saskatchewan Income Support Program (SIS) overview on Government of Saskatchewan website: https://www.saskatchewan.ca/residents/family-and-social-support/financial-help/saskatchewan-income-support-sis#benefits

34. Carmichael Housing List, week of November 29 – December 5, 2021: https://carmichaeloutreach.ca/programs/housing-list35

35. Discriminating against a tenants on the basis of receiving social assistance is widespread in Sk and growing with the new SIS program. Our consultations reported several incidents of recipients being told by landlords they would not rent to them, many landlords themselves openly declared they could not continue to rent to SIS recipients, and the authors personally observed several posted ads online indicating that "SIS recipients need not apply." In response to systematic discrimination against such renters, the Saskatchewan Human Rights Commission launched an initiative to address discrimination in housing in 2015. A report was released in 2018 (see endnote 7). On November 25, 2021, an update to that report was released outlining successes and ongoing challenges. SIS is listed as an ongoing challenge and was discussed at length at the launch event, including ongoing discrimination and barriers to renters on social assistance.

36. 'You do what you can to survive': Inflation prompting calls to increase disability benefits in Sask, Matt Young, CTV News, November 7, 2021: https://saskatoon.ctvnews.ca/you-do-what-you-can-to-survive-inflation-prompting-calls-to-increase-disability-benefits-in-sask-1.5655882

See 12-month change in the Consumer Price Index (CPI) and CPI excluding gasoline: https://www150.statcan.gc.ca/n1/daily-quotidien/211020/cg-a001-png-eng.htm

37.See endnote 5: Saskatchewan Poverty Reduction Strategy, 2016: p 6.

38. Second Session, 29th Legislature of the Legislative Assembly of Saskatchewan; Debates and Proceedings (Hansard) for Wednesday November 3, 2021: p 1036-1037 (https://docs.legassembly.sk.ca/legdocs/Legislative%20Assembly/Hansard/29L2S/20211103Debates.pdf)

39. Sask. government makes changes to income support program following criticism, CTV staff, CTV News Regina, November 12, 2021: https://regina.ctvnews.ca/sask-government-makes-changes-to-income-support-program-following-criticism-1.5663817

40. Top stories of 2021: Rising homelessness leads to calls for reforms to Sask. Income Support, Thia James, The Star Phoenix. January 1, 2022: https://thestarphoenix.com/news/local-news/top-stories-of-2021-rising-homelessness-leads-to-calls-for-reforms-to-sask-income-support?utm_term=Autofeed&utm_medium=Social&utm_source=Twitter#Echobox=1641040247; Amid criticism Saskatchewan government partly reverses changes to SIS, Arthur White-Crummey, Leader Post, November 12, 2021: https://leaderpost.com/news/saskatchewan/amid-criticism-saskatchewan-government-partly-reverses-changes-to-sis

41. See endnote 5, Saskatchewan Poverty Reduction Strategy, 2016: p 12.

42. Many advocates, such as the Regina Anti-Poverty Ministry (RAPM) are calling for a minimum of a $300/month increase to current rates This would still be well below the federal Official Poverty Line (OPL), which is based on the Market Basket Measure (MBM): $22,416 for a single person in Saskatchewan & $44,844 for a family of four.

43. See endnote 24.

10 ACKNOWLEDGMENTS

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