

Communities Respond — Summary Report

PFS Consultations 2011-2012



Poverty Free Saskatchewan

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POVERTY FREE SASKATCHEWAN

COMMUNITIES RESPOND

SUMMARY REPORT

PFS Consultations 2011-2012

HIGHLIGHTS

Recently Saskatchewan has experienced an increase in economic activity – a “boom”, but this monetary gain has not been experienced by everyone. Many people struggle daily without adequate income, food, or housing.

Poverty affects a very wide range of people. Groups that are particularly hard hit are Aboriginal (First Nations, Métis and Inuit) people, newcomers, women (especially senior women), single men, students, youth, people with disabilities, people with addictions and mental health issues, people leaving prisons, and vulnerable and special needs populations, including those with intellectual challenges. Poverty is a problem in urban, rural and northern locations.

Poverty excludes many Saskatchewan residents from full participation in our province.

Yet Saskatchewan is the only province in Canada without a comprehensive and coordinated strategy to deal with poverty.

People in every part of Saskatchewan have decided that it is time for action and are seeking solutions.

Poverty Free Saskatchewan (PFS) is a network of volunteers representing a wide array of organizations across the province. We believe:

- Poverty is not inevitable and everyone is better off if we address poverty
- Strategic, coordinated, and deliberate effort is required
- Working together can make a difference.

Previously, PFS published two documents: ***Let's Do Something About Poverty*** and ***Strategies to Eliminate Poverty in Saskatchewan***. To gauge citizen response and advance the work of eliminating poverty in the province, PFS conducted a series of consultations in 2011 and 2012.

North Battleford (April 18, 2011).
Moose Jaw (September 23, 2011).
Regina (November 21, 2011).
Saskatoon (November 22, 2011).

Tisdale (January 24, 2012).
Nipawin (January 25, 2012).
Melfort (January 26, 2012).

Several organizations were involved in leading and supporting this work: the University of Regina, Regional Intersectoral Committees, Tribal Councils, a Health Region, anti-poverty groups, faith-based organizations and professional and human services organizations. In these meetings, discussions were held around the six key issue areas in Strategies to Eliminate Poverty in Saskatchewan. Over 170 people from a range of backgrounds attended the sessions; women and men experiencing poverty, people working in health, social and educational services, First Nations and Métis people, people with disabilities, members of faith communities, and many others.

The ***Communities Respond*** report outlines the input received from the community discussions. These ideas will be used in future to develop an integrated and comprehensive poverty elimination plan. This plan will be built on the results of the community consultations, and a review of successful strategies in other provinces and in local Saskatchewan communities.

WHAT THE PARTICIPANTS SAID – THE HIGHLIGHTS

- 1. HOUSING** : Everyone must have access to adequate and affordable housing. Communities should be inclusive with support for integrated housing and neighbourhood development, and should provide different types of rental housing and paths to home ownership. Dialogue with landlords and enforcement of rights is needed for renters. Engaging the business community, trades, non-profit organizations and whole communities will contribute to housing solutions. Municipal, provincial and federal governments must fulfill their respective responsibilities to ensure affordable, adequate housing.
- 2. INCOME SECURITY FOR VULNERABLE GROUPS** : Our overall goals in the income security policy area must go beyond “looking after those who are less fortunate” toward improvements in economic equality and ensuring a decent life for all. Income assistance programs should provide a reasonable standard of living, allow greater earnings exemptions, and be accessible in ways that do not create stigma. Supports provided should create capacity and empower people.
- 3. EDUCATION, TRAINING & EARLY CHILDHOOD LEARNING & DEVELOPMENT** : From pre-K through secondary, post-secondary education and lifelong learning, education can improve our well being and prevent many of the worst features of poverty. Addressing barriers to participation in education and training programs can assist people to gain the knowledge and skills they need to succeed. Well-supported community schools, addressing the needs of vulnerable populations, and improving First Nations education will contribute to poverty elimination.
- 4. ENABLING & REWARDING WORK & PARTICIPATION IN OUR COMMUNITIES** : Society should recognize the value in all types of work – jobs, volunteer and community work, and raising a family. Creating new jobs, ensuring that all jobs are secure and include good benefits, and eliminating workplace racism and discrimination will make work more secure and meaningful, and will increase self-worth and social inclusion for a larger number of people.

5. IMPROVING ACCESS TO QUALITY SERVICES FOR LOW INCOME PEOPLE : It is very important to treat people accessing services with respect and as individuals. Integrated and coordinated services, well trained staff with reasonable workloads, and effective delivery mechanisms will enhance service delivery. People will benefit from “wrap around” counseling, Ombudsman and advocacy services, and greater support for the transition from assistance to paid work.

6. PROMOTING HEALTH AND PREVENTING ILLNESS : Health is affected by what goes on in communities and the health care system. Adopting a healthy communities model would promote a holistic view of people and their health. People could live healthier lives if they did not have to engage in a daily struggle for survival to meet basic needs, and if the social determinants of health (adequate income, decent housing, good food, etc.) were addressed. Preventing illness, better coordinating a range of services, and ensuring programs are affordable would lead to healthier populations..

GENERAL THEMES: Fundamental change is needed in society and in social and economic programs. We must redefine the concept of community and look at our common needs. “What happens in one neighbourhood affects us all.” We must address the situation of those groups that are most affected by poverty. Changes to systems may cost initially, but increasing our allocation of resources in the short-term will have long-term benefits. We must engage communities in creating innovative solutions and involve people living in poverty at decision-making tables. Poverty is a complex issue and we need all sectors of society to be involved in achieving its eradication.

CONCLUSIONS : The participants reinforced the understanding that although Saskatchewan is in a period of growth, the benefits are not evenly distributed. They identified numerous factors leading to the difficult and often intolerable living situations experienced by many people. Yet the mood of the consultations was not one of despair. The participants provided many positive practical solutions. These ranged from major recommendations about awareness and changing the overall goals of society to implementing local and individual activities. Participants said that addressing poverty requires the involvement of actors ranging from the global community, to federal, provincial, and municipal governments, health regions, First Nations and Métis organizations, businesses and employers, community organizations, service delivery organizations, schools, health care organizations, families and individuals. The overall message was that we need to define ourselves as a community of communities and work together to create a more empowering and inclusive society.

INTRODUCTION

Recently Saskatchewan has experienced an increase in economic activity – a “boom”, but this monetary gain has not been experienced by everyone in the province. Many people struggle daily without adequate income, food, or housing. A wide range of Saskatchewan’s citizens from all areas of the province experience the impact of poverty.

Poverty is excluding many Saskatchewan residents from full participation in our province.

Yet Saskatchewan is the only province in Canada without a comprehensive and coordinated strategy to deal with poverty.

People in every part of Saskatchewan have decided that it is time for action and are seeking solutions.

Poverty Free Saskatchewan (PFS) is a network of volunteers representing a wide array of organizations across the province. We believe:

- Poverty is not inevitable and everyone is better off if we address poverty
- Strategic, coordinated, and deliberate effort is required
- Working together can make a difference.

PFS recognizes there have been anti-poverty groups working hard for decades in all regions of our province and we wish to support a province-wide movement. PFS believes people living in poverty are key to all our work and should be involved in all of our decision making. All regions of the province should be involved in plans to eliminate poverty because everyone has valuable insights into their own unique situations – from northern communities to urban neighbourhoods and existing local anti-poverty groups.

Previously, Poverty Free Saskatchewan published two documents ***Let's Do Something About Poverty*** and ***Strategies to Eliminate Poverty in Saskatchewan***. To gain citizen response and advance the work in eliminating poverty in the province, PFS conducted a series of consultations in 2011 and 2012.

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Several organizations were involved in leading and supporting this work: the University of Regina, Regional Intersectoral Committees, Tribal Councils, a Health Region, anti-poverty groups, faith-based organizations and professional and human services organizations. The number of participants in the sessions ranged from 12 to 42, with a total of 173 participants in the 7 locations. In the meetings, participants were given an overview of PFS and the consultation objectives. Small group discussions were held around the six areas in “Strategies to Eliminate Poverty in Saskatchewan”, and then the groups reported back to the larger group. People from a range of backgrounds attended the sessions; women and men experiencing poverty, people working in health, social and education services, First Nations and Métis people, people with disabilities, members of faith communities, and many others.

This ***Communities Respond*** report summarizes the input received from the community discussions. It is not a complete proposal for what could be in a poverty elimination plan – that is a document that will be developed in the future, building on the results of these consultations and other input and an examination of what has been successful in other provinces and in Saskatchewan locations in addressing poverty.

WHAT THE PARTICIPANTS SAID

A. KEY AREAS

1. HOUSING

HOUSING ACCESS AND AFFORDABILITY

The PFS Framework document states “Secure and affordable housing are an essential element in any program to reduce poverty. Saskatchewan’s low vacancy rate and soaring rents make this issue area particularly important for any provincial initiative to reduce and eliminate poverty.” At the consultations participants focussed on housing problems and potential solutions.

GENERAL

Everyone should have access to adequate and affordable housing; communities should be inclusive with support for integrated housing and neighbourhood development. Creating affordable, stable, and adequate housing must be part of any income security plan addressing poverty. Access to housing is a human right and provision of housing should not be controlled by the profit motive.

PROBLEMS

With limited rental housing, skyrocketing rents, evictions, and new homes becoming unaffordable, poor individuals and families in Saskatchewan are unable to afford housing. This has created homelessness or hidden homelessness in the form of camping out, staying in tents for months, using hotels as homes, overcrowding, and living in shelters. This problem is particularly marked for immigrants with large families, First Nations people on reserves or moving to urban areas, young people, students, and seniors (who may be forced to separate for income tax reasons). There is a lack of appropriate housing for large families, seniors needing assisted living, and those with mental or physical health issues. Young people and seniors are shut out of home ownership because of large down payments. Support rates for people receiving social assistance do not reflect market conditions so rents are too high relative to income.

Sharing accommodation under these circumstances creates social problems. For young people, education is negatively affected when there is no place to sleep and multiple families attempt to share insufficient space; families always on the move create large turnover rates in schools. Some individuals and families face discrimination by landlords and housing is often unavailable for those with intellectual disabilities or other challenges, prison-leavers, and single males.

Requirements for identification, references, credit, and documentation compound the problem for those lacking these.

POSSIBLE SOLUTIONS

A greater supply of both rental and owned homes is required, with appropriate housing for all individuals and families. Home ownership represents stability but requires construction of more, smaller, and affordable houses. The quality and affordability of rental housing must be improved. And housing appropriate for single people, families, large families, and assisted living for seniors is necessary. Existing buildings and vacancies, apartment blocks, row housing, duplexes, communal and cooperative housing, energy efficient buildings, and urban designs to make developments more walkable would help.

Engaging the business community, trades, non-profit organizations (e.g. Habitat for Humanity, John Howard), and whole communities is important to raise awareness of housing issues and contribute to solutions. Municipalities need to take greater responsibility for housing; at the provincial and federal level there is need for more resources for social housing (missing for thirty years) and Aboriginal housing. For poor people, grants and subsidies and cooperative models are more effective than tax breaks and incentives. Programs such as rent-to-own, My First Home Inc., low-cost cooperative housing, and training people to build their own houses should be considered. Municipalities could use tax measures, require ten per cent of profits to go to affordable housing, or have developers include affordable housing in any development.

For those relying on rental housing, profit caps for landlords, rent controls, ceilings on rent increases, reduced utility costs, and increased rental supplements for recipients of social assistance would make housing more affordable. There needs to be a dialogue with landlords concerning quality and condition of housing, in renting of units, and evictions. Education on rights and responsibilities of tenants and landlords (e.g. street smart tenant survival guide), along with legislation and codes governing evictions, poor housing conditions, and damage deposits would assist renters. The Rentalsman's office should be reviewed and better public health and by-law enforcement be established. A tenant improvement fund, with agencies such as SaskPower partnering, could be used to improve rental housing conditions.

CONCLUSIONS

Raise awareness that housing is related to poverty. Engage community, business, municipalities, the provincial and federal governments, Aboriginal organizations, individuals and families in organizing solutions.

2. INCOME SECURITY FOR VULNERABLE GROUPS

SOCIAL JUSTICE AND EQUALITY

Our overall goals in the income security policy area must go beyond “looking after those who are less fortunate”. We must achieve measurable improvements in economic equality through the **redistribution of wealth**. Our social history and political legacy in Saskatchewan centres on ensuring a decent life for all through collective action, putting the public good ahead of individual advantage, and being careful stewards of our resources.

Secure and adequate income should be a **human right**. Programs for economic security should be based on human dignity and respect. For instance, you should not be required to dispose of all of your monetary and material assets before accessing income assistance in times of need.

We must ensure **simplicity and transparency** in the overall benefit system, both across all provincial programs *and* in the interaction of provincial and federal programs. Programs must provide sufficient income for necessities, and also cover the cost of special supports needed in individual cases, such as prescription drugs or respite for family caregivers.

SPECIFIC GROUPS AFFECTED

There are segments of the population of Saskatchewan who are especially vulnerable to poverty. Their needs must be in clear focus and they must be involved in finding solutions to poverty. These groups include First Nations and Métis communities; many families with young children (including single parents and families with a child who has a disability or health challenge); immigrants (who may require supports such as English as an additional language); Northern communities; seniors living alone; and people with disabilities.

CURRENT PRACTICAL MEASURES TO ADDRESS POVERTY

Saskatchewan Assistance Program (SAP)

A great degree of discussion revolved around SAP, the ‘last resort’ financial aid program for those with no or very low income. Several important themes emerged from the discussions.

Participants said that the SAP benefit rates are abysmally low and cannot sustain a life of dignity. Like social assistance plans in other provinces, SAP is premised on the assumption that recipients should make less money than they could working full-time at minimum wage, because they are less ‘worthy’ of help than those in the labour force. This very low level of support has profound effects on well-being and employability. SAP rates should be pegged to a commonly accepted benchmark such as the Low Income Cut-Off (LICO) or the Market-Basket Measurement (MBM) of income necessary to keep an individual or family out of poverty. SAP rates should rise with the cost of essentials, such as groceries (which have been increasing in

price of late), utility payments, and especially housing (see also Sec. 1 above on the continuing crisis in affordable housing in Saskatchewan).

Participants recommended more generous exemptions of other income (from part-time work, self-employment, federal benefits for children and seniors, child support payments, etc.) when calculating SAP benefits. The current 'clawback' of SAP creates real hardships and impairs recipients' chances to improve their financial independence.

Many specific improvements were suggested in the administration of SAP.

- SAP should be accessible in ways that decrease stigma (e.g. through decentralized and pleasant local offices where income assistance caseworkers treat clients with fairness and respect). Applicants should always be made aware of the full range of potential resources available through SAP, such as medical and dental coverage (e.g. prescriptions, optical coverage, special diets), child care subsidy, help with transportation (e.g. the discounted bus pass), and advances on damage deposits for rental accommodation.
- SAP applicants often require help with utility arrears and obtaining appliances such as stoves and refrigerators.
- Transition time for withdrawal of supplementary SAP benefits needs to be increased, to avoid disruption of clients' lives and help them gain stability.
- SAP recipients must not be subjected to drastic withdrawal of support after overpayment of benefits due to administrative errors.

Transitional Employment Allowance (TEA) & Provincial Training Allowance (PTA)

Many concerns were raised about TEA and PTA programs. TEA and PTA are supposed to facilitate (or in the case of TEA, compel) labour market entry. Participants were uncertain as to the real purpose and usefulness of these programs. Some called for the elimination of TEA and suggestions were made to combine SAP, TEA and PTA into one unified income support system. Problems with social workers being stressed and not having time to work properly with clients were brought forward. Participants said that social workers delivering income support programs must have manageable caseloads and the ability to provide individualized help and advocacy to low-income individuals and families.

Saskatchewan Assured Income for Disability (SAID)

The SAID program was recently introduced but was initially restricted to those in institutional or residential care settings. Many participants said that SAID support needs to be extended more broadly, set at an adequate level, and indexed to the cost of living. The intake process needs to be improved to work quickly and efficiently, based on clear and appropriate eligibility criteria. A minimum amount of benefit needs to be guaranteed, with allowance for extra support based on individual need, and reasonable exemptions granted for earned income.

Income Support for Seniors

Participants' comments underlined the need for a comprehensive and seamless economic security system for all seniors. They identified this need for seniors living independently, those who receive medical or practical support at home, and those living in care facilities. Participants discussed the importance of federal programs and provincial programs (such as the Seniors Income Plan) which both must be part of improving and maintaining standards of living. Participants also identified that there is a need for practical assistance to those living on their own, and community-based health supports to all seniors who need them.

MINIMUM WAGE/LABOUR MARKET MEASURES

Portraying all types of paid work as “rewarding” was seen as offensive by many participants, given the current low levels of the minimum wage. Seeing paid work as preferable in all cases to receipt of income support was seen as particularly objectionable in certain situations (for example, a lone mother being expected to support herself and her pre-school children on the minimum wage).

The need for minimum wage increases was raised many times and it was emphasized that they should keep pace with the cost of living. Participants said that it is possible to have a goal of a “living wage” – not just a minimum wage. Living wages should reward meaningful work, and enable families to have a decent material standard of living. With decent wages family members could avoid having to have multiple jobs. Having to hold more than one job or work non-standard hours creates problems for individuals and families – having sufficient control over their time would help support the proper care of children and other family members.

STUDENTS/ACCESS TO EDUCATION

Education can be a way out of poverty and towards a decent job. Much more needs to be done to ensure access to advanced education for all who can benefit from it (see also Sec. 3 below). Participants said that tuition fees must be kept affordable, and financial support to post-secondary students should be adequate – ideally in the form of bursaries or forgivable loans, or at least through loans with very low interest rates. We must keep the cost of education-related expenses (e.g. textbooks, student housing) reasonable. Existing employment-focussed provincial programs (such as PTA and TEA) could be adapted to enable educational completion or upgrading at the post-secondary level, including the provision of practical supports such as child care and travel allowances.

CONCLUSIONS

Our overall goals in the income security policy area must go beyond “looking after those who are less fortunate” toward improvements in economic equality and ensuring a decent life for all. Income assistance programs should provide a reasonable standard of living, allow greater earnings exemptions, and be accessible in ways that do not create stigma. The supports provided should create capacity and empower people.

3. EDUCATION, TRAINING & EARLY CHILDHOOD LEARNING & DEVELOPMENT

CONNECTIONS BETWEEN EDUCATION AND POVERTY

Participants raised many issues about the connections between education and poverty. Comments were generated on issues from the broad philosophical goals of education to very specific features of today's schooling and training systems.

Many of the consultation sessions concluded that poverty can rob our society of much of its potential. From pre-K through secondary, post-secondary education and lifelong learning, education has the capacity to improve our well being and prevent many of the worst features of poverty. Addressing the barriers to participation in education can assist people to gain the knowledge and skills they need to succeed.

GOALS OF EDUCATION

Participants identified many of the diverse expectations and goals education must meet. Some advocate for a system that emphasizes training for the acquisition of skills and the world of work. Others suggested a system that focuses on generic transferable skills such as critical thinking, creativity and scholarship. While others stated that more investment in early childhood learning would pay the greatest long term dividends.

Participants said that education filters, categorizes and selects individuals to carry out particular roles. Teaching methods and curricula should ensure inclusivity of participation occurs rather than increasing barriers that stand in the way of success for vulnerable populations.

STRUCTURE OF EDUCATION SYSTEM

Participants also had many suggestions about the structure of our education system.

Many favourable comments were made about community schools. Some thought every school should be a community school as they greatly promote community and parental involvement. They have the potential of reducing the barriers created by low income and inequality. Low income can be a barrier especially when schools collect high fees for extracurricular activities. School health centres that teach nutrition, cooking skills and physical activity programs would support many low income families. Community schools need more organizational support and funding.

Education of Aboriginal people is important and improvements are needed, educational institutions face many challenges. With regard to First Nations, band schools are inadequately funded and student assessment at reserve schools needs greater attention.

Vulnerable students need greater support. English as a Second Language courses are limited. More spaces for level 1 and 2 adult basic education that is accessible on reserves should be created and funded. Some thought free adult education for immigrant and Aboriginal people should be provided. Retention of students from vulnerable populations is an issue at all points in the education system.

CHILD CARE AND EARLY CHILDHOOD

Child care and early childhood development and learning received much attention from participants.

Lack of child care spaces and cost of child care are barriers to employment for many. Waiting lists are very long in many communities. Saskatchewan has a very low percentage of day care spaces per capita. Improvements to transportation for single parents to day care and to employment are needed in urban centres. Increasing day care subsidies is a solution, as \$450 per child per month for a day care space was seen as prohibitive for many. Moms and tots programs are also recommended. More after school programs are needed to assist working parents. Some argued that a universal childcare system was the solution. Early childhood development programs can have a positive impact on our province's high illiteracy rate.

PROGRAMS FOR YOUTH AND ADULTS

Participants provided many excellent suggestions about programs for youth and adults including life skills, trades training and employment programs.

Opportunities to access comprehensive and longer (up to 10 months) life skills for youth and adults, which are focused on long term outcomes, are necessary. More bridging to employment programs are needed. There is also a shortage of trades training spaces. Ten month waiting lists are too long. "Women-in-trades", trades training programs for women, are also insufficient in number. Financial support for individuals and those receiving social assistance willing to enter the trades should be improved. More youth internships are needed and Youth Apprenticeship Programs should be expanded. More employer delivered work-based learning programs should be available.

CONCLUSIONS

Participants at the consultations diagnosed many issues and challenges cutting across education, training and early childhood development programs. There are numerous recommendations for action that support Poverty Free Saskatchewan's call for a comprehensive provincial poverty elimination plan.

4. ENABLING & REWARDING WORK & PARTICIPATION IN OUR COMMUNITIES

The PFS Framework document noted “Secure and rewarding employment can provide a way out of poverty. We need to reduce the obstacles to securing meaningful employment and ensure that work provides people with a living wage.” Consultation participants suggested ways to achieve this in Saskatchewan, focussing on the value of work, barriers, and programs.

IMPORTANCE OF WORK AND EMPLOYMENT

There is value in all types of work – jobs, volunteer and community work, and raising a family. With job creation, new job opportunities, and employment that is secure and with full benefits, work can be secure and meaningful, increasing self-worth and being rewarding for people. Diverse and sustained opportunities for a variety of jobs, including community jobs, can increase participation.

BARRIERS

Obstacles to work and participation must be reduced. Requirements for identification, contact information, a driver’s license, a vehicle, and for having access to cell phones and computers, and the cost of obtaining these, make job searching difficult. Limited access to and high cost of transportation, including public transit, constitute a barrier for those employed at shift work or with children. For the latter, cost and availability of child care compound this.

Fairness, respect, caring, equal treatment, and equity are often not in place in job search and the workplace. The workforce is not representative, employers are not sensitive to employee needs, and employers are not held accountable. In spite of equity legislation and the Human Rights Commission, many face discrimination in getting jobs and on the job. Rigid job posting requirements mean experience is not recognized by employers and inflexible workplace hours and policies threaten the work/home balance.

Barriers and the effects of discrimination are compounded for those in specific groups. For newcomers to Canada, language and requirements for references and credentials mean they are often not hired. Funding for First Nations people living on reserves is difficult to obtain and often insufficient. Language related to people with disabilities can result in disabled people being excluded and job options limited for those with mental illness. Prison leavers may not have the skill development to reintegrate into society. Lack of certification and inexperience make it difficult for youth to obtain employment. SAP recipients find their earnings clawed back when they obtain a job, removing the incentive to find a job. And for those making the transition from assistance to employment, nonexistent or inadequate support creates a feeling of vulnerability. Limited availability of single-unit housing, especially for those relying on shelters, can add to the problems that single individuals have in finding and keeping a job and balancing work with living. Also, having appropriate work clothing is a problem for many.

PROGRAMS

Businesses, communities, governments, and individuals need to be involved in enabling and rewarding work and participation. And the programs, practices, and plans to achieve this, including outlining the benefits, need to be connected and articulated to provide public awareness. Businesses need to understand the costs involved but can also develop ownership of the solutions and be socially responsible. One example is the Calgary living wage campaign, where participating businesses are identified as employers who care. A focus on entrepreneurship can create community and local business and job opportunities.

Appropriate incentive and support programs can create and sustain employment and assist individuals in participating in jobs. Incentives and subsidies to businesses could create trade and community projects and jobs – one example is to revive the community works program. Programs that could help individuals include incentives to obtain more education or work experience, job matching, investment in recognition of credentials for newcomers, and skill development for those who have been out of the labour force such as prison-leavers. Support programs related to entering the job market or changing employment are especially important for youth and those receiving social assistance. Possibilities include transitional employment programs; training, education, emotional support; informal and formal support networks; job maintenance support including mentors and places to go for support; a “buddy” system; and community drop-in centres that offer child care, life skills, work clothes, and workshops.

Recognition and public awareness of discriminatory attitudes and practices is necessary. Legislation that mandates equity should be strengthened. A healthy Human Rights Commission, with sufficient staff to support employment equity initiatives and address complaints, along with monitoring and accountability, could assist in reducing discriminatory practices. Programs and practices to increase the number of under-represented groups in the workforce could include businesses signing on to an equity agreement and sensitivity training, plus an agency to support this.

Workplace practices should include creating more full-time positions, reducing contract and short-term positions, and enhancing part-time benefits. Employers could be creative in recognizing relevant experience, implementing flexible hours and practices to improve the work/home balance of employees, and demonstrate more care for employees by meeting with and mentoring employees.

CONCLUSIONS

Society should recognize the value in all types of work – jobs, volunteer and community work, and raising a family. Creating new jobs, ensuring that all jobs are secure and include good benefits, and eliminating workplace racism and discrimination will make work more secure and meaningful, and will increase self-worth and social inclusion for a larger number of people.

5. IMPROVING ACCESS TO & QUALITY OF SERVICES FOR LOW INCOME PEOPLE

The ability to access services and the quality of services are closely related to how able people are to achieve their full potential and participate actively in their communities. Service access and quality are dependent on a number of variables. Concerns or problems as well as solutions were provided by participants in the community consultations on improving access to and quality of services for low income people.

SYSTEMIC ISSUES

Many concerns and solutions regarding systemic issues were raised throughout the community consultations. One solution was to increase efforts in preventative programs, which could result in less demand for reactive programs. Also, the funding and allocation of funds between communities needs to be addressed. Locating services only in a certain area of a community acts to reinforce the concept of “have versus have not” neighbourhoods. Supports are needed throughout cities as well as in smaller rural settings. Participants discussed how access to and quality of services could also be drastically improved through better coordination of services. There is a need for changes to systems overall, for example the health system, with specific changes such as focussing more on outreach activities.

Welfare System

Another system that participants identified as requiring change is the welfare system. It was felt that current responses from the welfare system are largely middle class responses (i.e. they are tied to filling out an income tax return) not necessarily something that is easily done or useful for many poor people. Participants noted that some government policies can make accessing services feel punitive – we need systems that enable and empower people. Some participants suggested that decentralizing Social Services offices could act to decrease the stigma of obtaining assistance, as well as to increase accessibility and make offices more comfortable or less intimidating. Another concern raised regarding the welfare system is that the workers’ caseloads are too high, which results in workers only being able to offer quick fixes rather than getting to the root of the issue. Changes to the system and services should not be based on a “one-size-fits-all” approach.

PEOPLE AFFECTED

Some population groups are more likely to experience poverty and have difficulties with accessing services. Participants discussed how specific support is required for Aboriginal people – this includes cross-cultural training to anyone who is working with Aboriginal people. When working with Aboriginal people, it is important to acknowledge culture and traditional teachings and recognize the differences between First Nations, Métis and Inuit peoples. Programs need to be built that allow people to take an active role and counselling services need

to be readily available to heal wounds from the past. Another population discussed during the consultations was families. For families seeking services, it is vital to ensure that the basic needs of kids are met. Help for kids and families should be provided together. A group with unique needs that were identified are immigrants or newcomers – for example, there may be a need for English as a Second Language support or training. Participants noted that financially, one of the groups that are the worst off is people with disabilities. The implementation of the Saskatchewan Assured Income for Disability (SAID) program should help to alleviate some of the poverty and onerous reporting requirements experienced by some people with disabilities. There also needs to be more intervention and accommodation for people with invisible disabilities. Finally, people leaving prison was noted as a group with unique needs for accessing services – participants discussed that Housing First approaches would be appropriate and that there is a strong need for the involvement of organizations such as the John Howard Society.

SERVICE DELIVERY

There are many aspects of service delivery that can have a strong impact on access to and quality of services. Advocacy is a vital part of access to services and some participants stated that there is a need to have more paid Ombudsman-type positions to support people with issues in the system. Also important in accessing services is having information about services and programs available. Participants noted that education needs to be provided about available benefits (for example, benefits available to low-income earners). It is also important to educate the population on available plans and initiatives in the health system (i.e. the Healthy Babies initiative, the Family Health Plan). Workers at Social Services should be knowledgeable about programs in the community and should be able to appropriately refer their clients. Having integrated services was brought up as a way to increase access to services as there is currently a lack of communication between service providers. A participant suggested that to avoid negative stigma, integrated services should be offered in public places, such as schools and libraries. Linked to integrated services is the need for a “one-stop-shopping” approach related to income assistance where there is one place to go and one form to fill out.

Social Assistance Program

Multiple points were discussed regarding components of the Social Assistance Program. First, the Call Centre was raised as a barrier in that it is impersonal. Concern that a proper assessment cannot be completed over the phone was discussed by some participants. A suggestion was that workers be provided with sensitivity training to avoid the judgment and devaluing of applicants. Case management was discussed as another concern – income security workers need more flexibility to respond to the individual needs of people. It was noted that those who work in the system are overworked and often appear to have little say in what they can offer or do to help. There was strong concern that people accessing services are not treated with respect. A way to evaluate Social Service workers should be made available. A concern raised was that people are feeling vulnerable about going to work if it means they will be cut off of Social Assistance, thus a transition period where people remain supported may assist in people feeling more secure in leaving the financial support of Social Assistance. Some of the

individuals and families on Social Assistance are dealing with issues that are very complex and a “wrap around” model with the client at the centre could be very beneficial.

ACCESSING SERVICES

Several barriers to accessing services were mentioned throughout the consultations. Not having identification, an address or a bank account and having to sell personal assets were listed as barriers to receiving Social Assistance. Participants also discussed that excessive amounts of paperwork associated with receiving services (including housing and income) can be a deterrent for people to apply. Another barrier that participants raised related to Social Assistance is the issue of overpayment followed by a claw back of the entire overpayment amount at once, which can be difficult to accommodate – this needs to be addressed as people are being held responsible for administrative errors. Language was also described as a barrier – plain and clear language needs to be utilized in all correspondence (as well as the availability of supports such as translators when necessary) to address this. Participants said that access to technology and/or transportation can act as barriers to information and opportunities.

SOCIAL AND HEALTH PROGRAMS

Available social programs are central to the issue of access to and quality of services. Social programs need sustainable funding as relying solely on grants is not maintainable. One suggestion provided by a participant was that in social programming, budget counselling for families should be re-introduced; an added component of this could be to support people to submit their income tax as current supports do not work for all people. Mentorship programs were also noted by participants as beneficial.

Several examples were provided on how to provide more integrated services within health programs. One of these suggestions was that communities be given easier access to walk-in clinics and nurse practitioners. A recommendation was also made to integrate health with where clients are at in their lives. Also, having a primary care centre is of great benefit to a neighbourhood or area.

CONCLUSIONS

In conclusion, there are multiple cross-cutting themes that can be seen throughout the diverse issues of access to and quality of services. Of great importance was treating people accessing services with respect and as individuals given each person’s needs are different depending on their situation. Also, the integration and coordination of services is important in making positive change. With these points considered, we could create a system where people have greater access to a system that effectively meets their needs.

6. PROMOTING HEALTH AND PREVENTING ILLNESS

LINK BETWEEN POVERTY AND ILLNESS

In general, participants in all the consultations across the province recognized the important link between poverty and illness. People who live in poverty generally have worse health; this has been shown in myriad studies. Some consultation participants explained that poverty requires people to engage in a daily struggle for survival to have their basic needs met which leaves little time for illness prevention-oriented activities. In addition to this daily struggle, people who live in poverty have to deal with negative social stigma and stereotypes, and this labelling further contributes to illness. A variety of groups were specifically mentioned including: Aboriginal peoples whose holistic health needs remain unmet and for whom inequitable fees and structures persist; children living in poverty who cannot be separated from their family's poverty; mothers and their health have direct impacts on child health and development; people who have disabilities – especially multiple disabilities – require expanded access to care and supports as well as changes to certain program eligibility criteria; and, single men often fall through the cracks because programs focus on other priority groups. Some participants noted that public awareness and education about poverty and health is happening (e.g., through some health departments), but more needs to be done.

OUTSIDE THE FORMAL HEALTH CARE SYSTEM

Many factors that lie outside the formal health care system impact the health of people who live in poverty. These are often referred to as “determinants of health”. Participants discussed myriad factors, or determinants, including food, employment, lifestyles, transportation, social supports, recreation and the physical environment.

Food

Food seemed to be the most common topic. Participants talked about how essential it is to have easy access to nutritious, safe, affordable food. Healthy food is basic prevention but there are challenges (e.g., nutritional food in the north is very expensive or non-existent, families living on social assistance cannot afford to buy healthy foods, children living in low income families are going to school hungry) as well as some successes (e.g., community food boxes are a very good alternative and are expanding in many communities, community kitchens are very good for teaching about safe food preparation and storage, community gardens are more common today and encourage social interactions and “grow local” attitudes).

Employment

Within the area of employment, some workplace wellness and benefits campaigns were pointed to as successes. Promotion of healthy lifestyles (e.g., exercise, nutrition, cycling and/or walking everywhere with less reliance on cars, green solutions) was recognized as partially

successful; concerns were expressed that these kinds of programs may be decreasing in schools.

Healthy Lifestyles

Related to healthy lifestyles were discussions about the importance of adequate and affordable transportation to get around (e.g., to get to jobs, medical appointments). Social support programs were seen to be important for some families regarding parenting skills, anger management, and specific supports for those dealing with health problems.

Recreation, Sports and Leisure Activities

Recreation, sports and leisure activities, both formal and informal, were deemed to be important for people's health, but distance to programs, cost, and finding time to engage in these activities were seen as barriers for people living on low incomes.

Physical Environment

Finally, the physical environment was seen to be important including green spaces/parkland, safe neighbourhoods, walk-able communities, and awareness of food deserts (e.g., areas in cities where there are no grocery stores).

Changing the Health Determinants

Participants suggested numerous recommendations to fix these problems. What follows here is a general list, not an exhaustive explanation. Recommendations to fix these problems included: adopt a healthy communities model which promotes a holistic view of people and their health; ensure different levels are targeted (e.g., individual, family, neighbourhood, community) and connected through critical objectives like empowerment at these different levels; distribute health and social services more equitably throughout communities; create structures to redistribute wealth; further develop community centres/events that invite and engage people from other parts of communities to interact together; offer more education about the utility of community gardens and community kitchens (e.g., educate some housing organizations which prohibit vegetable gardens); encourage people to take personal responsibility for making positive food and choices; make healthy lifestyles and nutrition education a priority in schools; promote people's engagement in low-cost, easy access, recreation and fitness (e.g., walking, shovelling snow); and, encourage municipal by-laws regarding food deserts.

INSIDE THE HEALTH CARE SYSTEM

Issues Raised

A variety of issues were raised including costs, service delivery, service philosophy, inaccessibility, and waiting lists. These concerns were raised about acute and emergency care, addiction services, dental care, prescriptions and vitamins, homecare services and maternal care. Participants talked about the costs of care and prescriptions for people living on low incomes (e.g., unfair fees for missed appointments, it is great to have the Saskatchewan Health Plan but it is still unaffordable for certain people living on low incomes and vitamins are not covered). There are service delivery problems (e.g., on-reserve medical taxis often require people to spend the whole day in town, distances between where services are and where people live can be great in Saskatchewan). There can be service philosophy problems (e.g., some physicians treat their patients like numbers and do not think they should be accountable to them). Inaccessible acute care and accompanying expensive services may be required (e.g., ambulance, food costs, hotel costs). A broad definition of health includes both physical and mental health, however, currently there are unacceptable waiting lists for addictions and mental health services in most regions.

Fixing the Health System

Participants suggested numerous recommendations to fix these problems. Some of these recommendations included: re-orient our system to focus more on the social determinants of health (e.g., food, housing) and away from a disease model; shift the current philosophy and re-orient societal norms to prevention of illness and promotion of well-being despite the fact that it is hard to 'sell' the long range benefits (i.e., treat the disease and not the symptoms, recreation and social programs are preventative, after-school programs are health enhancing); fix jurisdictional problems (e.g., stop stove-piping/silos of services, stop inequities like the differences we see in subsidies on reserves versus in urban areas); reduce barriers to accessing health care (e.g., deal with the distance between the service and the user); create more access to less costly treatment alternatives (e.g., massage, physiotherapy, meditation can relieve stress and lower blood pressure); encourage the federal government (e.g., Health Canada) to develop and enforce health standards and inspections (e.g., safe food, carcinogens on mattresses); and encourage the provincial government to recommit to dental, vision and auditory care for all age groups;

CONCLUSIONS

In closing, this summary of poverty and health data show participants appear to recognize the connection between poverty and health. They also offered clear recommendations about the way forward, toward a healthier Saskatchewan.

7. GENERAL THEMES

There were multiple points raised by participants throughout the community consultations that did not necessarily fit into the pre-defined topics. However, these comments and concerns are important and strongly relate to the issue of poverty in Saskatchewan.

INTERCONNECTEDNESS

Of great importance was the participants' recognition of the interconnected nature of the issues at hand. There was a real lack of "siloed-thinking" which is an asset in having conversations about poverty eradication. For example, in addition to identifying the interconnectedness of issues, participants discussed the necessity of partnering with government as well as the need for individual actions, rather than focusing on one or the other.

OVERALL GOALS

Multiple overall goals and concerns were identified by participants. One of these goals is making economic development work for First Nations people. It was stated that there is a need for First Nations people to take the lead in their own affairs. Ideas surrounding rights and equality were also brought forward by participants. It was expressed that poverty and its surrounding issues are a human rights concern, which led to questioning why Canada is failing to adequately address poverty. Teaching about poverty and human rights in schools was a recommendation provided. Also discussed was that, in general, our value of money outweighs the value of the work done in a job – this can be seen when comparing the wage of a child care worker to that of a CEO at a corporate oil company. It was expressed by some participants that the belief system of some of those in government needs to be adapted, particularly in the area of providing assistance and resources. No one wants "handouts" – they want to be empowered and feel like they can contribute. It was recommended that a framework where the government provides basic services to everyone be explored.

Several social goals were also expressed throughout the community consultations. Some of these goals include developing creative community solutions, empowering people and ensuring personal accountability. Collective action needs to be taken in order to achieve these goals. A participant suggested that the needs of life have to be separated from the needs of the marketplace. Another participant suggested that it would be beneficial to take advantage of the awareness raised by the Occupy movement.

There were a number of general goals and recommendations regarding systems that were discussed by participants. Community support was raised as an area of interest. Participants discussed how we need to redefine the concept of community and that we need to look at our common needs. Coordination was identified as an area for improvement. It was identified that there needs to be continuity in support of the issues surrounding poverty when government parties in power change. Coordination between local organizations (secular and faith-based) is

also required. In general, a teamwork approach is required from all, including Tribal Councils, the Ministry of Social Services, community-based organizations, etc.

FUNDING AND BUILDING CAPACITY

Concerns about funding were raised by multiple participants. A participant stated that we need to look at the “big picture” and costs – there is a need for a paradigm shift to social investment and progressive taxation. It was plainly stated by some participants that the government needs money. This led to a discussion of where that money is going to come from – mostly businesses or individuals? It was stated that those in the middle income bracket are the ones who currently absorb the majority of the costs for social programs; as a solution to this, it was suggested that those in the high income bracket need to pay more and that the government needs to put more focus on taxing large companies. It was also stated that the government needs to be on-side with proposed solutions. Participants also noted that an understanding needs to be achieved that changes to systems (for example, the health system) may increase costs initially to implement, but that those initial cost increases will be surpassed by long-term benefits.

Furthermore, there were several general points raised concerning the welfare system. Participants noted that the current system creates dependency and what we require is a system that is less focused on charity and more focused on building capacity. We need to ensure that people living in poverty are not treated as a burden or problem. Another participant suggested that self-sustaining social programs would be a wise investment. Poverty is a complex issue; as such participants said that we need various Ministers, agencies, and levels of government to be involved in achieving its eradication.

PUBLIC ENGAGEMENT

Public engagement was also identified as a key component in addressing poverty. Awareness is an important aspect of public engagement. Participants questioned if prejudice surrounding poverty has remained the same or if it has, in fact, it has increased. They said that we need to determine how to convince people that the cost of investing in poverty elimination efforts is worth it. People need to be educated about the poor, including education for politicians regarding the barriers created and issues raised by poverty. The business community also needs to be engaged as part of the greater community.

Participants identified that people are not involved in their communities (for example, many people do not vote) and are disempowered. Public engagement needs to have a positive approach. Participants emphasized that all people need to be included and that all people need a voice. Communities need to be engaged in creating solutions, communities coming together are more able to find innovative solutions.

Participants discussed how different conversations happen at decision-making tables if the people who are affected by the decisions are present (for example, people living in poverty). It

was expressed that it is important to include those affected by poverty in these discussions and that currently there is not enough consultation. Participants suggested that the way conversations are had needs to be changed so that people have equal participation, and that marginalized communities need to be engaged in a meaningful way that connects them with policy-makers. It is important that strategies are all-inclusive (for example, address issues for single people, seniors, families, etc.). It is also a necessity to have people from all income groups and backgrounds represented in order to have an effective and meaningful debate or consultation.

CULTURE OF PRIVILEGE

A participant stated that we live in a culture of privilege, which is not realistic or sustainable. Concern was raised that, in general, our society is unwilling to talk about poverty and that we are ineffectively sweeping our problems under the rug. Currently, our response to poverty is reliant on welfare, which requires an ideological shift. In this ideological shift in thinking about how to address poverty, specific attention may need to be given to certain populations – for example, unique changes may need to be considered to address the fact that women face greater levels of poverty after retirement.

CONCLUSIONS

Participants readily identified how issues relating to poverty were interrelated and interconnected. This means that an integrated, collaborative approach across governments, community organizations, and businesses is required to develop an effective poverty elimination strategy.

B. COMPONENTS OF A POVERTY ELIMINATION PLAN

One of the goals of Poverty Free Saskatchewan is to have a province-wide plan working to eliminate poverty and its effects. Focus group participants were not broken out into groups to specifically discuss these topics, but several points did come forward. The following includes the original text of the PFS document *Strategies to Eliminate Poverty in Saskatchewan*.

1. FOCUS ON MARGINALIZED AND VULNERABLE GROUPS

We recognize many people live in poverty, but we must begin with efforts to identify those groups that are most affected by poverty in order to understand and address the unique needs each group may have.¹

The participants talked about how poverty affected families, with unstable housing contributing to high turnover in schools, and larger families, including Aboriginal and immigrant families in particular, having trouble finding accommodation. Single parent families, especially those led by women, were mentioned as needing support. And of course the impact on children was identified. We were encouraged to look at the whole family, and while the early years are important for children, also pay attention to the later years and the development of adults throughout their lives. There were also clear concerns noted for single individuals, fathers of single parent families and single men. Women's general lower rate of pay and poverty after retirement were noted. Seniors were identified as having particular needs, and especially concerns for how couples were treated when they needed care housing and additional assisted living homes. The shortage of affordable student housing was noted. People stressed the importance of life skills, job training and work placement for youth.

Many needs were identified for people with disabilities – greater understanding of their situations, more accommodation for education and work, expanded health benefits, greater income support, and better support for people with addictions and mental health issues. The need for additional living options, local services and respite was identified for vulnerable and special needs populations, including those with intellectual disabilities, as well as encouraging educational attainment and creating jobs that fit the abilities of people with physical, mental or intellectual challenges.

Housing was high on the list for Aboriginal (First Nations, Métis and Inuit) people. Ensuring educational success was stressed as well as making economic development work for First Nations people. Healing from residential schools is needed. Cross cultural training should be given to anyone who is working with Aboriginal people. The difference in assistance levels on and off reserve was noted. Attention was also drawn to the differences in rights and services available to First Nations or Métis people.

Northern communities were identified as being in “dire straits” with people losing their dignity.

For Aboriginal peoples and other groups, the problem of racism was identified – for example, discrimination in housing and getting jobs. Lack of recognition of credentials and the need for language training also affect immigrants’ ability to earn an income. The need for enforcement of equity legislation was noted.

Another group facing poverty issues was people leaving prisons who need skills development and support in reintegrating into society.

In balance with the idea of looking at specific vulnerable groups was the concept of healthy inclusive communities, best summarized by the following comments.

- We all have needs in common.
- What people do in one neighbourhood affects all.
- Needs are evident throughout all of the city, just more hidden in some areas.

2. COMPREHENSIVENESS AND COORDINATION

Any successful plan to reduce or eliminate poverty must address the multi-faceted nature of poverty and inequality.²

Participants stressed “less charity – more capacity-building”. The need to avoid stove-piping and involve various ministries, agencies and levels of government was stressed – including municipal governments and Tribal Councils. Links need to be made between the components such as the K to 12 system, service providers and communities.

3. ACCOUNTABILITY

To ensure that governments and other organizations are held to their commitments and that anti-poverty efforts survive successive governments, accountability is key.³

Participants talked about the balance between personal accountability and responsibility and government taking policy responsibility. They said that is important for government to be on side with efforts to address poverty and that there is continuity when government parties in power change. One participant asked “Who is taking responsibility for ensuring rights are met?”

4. COMMUNITY INVOLVEMENT

Solutions to poverty cannot be imposed from above. Real solutions require the active participation of those who have lived experience with poverty and those who work daily to address the needs of the poor.⁴

It was stated that empowerment is needed to avoid the disconnection from community that occurs with globalization. Participants said that we need to get people involved in community activities, get them out to vote and that it is important to include all groups of people affected by poverty in discussions. It is "...a different conversation at decision-making tables if people who are affected by the decisions are present (i.e. people living in poverty)". "Engage the marginalized communities in a meaningful way and connect them to the policy makers." One participant recommended a general assembly model such as Hands Across the Bridge during Poverty Awareness Week that "...brought a feeling of community to people who have not felt like that for a long time (homeless people)". There was expressed appreciation for consultation about housing that was done by the Ministry of Social Services. A participant posed the question "Where are the rich people? We need those from all income groups to have an effective debate/consultation."

It was seen as important to engage the business community as part of the greater community by "talking to them in their own language" so that they have some ownership of the solutions. This was especially important concerning work, engaging people in the trades and in providing housing.

Education and awareness was recommended to make people understand poverty and the importance of addressing poverty to avoid costs down the road in justice and health care. People need to understand that housing is a poverty-related issue and also how the social assistance system creates dependency. A YouTube video about human rights that was developed by youth was noted as a good example of creating awareness. A participant recommended we "...take advantage of awareness raised by Occupy movement - focus on the 99%."

The importance of teamwork was emphasized by several participants. This should include everyone - Tribal Councils, Social Services, and others, with secular and faith based organizations bridging with each other. Participants felt that the community schools model should be strengthened and used in every school. They recommended that community groups be involved in actions such as Extreme Makeover or Habitat for Humanity, or the Connecting As Neighbours Cooperative on housing.

5. TARGETS, PERFORMANCE INDICATORS AND TIMELINES

“In order to evaluate progress towards the goals of reducing and eventually eliminating poverty, a comprehensive poverty plan must include achievable benchmarks, timelines and targets so we can measure our success...”⁵

In a poverty elimination plan it is important to have targets, performance indicators and timelines to guide the plan. Views were expressed that we need to look at the big picture – the gap between the rich and poor has widened – governments need to measure success differently and fund differently. Participants said that benefits under Social Assistance and the SAID program should be indexed to the cost of living, especially considering recent housing cost increases. Some participants suggested using LICO as the standard; others wanted further clarification about what LICO was or wanted an alternative to the nationally based LICO which doesn't reflect the Saskatchewan situation.

CONCLUSIONS

The initial Poverty Free Saskatchewan documents, *Let's Do Something About Poverty* (October 2010) and *Strategies for Eliminating Poverty in Saskatchewan* (2011), were based on existing research documents, reports from Saskatchewan, reports from other provinces and other countries, as well as the combined perspectives of the PFS participants including people who had experienced poverty, people from organizations working with people in poverty, people with experience in government agencies dealing with social issues and university researchers and educators on poverty issues. The consultation groups gave participants an opportunity to review the issues raised, identify those which were of most importance and suggest ways to deal with the issues.

The participant discussion groups provided valuable feedback concerning the problems and potential solutions for eliminating poverty. They reinforced the understanding that although Saskatchewan is in a period of growth, the benefits are not evenly distributed, and that there are many factors that lead to difficult and often intolerable living situations for many people.

Yet the mood of the consultations was not one of despair. The participants provided many positive practical solutions. These ranged from major recommendations about awareness and changing the overall goals of society to local and individual activities. The actors identified ranged from the global community, to federal, provincial, and municipal governments, health regions, First Nations and Métis organizations, businesses and employers, community organizations, service delivery organizations, schools, health care organizations, families and individuals. The overall message was the need to define ourselves as a community of communities and work together to create a more empowering and inclusive society.

ENDNOTES

¹ Poverty Free Saskatchewan, *Strategies to Eliminate Poverty in Saskatchewan*, Regina, 2011, page 1.

² Ibid, page 2.

³ Ibid.

⁴ Ibid.

⁵ Ibid, pages 2-3.