



PATHWAYS to EQUITY 2024 Workshop

Housing Insecurity, Renter Equity,
& Homelessness in Saskatchewan

January 29, 2024

8:30 am - 3:30 pm

Station 20 West, 1120 20th Street W,
Saskatoon

No
cost to attend!
Lunch &
refreshments
provided

Featuring
local experts,
Saskatchewan-based
research updates,
and community-led
discussions

Keynote
Speakers:
Colleen
Christopherson-Cote
and
Debbie McGraw

Interactive
Break-Out
Sessions,
Networking Breaks,
Panel Discussion

A Community Conversation

With Colleen
Christopherson-Cote,
Coordinator Of The Saskatoon
Poverty Reduction Partnership
(SPRP)

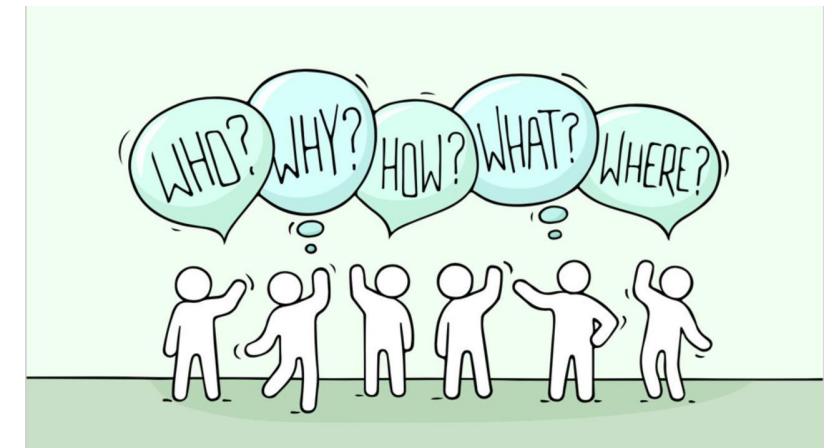
January 29, 2024
9:45am

SPRP Saskatoon Poverty
Reduction Partnership

What we will cover in this conversation

- My role in the systems/response chaos
- The Saskatoon Poverty Reduction Partnership – process and foundations
- Some background – We need to talk about poverty and income
- Connections to housing
- Setting the stage equity, what is SPRP really talking about - basic income

Ask Questions throughout – but there will be an opportunity to share at the end as well.



The SPRP Approach

5 CONDITIONS OF COLLECTIVE IMPACT



Common Agenda

Coming together to collectively define the problem and create a shared vision to solve it.



Shared Measurement System

Agreeing to track progress in the same way, which allows for continuous improvement.



Mutually Reinforcing Ideas

Coordinating collective efforts to maximize the end result.



Continuous Communication

Building trust and relationships among all participants.



Backbone Organization

Having a team dedicated to orchestrating the work of the group.

Six Conditions of Systems Change

Policies

Practices

Resource Flows

Relationships & Connections

Power Dynamics

Mental Models

Most difficult

How do you convince people to modify their mental models?
How willing are you to modify yours?

The language we use is important

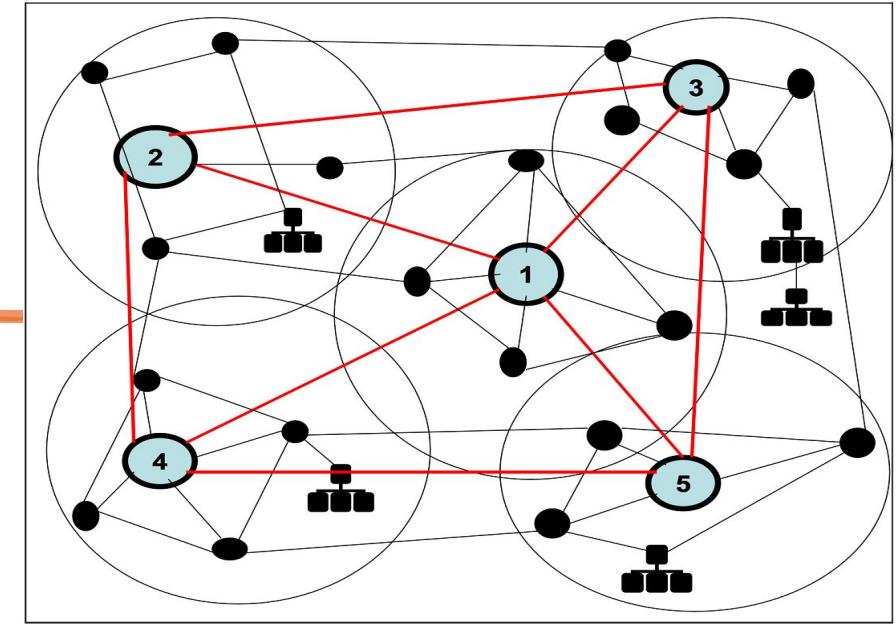
Collaboration refers to the **engagement of people** in order to **create relationships** conducive for **solving complex issues** with **plausible solutions** for which **they take responsibility** – and **catalyze** their contributions and **assets** into **collective action**.

Relationships move at the **Speed of Trust**.

Creating **Social Change** moves at the **Speed of Relationships**.

Break these rules and the work moves backwards exponentially faster than you can imagine.

The system(s)



- Vantage points
- Chaotic and simple
- Siloed and interconnected
- The system's broken phenomenon

The Response(s)

- Vantage points
- Reactive vs proactive
- Points of conflict
- The magic bullet syndrome



The SPRP Focus

What are the **12 Bold ideas to eliminate Poverty?**



| | | | |
|----------|-------------------|-----------|-------------------------|
| <u>1</u> | Income and Assets | <u>7</u> | Transportation |
| <u>2</u> | Public Washrooms | <u>8</u> | Access to food |
| <u>3</u> | Social Enterprise | <u>9</u> | Housing |
| <u>4</u> | Childcare | <u>10</u> | Justice |
| <u>5</u> | Education | <u>11</u> | Literacy and technology |
| <u>6</u> | Healthcare | <u>12</u> | System Navigation |

10

SPRP
12 Bold Ideas to Eliminate Poverty

LESSON LEARNED DURING THE COVID-19 PANDEMIC

The relationship between poverty and income

Poverty is **NOT** just an income issue

BUT creating public policy that maximizes access to income and the economy is a critical component to eliminating poverty

Over time, we have seen serious disconnect at the heart of our consumer-culture-driven economy: **people are constantly told they should aspire to endless material consumption, but are actively denied the means of doing so.**

The relationship between poverty and income

The partisan rhetoric regarding where income comes from, who is or isn't deserving, what supports should or shouldn't be, and how they are accessed have deep roots in our colonial, patriarchal, neoliberal and capitalist foundations.

With all that said, regardless of which side of the political continuum your ideology falls on....

Creating public policy and practical processes that support all citizens to actively engage in a thriving family, community life actually **increases wealth for all, increases health and well-being, and drives the economy in a positive way.**

Values based, charitable models of helping

Public Policy is often developed by people who have **NO LIVED EXPERIENCE** of the circumstances the policy is designed to address

Across sectors, we will hear about times where there is a divide – **folks that are “deserving of supports” and folks “who should make better decisions”**

Charitable response is rooted in making us feel better about helping people but doesn't address the root issues

There is a fundamental difference between **CHOICE and OPTIONS**

- This changes with privilege and affluence, stability, and other demographics, and social determinants of health
- There are life circumstances that impact the interconnectedness of choice and option

The same policy makers without lived experience of the circumstances are designing things based on the choices they are privy to – which are not the same as the folks who are impacted by the policy.

Let's talk about CHOICE

You are invited to THE BEST EVER PIZZA
PARTY

It's my promise to you that you won't be disappointed and that you will have your favourite pizza at the party.

QUESTION 1: ARE YOU GOING?
If you are please stand up



BEST PIZZA EVER

WHEN YOU ARRIVE
this is the only pizza at the party

**ARE YOU LEAVING?
ARE YOU EATING?
ARE YOU HAPPY?**

**What are all the different
choices and options that play
out in this scenario**

**SIT DOWN WHEN YOUR
SITUATION IS EXPOSED**



The SPRP Focus

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SPRP
12 Bold Ideas to Eliminate Poverty

LESSON LEARNED DURING THE COVID-19 PANDEMIC

General info – Poverty in Saskatoon

POVERTY RATE



19.5%

of children in Saskatoon
live in poverty

24.2%

of children in SK
live in poverty

CHILDHOOD POVERTY

15.6%

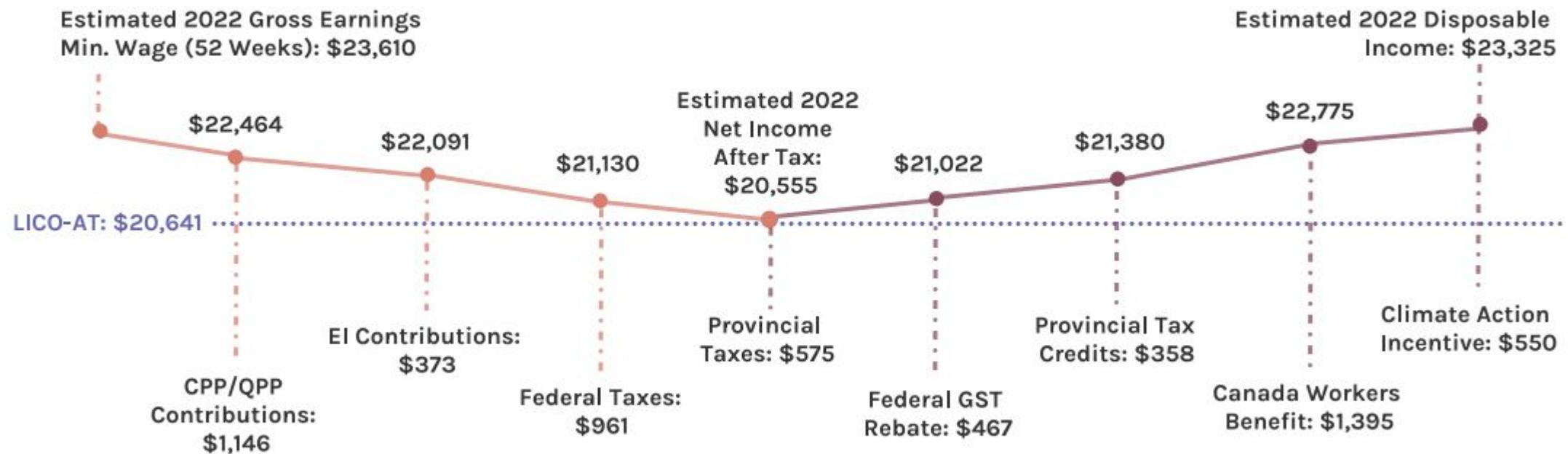
of children in Canada
live in poverty



Working FT/FY Minimum Wage

LIM: \$26,570

MBM: \$26,014

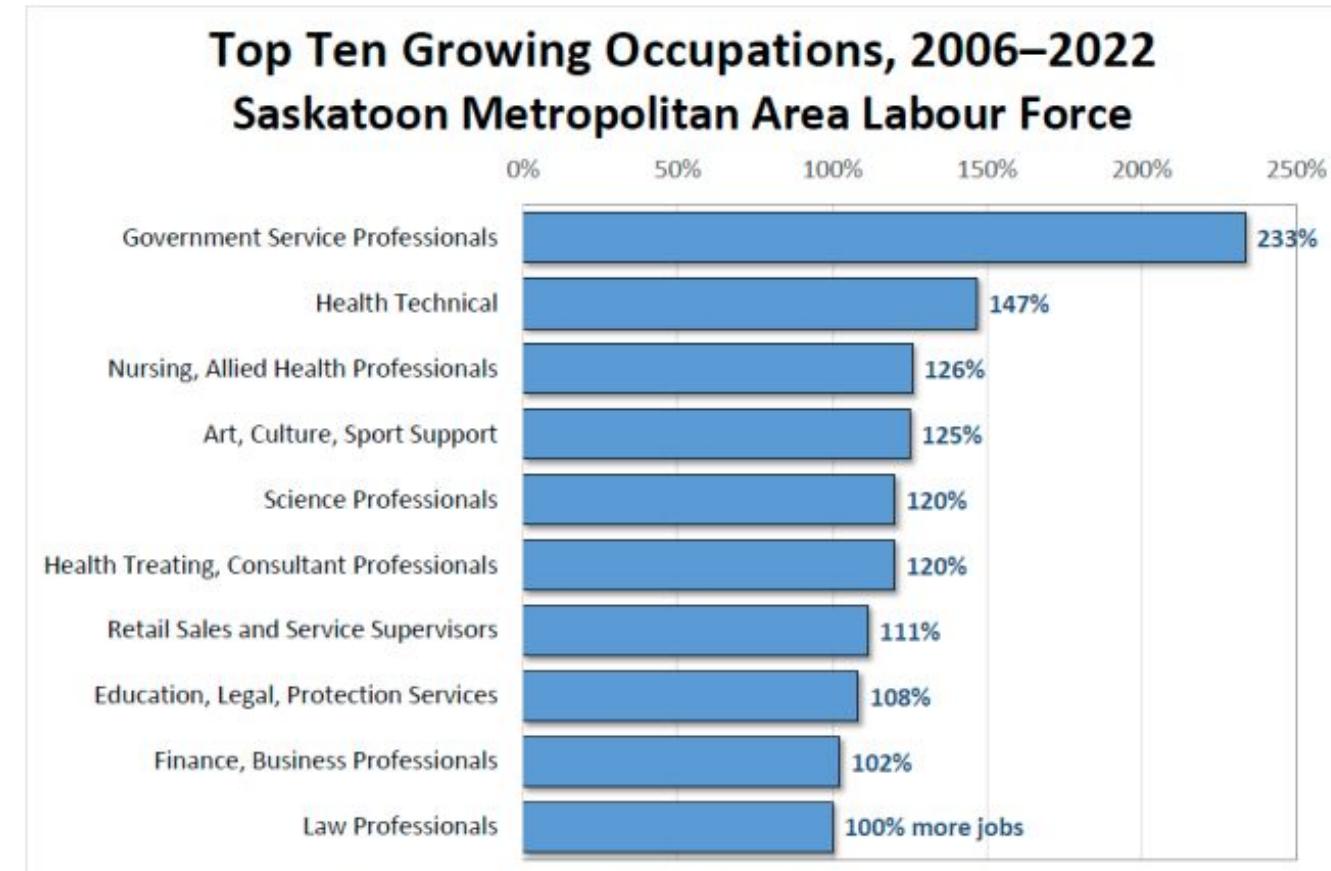


Note: Adapted from the Saskatoon Poverty Reduction Partnership, 2022

The relationship between poverty and income

In Saskatoon, we are seeing a big-city urban phenomenon emerging.

There is a growing divide driven by the changing employment sectors

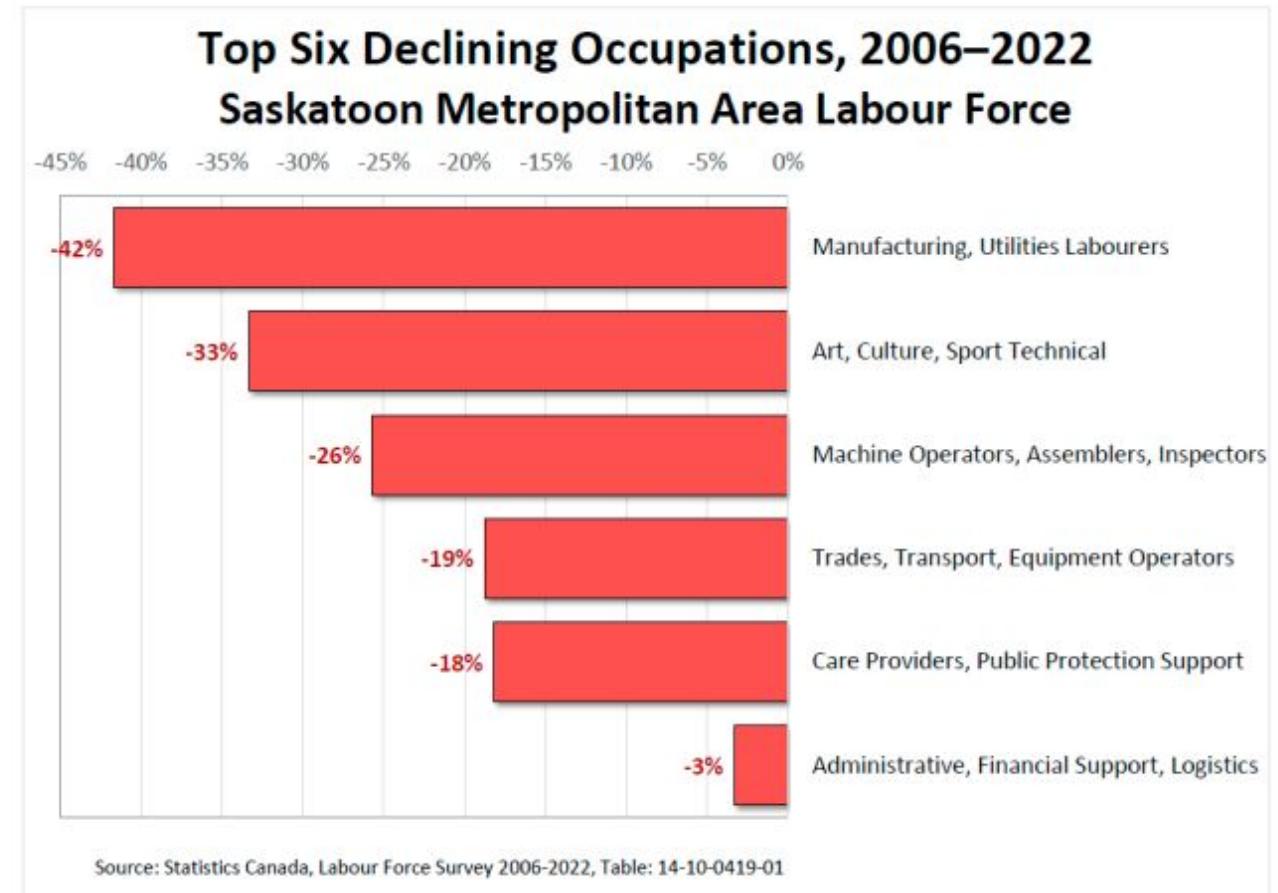


The relationship between poverty and income

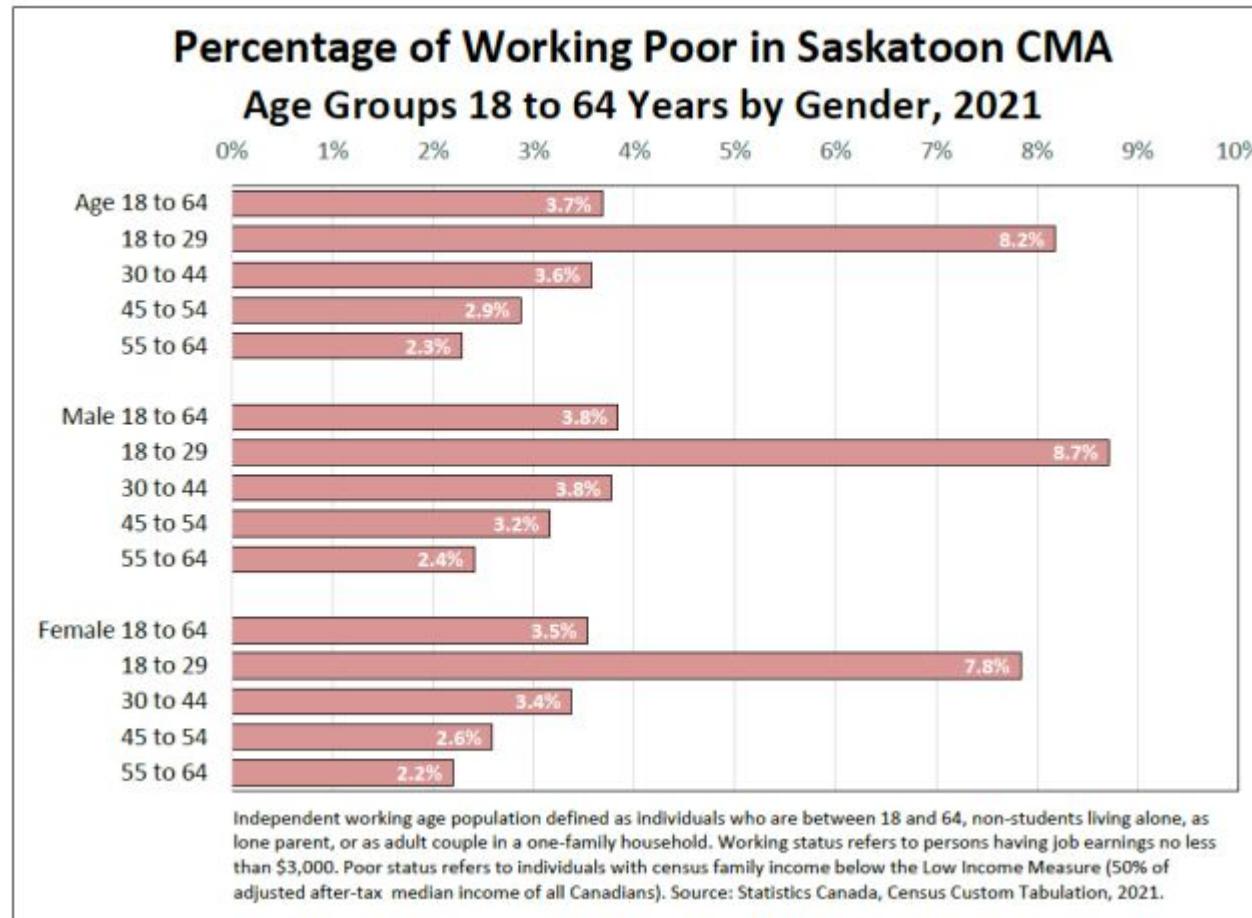
Employment in the SK urban centres is changing from industry/manufacturing to professional service sector

WHAT HAPPENS with this change?

You get what Toronto explains as “both the richest and the poorest” community at the same time.



The data reinforces the expected outcomes



AND which demographic is most impacted?

YOUNG PEOPLE

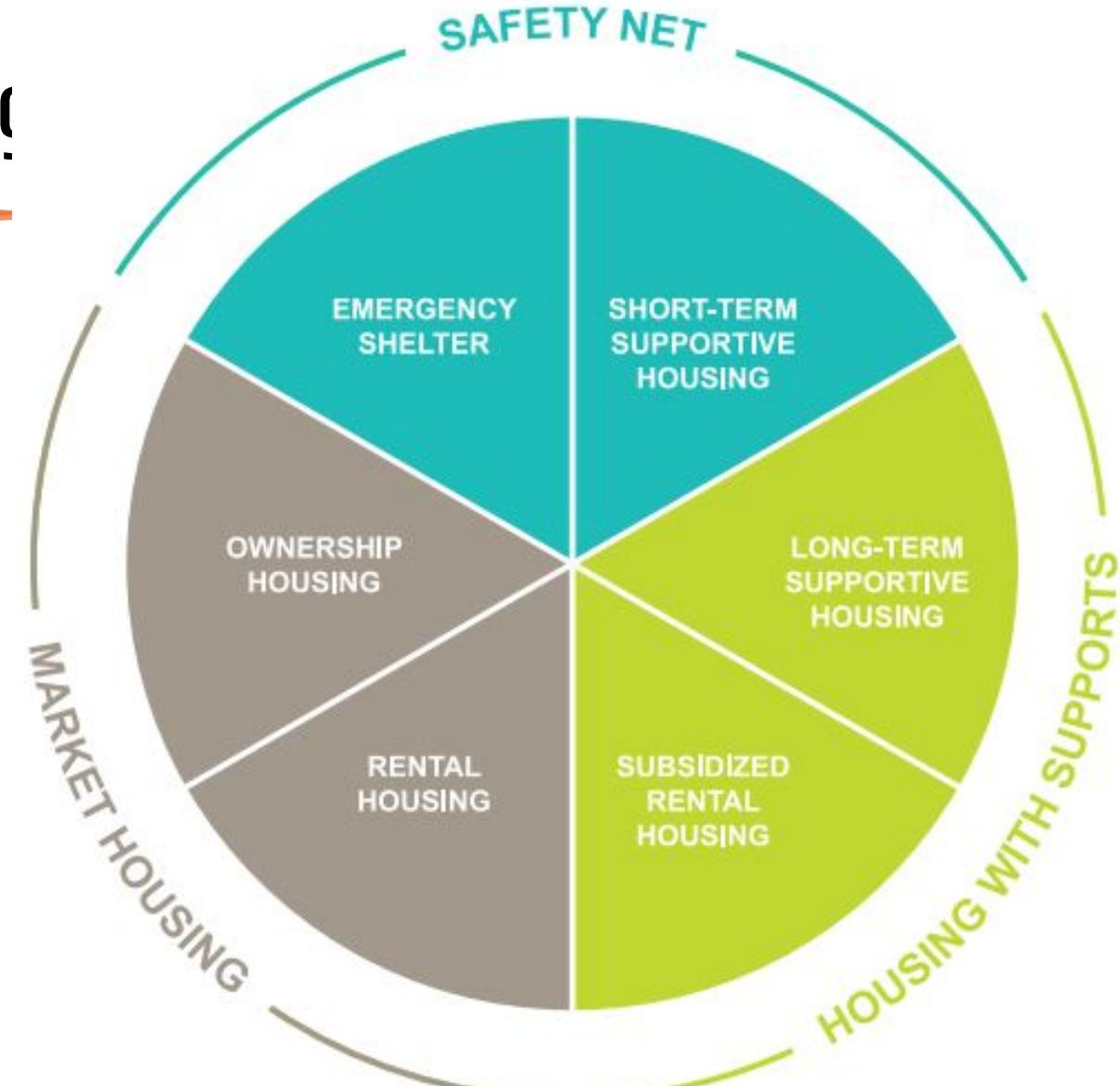
And if we had good race-based data from Stats Can we would also see **Black, Indigenous and other people of colour** impacted

So what about housing?

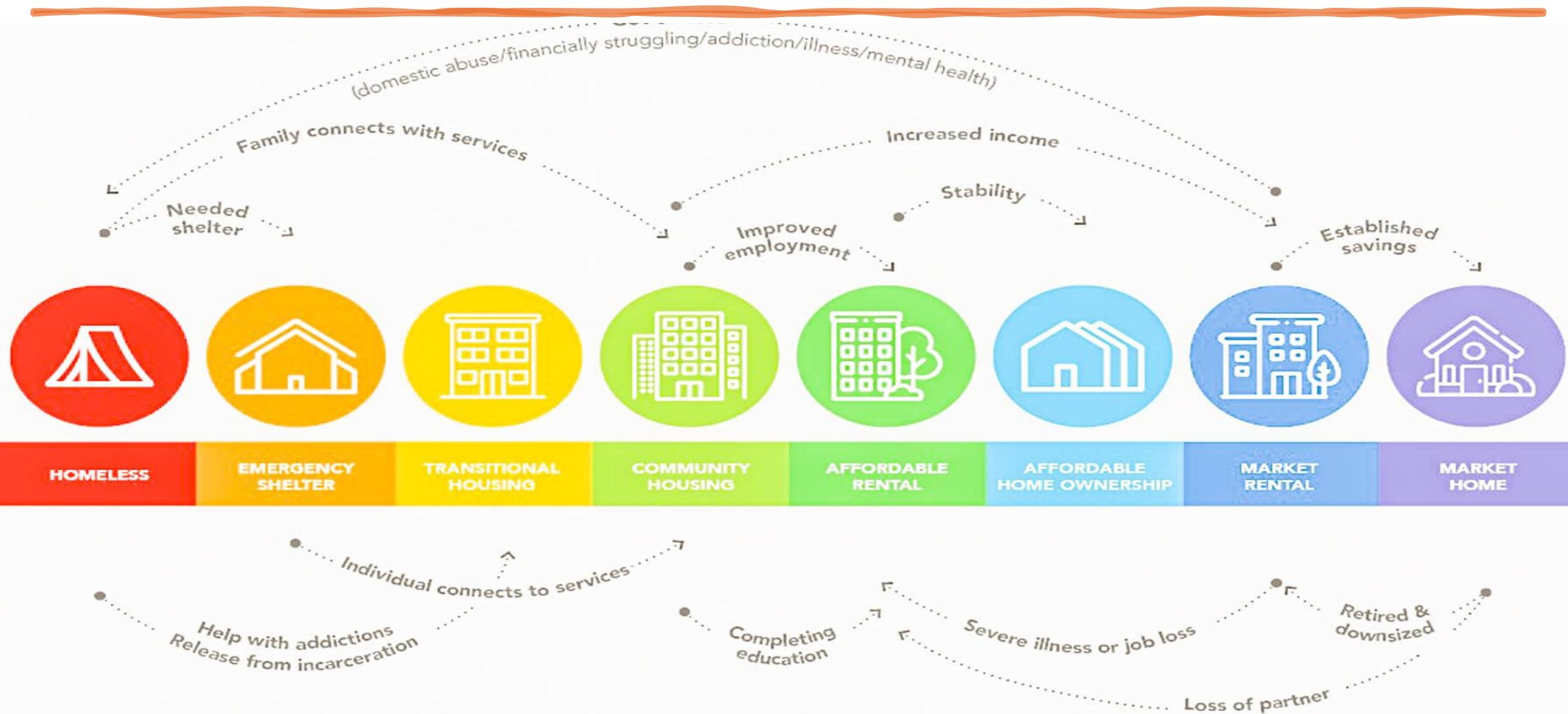
The amount of **income** you have dramatically impacts **WHERE** on the **continuum** you might fall

It's NOT the only driver – because income also dramatically **impacts ALL** the **SOCIAL DETERMINANTS OF HEALTH**

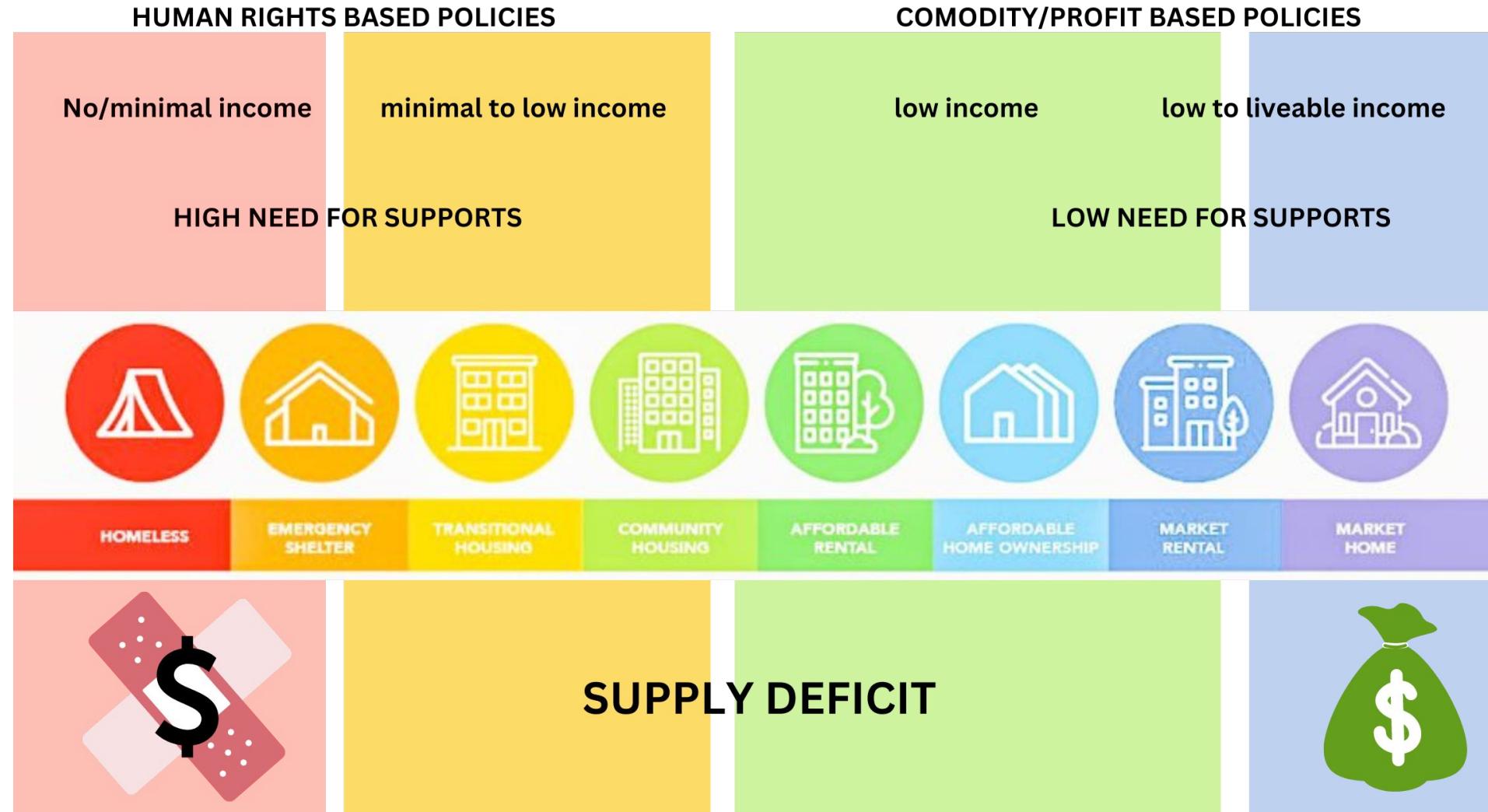
And to further complicate the relationship – the **HOUSING CONTINUUM** is incomplete



The Continuum – not a ladder (I stole this from Halifax)



The Continuum isn't operationalized here



Ensuring the continuum has social investment

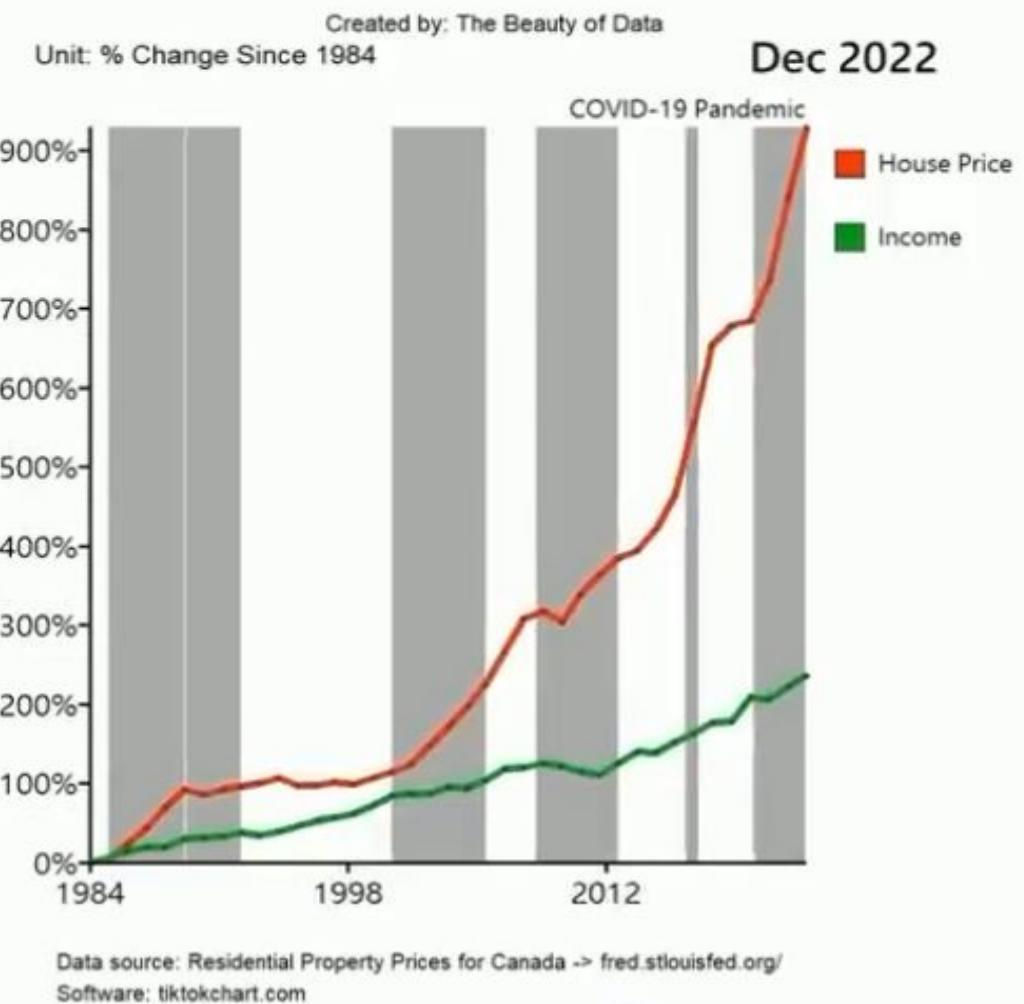


| Social/Government Resourced | | | | For Profit RENTAL | | For Profit OWN | |
|--|---|-----------------------------|---|---|----------------------|---|---|
| Emergency Shelter & Housing for the Homeless | Transitional Supportive Living | Independent Social Housing | Non-Market Rental | Secondary Rental | Purpose-Built Rental | Affordable Ownership | Market Ownership |
| Emergency Shelters Safe Houses Temporary Emergency Housing | Low-barrier Housing Housing with Supports Transition Houses | Subsidized Housing Building | Apartment Duplex Row Housing Single-Detached House Semi-Detached House | Apartment Duplex Row Housing Single-Detached House Semi-Detached House | Apartment Row House | Apartment Duplex Row Housing Single-Detached House Semi-Detached House | Apartment Duplex Row Housing Single-Detached House Semi-Detached House |

Income and Housing

[https://www.linkedin.com/posts/crisnitz_affordable-housing-housingmarket-activity-7155302988327096320-860 ?utm_source=share&utm_medium=member_ios](https://www.linkedin.com/posts/crisnitz_affordable-housing-housingmarket-activity-7155302988327096320-860/?utm_source=share&utm_medium=member_ios)

House price vs Income since 1984 in Canada



What portion of their income goes to housing?

| Income Source | Estimated Hourly Rate | % spent on housing (1 bdrm \$1,132.00/month) |
|-------------------------|-----------------------|---|
| Income Support (SIS) | \$5.65/hr | 115% |
| Income Support (SAID) | \$7.90/hr | 83% |
| 2023 FT/FY Minimum Wage | \$14.00/hr | 47% |
| 2024 FT/FY Minimum Wage | \$15.00/hr | 44% |
| 2023/24 Living Wage | \$18.95/hr | 34% |
| 2023 Avg SK Wage | \$29.24/hr | 22% |
| 2023 Avg National Wage | \$30.56/hr | 21% |

Housing is defined as precarious and unaffordable if you spend more than 30% of your income on shelter costs

Let's pause and go back - What about CERB?

Between 2019 and 2020, the **overall poverty rate fell** by more than one third, from 10.3% to **6.4%**, representing over 1.4 million fewer Canadians living in poverty, including 332,000 children and 162,000 seniors.

In other words, Canada's overall poverty rate had **decreased by 56% compared to 2015**.

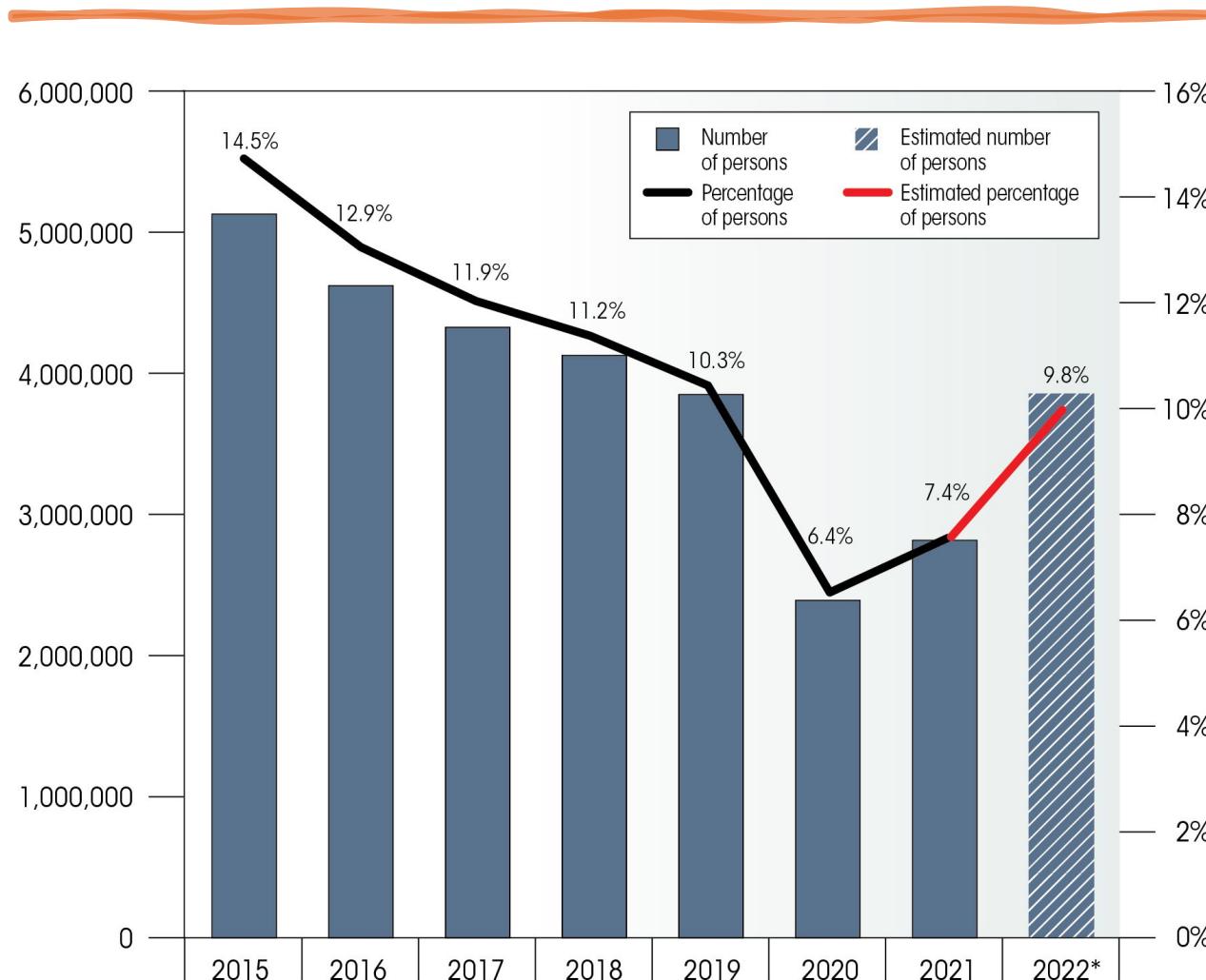
This meant Canada had reached its commitment under the 2030 Agenda for Sustainable Development to reduce poverty by 50% by 2030.

However, the large decrease in poverty in 2020 was primarily the result of temporary COVID-19 emergency benefits.



UNINTENDED CONSEQUENCE

Poverty Rates and CERB in Canada



With the repayment process and a flip back to the conventional “welfare systems”

Canada is seeing a rise in Poverty Rates back to the levels of PreCOVID



We have a legacy of Economic Exclusion

- **Colonization and the public policies that created the legacies for Indigenous people** play/played a critical role in purposefully excluding them from participation in the economy.
- The building of **assets and the intergenerational wealth transfer** that comes from asset building has been absent for generations of Indigenous families.
- **Purposeful exclusion** from education pathways, employment pathways and generations of trauma have a direct impact on the **disproportionate numbers of Indigenous people living in poverty**.
- Policy makers, community advocates, likely all of us, are **quick to share the data about over-representation** of Indigenous folks (in poverty, in justice, in poor health outcomes) but we lack the capacity (or willingness) to **flip the conversation to the under-representation of the same folks in education outcomes, high paying employment options, positions of power or policy making**.



We have an obligation to commit to Economic Reconciliation

- **Disrupting belief systems** that perpetuate the idea that some people (particularly Indigenous folks, but also other equity seeking demographics) are not deserving of supports
- **Advocating and demanding Equity based distribution of wealth** – at the very least through a **livable minimum wages** in Saskatchewan
- Advocating for **Equity based frameworks** to distribute the change in wealth
- Building in **race-based data collection** to openly and transparently identify gaps and celebrations.
- A national, interjurisdictional, approach to a **Canadian Basic Income Guarantee**.

We can continuously try to create programs to eliminate poverty – but without systemic policy changes we will be in a perpetual cycle of responding.

What do people spend their \$\$ on



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If the bulk of income is spent on housing – what's left for the other baskets of goods (MBM)

How can we get more \$\$ into lower income households?

Basic income represents a fundamental shift in how we think about income security in Canada

In General - What is basic income?

A basic income is an unconditional cash transfer from government to individuals to enable everyone to meet their basic needs, participate in society, and live with dignity - regardless of work status.



The six principles of BIG are:

1. *Universally accessible*
 - provided only to those aged 18-64
 - Sets an *income floor*
 - *income tested and adjusted for family size*
 - your income is very low, you would get the greatest amount
 - equity frameworks
2. *Unconditional*
3. *Sufficient*
4. *Respects autonomy*
5. *Complements social services*
6. *Reliable*

Back to the system levels



Income isn't the magic bullet fix – those don't exist

BUT – people need enough money in a capitalist-rooted society to access the things they need. They also need to be able to accumulate this income and build assets

AND – all of the systems are both DIRECTLY and INDIRECTLY connected.

Both intended and unintended consequences occur – **we need to learn from these**



To connect with the Saskatoon Poverty Reduction Partnership and get involved the 12 Bold Ideas to Eliminate Poverty please email Colleen at:

SPRPCoordinator@gmail.com



Saskatoon Poverty
Reduction Partnership