Poverty Reduction Policies and Programs

Saskatchewan

By Bill Holden, Nicola Chopin, Carmen Dyck and Nich Fraser
Community-University Institute for Social Research

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Poverty Reduction Policies and Programs in Saskatchewan

By Bill Holden, Nicola Chapin, Carmen Dyck and Nich Frasier
Community-University Institute for Social Research

Community University Institute for Social Research

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SASKATCHEWAN

INTRODUCTION

Saskatchewan has a unique mix of people, cultures, and geography that have created an intriguing and vibrant province. Saskatchewan is currently undergoing an economic surge, widely described as the “Saskaboom.” Even as Canada was slipping into a recession in late 2008, the Conference Board of Canada projected that Saskatchewan will lead the country in economic growth going into 2009 (Johnstone, 2008). For example, in 2008 employment grew by an estimated 1.9% and personal disposable incomes grew by 10.3% (Johnstone, 2008). The number of migrants to Saskatchewan also grew, reversing the historic trends of depopulation and the out-migration of skilled young people. This influx of individuals and families from other regions of Canada and from other countries continues to fuel the growth of the domestic economic and the economic climate is significantly changing the demographic, social and political landscape of the province.

Not everyone is benefiting from Saskatchewan’s economic boom, however. Despite improvements in Saskatchewan’s economy, there is a growing gap between the rich and the poor (Social Policy Research Unit, 2006). There are pockets of high poverty in each urban centre, particularly in the cities of Regina, Saskatoon, and Prince Albert (Diamantopoulos & Findlay, 2007). And the “working poor” struggle to support their families as the costs of living rise. In particular, recent and substantial increases in housing costs have made it more difficult for residents to become homeowners (National Food Bank, 2007), while rent increases and the conversions of rental units to condominiums have impacted the living costs for those who rent their dwellings. In addition, migration from rural areas to urban centres has increased since 1981, affecting the provision of key public services such as education, housing, and health care (Anuik & Williamson, 2008). The urban migration has also affected the foundation of the rural economy – the family farm – as fewer community members are left to resolve economic hardships and social challenges (Anuik & Williamson, 2008).

A large proportion of Saskatchewan’s population is of Aboriginal descent. In 2006, Statistics Canada estimated that 141,890 Saskatchewan residents – 14.9% of the provincial population – were of Aboriginal origin (Statistics Canada, 2006a). And research indicates that Aboriginal people are particularly vulnerable to poverty. In 2001, the Social Policy Research Unit reported that Aboriginal people were almost four times more likely to experience poverty than the general population in Saskatchewan (SPRU, 2006). The 2001 Census data also showed that half of the Aboriginal children in

1 In 2008, the province experienced a 5.2% increase in gross domestic product (GDP); growth of 3.6% is projected for 2009 (Johnstone, 2008).
Saskatchewan lived in poverty compared to a poverty rate of 19.2% for all children in the province (Social Policy Research Unit, 2006).

This report is concerned with the people in Saskatchewan who are most at risk of living in poverty. It is comprised of two sections:

1) a compilation of indicators that describe poverty in Saskatchewan;

2) an environmental scan of current policy and program responses to the poverty challenge in the province.

The results of this review indicate that, while there have been substantial efforts in many sectors to eliminate or reduce poverty, there has been very little change in the province’s overall level of poverty.

POVERTY INDICATORS IN SASKATCHEWAN

Poverty is complex and multi-dimensional. Consequently, it is important to examine this issue using multiple measures in order to capture the many dimensions of poverty (Sumner, 2007). This section outlines the status of several economic and social indicators in Saskatchewan for the 2000-06 period. The indicator data discussed below bring us to the beginning of Saskatchewan’s remarkable economic growth period; however, because more recent data are not yet available, the long-term effects of the boom have yet to be observed. The indicator data are primarily drawn from Statistics Canada and the Census.

Economic Indicators

Economic indicators are economic performance statistics that act as measures of economic wellbeing. This report considers two types of economic indicators: those based on access to income and those based on the income-poverty line (Sumner, 2007).

Saskatchewan Income Trends

Statistics Canada Census data indicate that the median income of persons 15 years and over was $19,636 in 2000 and $21,679 in 2005, indicating overall gains in the median income in the province (Statistics Canada, 2002, 2006b). However, in the same years, the median income reported for all Canadians was $22,120 in 2000 and $23,307 in 2005 (Statistics Canada, 2002, 2006b), indicating Saskatchewan remains below the national median income despite increasing in percentage terms at twice the rate of Canada as a whole.
Another data source, Statistics Canada’s Survey of Labour and Income Dynamics (SLID), collects information on annual household income. As shown in Figure 1, the median after-tax family income in Saskatchewan increased by 16.5% overall between 2000 and 2006. In addition, while the median after-tax income of Saskatchewan lone-parent families (in 2006 constant dollars) was lower than the national average, it did increase steadily between 2000 and 2006 from $25,000 to $28,200 (12.8%). Female-led households in Saskatchewan reported increases in this period of time of 23.5%. While their income was once again lower than the national median income in 2000 and in 2006, the rate of increase was nearly double that of Canadian female-headed families. The median male-led household income was 28% higher than that of female-led lone-parent household income in 2006.

Figure 1

<table>
<thead>
<tr>
<th>Median After-tax Incomes by Family Type, Saskatchewan and Canada, 2000-2006 (Constant 2006 dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Saskatchewan</strong></td>
</tr>
<tr>
<td>Economic families (2 or more people)</td>
</tr>
<tr>
<td>2000</td>
</tr>
<tr>
<td>48,000</td>
</tr>
<tr>
<td>Two-parent families with children</td>
</tr>
<tr>
<td>56,000</td>
</tr>
<tr>
<td>Lone-parent families</td>
</tr>
<tr>
<td>25,000</td>
</tr>
<tr>
<td>Male lone-parent families</td>
</tr>
<tr>
<td>UA</td>
</tr>
<tr>
<td>Female lone-parent families</td>
</tr>
<tr>
<td>22,600</td>
</tr>
<tr>
<td><strong>Canada</strong></td>
</tr>
<tr>
<td>Economic families (2 or more people)</td>
</tr>
<tr>
<td>2000</td>
</tr>
<tr>
<td>53,400</td>
</tr>
<tr>
<td>Two-parent families with children</td>
</tr>
<tr>
<td>62,100</td>
</tr>
<tr>
<td>Lone-parent families</td>
</tr>
<tr>
<td>30,600</td>
</tr>
<tr>
<td>Male lone-parent families</td>
</tr>
<tr>
<td>39,300</td>
</tr>
<tr>
<td>Female lone-parent families</td>
</tr>
<tr>
<td>28,300</td>
</tr>
</tbody>
</table>

Source: Statistics Canada (2008b)

While family income trends have shown increases in the last few years (see Figure 2), Statistics Canada’s Consumer Price Index indicates that the cost of living has also increased at an annual rate of about 2%, clawing back modest increases in income (Saskatchewan Bureau of Statistics, 2008).
Low Income Trends

While family income trends tell us about how many people in Saskatchewan are doing in absolute terms, it is important to examine the ability of the income to provide a reasonable quality of life. Statistics Canada’s Low Income Cut-Offs (LICOs) are widely used to measure poverty in Canada (Statistics Canada, 2006b; Canadian Council on Social Development, n.d.). Statistics Canada (2006c) defines the LICO as the income level at which a family spends 20% more of their income on food, shelter, and clothing than the average family of a comparable size. In 2005, the after-tax LICO was $22,069 per year for a family of three living in a community of 100,000 to 499,999 people and $27,532 per year for a family of four (Statistics Canada, 2006c). In the same year, the poverty line for families in rural areas was $17,071 for a three-person family and $21,296 for a four-person family (Statistics Canada, 2006c). At incomes at or below LICO levels, Saskatchewan residents are using substantially more of their available income to acquire the basics of life compared to their fellow citizens.

When calculated for all persons in the province, Figure 3 shows that over the 2000-2006 period, an average of 10.1% of Saskatchewan residents experienced straightened circumstances as defined by the after-tax LICO. While the prevalence of individuals in experiencing low income declined from 10.9% to 8.6% between 2000 and 2002, the prevalence had increased up to 10.5% by 2006, resulting in very small changes being seen overall between 2000 and 2006. When comparing Saskatchewan residents to all of
Canada, Saskatchewanians have typically been better off in comparison to Canadians as a whole, the low income rate for Canada has improved over the period and now matches Saskatchewan’s.

Figure 3

| Prevalence of Low Income, All Persons, Saskatchewan and Canada, 2000-2006 |
|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                           | 2000   | 2001   | 2002   | 2003   | 2004   | 2005   | 2006   |
| Saskatchewan              | 10.9   | 9.7    | 8.6    | 9.8    | 10.1   | 10.8   | 10.5   |
| Canada                    | 12.5   | 11.2   | 11.6   | 11.6   | 11.2   | 10.8   | 10.5   |

Source: Statistics Canada (2008b)
Note: Rate of low income calculated using the After Tax Low Income Cut-off.

Statistics Canada data indicate that certain groups are consistently over-represented in the low-income category in Saskatchewan. While the indicator has varied considerably through the 2000-2006 period, about one-third of single-parent families were living in poverty, with female-led single-parent families being particularly at-risk (Figure 4). This rate of hardship is five times that of two-parent families. As in Saskatchewan, the economic disparity between single-parent families and two-parent families is evident across all of Canada.

Figure 4

| Prevalence of Low Income by Family Type, Saskatchewan and Canada, 2000-2006 |
|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                           | 2000   | 2001   | 2002   | 2003   | 2004   | 2005   | 2006   |
| Saskatchewan              |        |        |        |        |        |        |        |
| Economic families          | 8.3    | 6.8    | 5.8    | 7.4    | 7.1    | 8.1    | 8.0    |
| Two-parent families with children | 7.3    | 5.5    | 3.5    | 6.4    | 6.5    | 7.6    | 7.8    |
| Female lone-parent families| 39.2   | 32.8   | 32.8   | 41.0   | 28.7   | 32.2   | 37.1   |
| Canada                    |        |        |        |        |        |        |        |
| Economic families (2 or more people) | 9.3    | 8.1    | 8.6    | 8.7    | 8.2    | 7.5    | 7.3    |
| Two-parent families with children | 9.5    | 8.3    | 7.4    | 7.9    | 8.4    | 7.8    | 7.7    |
| Female lone-parent families | 40.1   | 37.4   | 43.0   | 41.4   | 40.4   | 33.4   | 32.3   |

Source: Statistics Canada (2008b)
Note: * use with caution - estimate coefficient of variation is greater than or equal to 16%.

Saskatchewan’s Aboriginal citizens and families are consistently overrepresented in low income indicators. Although Aboriginal people have made significant gains in the last 20 years compared to other provincial groups, Statistics Canada’s 2006 Census data indicate that 37% of Saskatchewan’s Aboriginal population was living at or below the LICO (Statistics Canada, 2008a) and Canadian Council on Social Development, n.d.). While this represented a large improvement of 16 percentage points relative to the 1996 Census, Aboriginal peoples continue to experience a much higher poverty level when compared to all persons in Saskatchewan.
Child Poverty Trends

In Canada, in 2006, the prevalence of child poverty was 11.3%, with 760,000 children estimated to be living below the after-tax Low Income Cut-offs (see Figure 5). This represents an improvement relative to the rate recorded in 2000: 13.8% (955,000 children). While the Canadian child poverty rate steadily declined between 2000 and 2006, Saskatchewan’s child poverty rate has been much more variable. There has been a small overall increase in Saskatchewan’s child poverty rate since 2000, although sharp decreases were seen in the provincial child poverty rate between 2000 and 2002. The decrease between 2000 and 2002 was followed by a relatively steady increase between 2002 and 2006. In 2006, at 14.4% (30,000 children), the child poverty rate in Saskatchewan was higher relative to all of Canada in 2006.

Figure 5

The University of Regina’s Social Policy Research Unit (2006) analyzed 2001 Census data and found that 50% of children of Aboriginal descent in Saskatchewan lived in poverty, compared to 19.2% of all Saskatchewan children. Children in female lone-parent households were also much more likely to live below the poverty line when compared to children in two-parent households (Social Policy Research Unit, 2006). In 2004, 57.3% of children in female-led lone-parent Saskatchewan households lived below the poverty line compared to the national rate of 52.1% (SPRU, 2006). This incidence is also much higher...
than the child poverty rate among Saskatchewan children in two-parent households (at 11.6%) (Social Policy Research Unit, 2006).

Social Assistance Income Trends

When examining Saskatchewan’s social assistance incomes, an overall decrease in the last decade is evident. Between 1996 and 2005, social assistance incomes eroded in real terms among all recipient groups, by more than 7%; the welfare incomes of people with disabilities on social assistance experienced the greatest drop (by 15.5%).

Figure 6

| Saskatchewan Welfare Incomes, 1996-2005 (Constant 2005 dollars) |
|----------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Single Employable    | 7,163            | 6,472            | 6,432            | 6,611            | 6,610            | 6,599            | 6,499            | 6,466            | 6,384            | 6,663            |
| Person with A Disability | 10,524         | 9,434            | 9,428            | 9,660            | 9,587            | 9,557            | 9,364            | 9,275            | 9,246            | 8,893            |
| Lone-Parent, One Child | 14,534          | 14,305           | 13,245           | 13,682           | 13,700           | 13,694           | 13,462           | 13,102           | 12,988           | 13,235           |
| Couple, Two Children | 20,977           | 19,625           | 19,564           | 20,264           | 20,144           | 20,204           | 19,893           | 19,522           | 19,471           | 19,327           |


It should be noted that Saskatchewan raised its social assistance rates in 2008; currently, a single employable person in Saskatoon or Regina would qualify for a benefit of about $8,000 (See Appendix II).

It is useful to compare social assistance income with established low income measures. Figure 7 compares Saskatchewan rates for different family types with the after-tax Low Income Cut-off. Social assistance is significantly less than LICO across time and household type. For example, a lone-parent household with one child received social assistance of $13,235 in 2005, $4,488 below the after-tax poverty line of $17,723 (National Council on Welfare, 2006; Statistics Canada, 2006c). Across social assistance classes, the poverty gap ranged from $4,488 to $8,205 in 2005. Social assistance accounted for 45.8% of the after-tax LICO for single employable people and 70.2% for a couple with two children. Although social assistance as a percentage of LICO changed very little between 2001 and 2005, the gap between welfare incomes and the poverty line widened for all groups except Single Employable.
### Social Indicators

The following indicators are provided to show the social context of poverty in Saskatchewan.

#### Housing Affordability

Saskatchewan has recently experienced a rapid decrease in the affordability of housing. For example, in 2006, the price of a detached bungalow increased by 6.8% and the cost of a townhouse increased by 7.8% from the previous year (Royal Bank of Canada Financial Group, 2006). By 2007, the cost of a detached bungalow had increased by 54.4% and the cost of a townhouse rose by 65.6% (Royal Bank of Canada Financial Group, 2008). Accordingly, in beginning of 2006, the RBC Financial Group estimated Saskatchewanians spent 29.3% of their before-tax income on a detached bungalow – by the end of 2007, Saskatchewanians spent 40.4% of their income on a detached bungalow (Royal Bank of Canada Financial Group 2006, 2008). The percentage of income devoted to housing for those living in a townhouse increased from 23.3% in 2006 to 34.1% by the end of 2007 (Royal Bank of Canada Financial Group, 2006, 2008). At the same time, the vacancy rate for rental apartment in Saskatchewan cities remained unchanged at 1.2% while the average price of renting a two bedroom apartment increased 15.9% to $766 (Canada Mortgage and Housing Corporation, 2008).

---

**Saskatchewan Social Assistance Income and After-Tax LICO**

(Constant 2005 dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total Welfare Income ($)</th>
<th>Poverty Line (LICO) ($)</th>
<th>Poverty Gap ($)</th>
<th>% of Poverty Line</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2001</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Employable</td>
<td>5,978</td>
<td>13,315</td>
<td>-4,663</td>
<td>44.9%</td>
</tr>
<tr>
<td>Person with a Disability</td>
<td>8,662</td>
<td>13,315</td>
<td>-4,663</td>
<td>65.1%</td>
</tr>
<tr>
<td>Lone Parent, One Child</td>
<td>12,367</td>
<td>16,025</td>
<td>-3,838</td>
<td>76.3%</td>
</tr>
<tr>
<td>Couple, Two Children</td>
<td>18,210</td>
<td>25,175</td>
<td>-6,965</td>
<td>72.3%</td>
</tr>
<tr>
<td><strong>2005</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Employable</td>
<td>6,663</td>
<td>14,562</td>
<td>-7,899</td>
<td>45.8%</td>
</tr>
<tr>
<td>Person with a Disability</td>
<td>8,893</td>
<td>14,562</td>
<td>-5,669</td>
<td>61.1%</td>
</tr>
<tr>
<td>Lone Parent, One Child</td>
<td>13,235</td>
<td>17,723</td>
<td>-4,488</td>
<td>74.7%</td>
</tr>
<tr>
<td>Couple, Two Children</td>
<td>19,327</td>
<td>27,532</td>
<td>-8,205</td>
<td>70.2%</td>
</tr>
</tbody>
</table>

Quality of Housing

When examining the suitability, or level of crowding (Canada Mortgage and Housing Corporation, 2006), Statistics Canada 2006 census data indicate that 1.4% of Saskatchewanians lived in dwellings with more than one person per room in 2005 (Statistics Canada, 2007a). This proportion is roughly equal to the 1.5% of all Canadians living in crowded dwellings (Statistics Canada, 2007a). However, the proportion of Aboriginal peoples living in crowded housing was 8.0%, much higher than the non-Aboriginal population (Statistics Canada, 2007b).

The physical state of housing appears to be worse in Saskatchewan than in Canada as a whole. According to the 2006 Census, 10.5% of Saskatchewanians’ dwellings are in need of major repair relative to 7.5% for all of Canada (Statistics Canada, 2007a). Moreover, 25.5% of private dwellings occupied by individuals of Aboriginal descent in Saskatchewan were in need of major repair (Statistics Canada, 2007b).

Post-Secondary Status

Educational attainment is related to a variety of positive individual outcomes, including higher earnings (Sustainable Saskatoon Reporting System, 2008). When examining post-secondary enrollment in the province, the number of students in Saskatchewan remained relatively constant between 1994 and 2004. Specifically, in 1995, there were 23,184 full time students enrolled in universities in Saskatchewan whereas in 2004, there were 24,816 students (Canadian Education Statistics Council, 2007). Saskatchewan’s undergraduate graduation rates for those obtaining Bachelor’s and first professional degrees were slightly lower than the Canadian graduation rate between 1994 and 2004. In 1994, Saskatchewan’s graduation rate was 29% compared to a 32% Canadian graduation rate (Canadian Education Statistics Council, 2007). Ten years later, in 2004, the graduation rate in Saskatchewan was 30% whereas the Canadian graduation rate was 33%, indicating very little change in the undergraduate graduation rate, both in the province and nationally (Canadian Education Statistics Council, 2007).

There have been slight gains in the number of apprenticeship completions over the 1994-2004 period. In 1994, 385 individuals graduated from the trades whereas in 2004, 780 students completed their apprenticeships (Canadian Education Statistics Council, 2007). There have also been small increases in the number of degrees, diplomas, and certificates granted by colleges and universities in this timeframe – 5,409 in 1994 compared to 5,829 in 2004 (Canadian Education Statistics Council, 2007).

Summary of Economic and Social Trends

The indicators presented in this paper present an interesting contrast. The province is at once enjoying broad ranging economic prosperity while at the same time stubborn levels of poverty across socio-economic classes is evident. The economic indicators discussed above demonstrate small positive changes in family income, low income status, and welfare income in absolute terms between 2000 and 2006 in Saskatchewan. Moreover, in general, Saskatchewan has remained consistently lower than
Canada in terms of these indicators. The province’s lone-parent households (particularly female-led households) and Aboriginal people and their families have been consistently over-represented in the low income category; however, the data shows improvement in the poverty experienced by these groups. Importantly, the child poverty rate in Saskatchewan increased overall during the period under review and was higher than the Canadian average in 2006. In addition, children of female lone-parent households and children of Aboriginal descent are much more likely to be poor than children living in two-parent families and non-Aboriginal children, respectively. This review also demonstrates that the real value of social assistance income in the province has declined since 1996 and remains much lower than the poverty line. It is important to note that the small positive changes must be interpreted in the context of cost of living increases of approximately 2% annually, which reduces the value of the small gains that have been made.

As a result of the recent economic boom, the affordability of all types of housing has declined dramatically. However, in regards to the quality of housing, Saskatchewan residents and Canadians continue to experience equivalent levels of crowding although more dwellings are in need of major repair in Saskatchewan. Once again, individuals of Aboriginal descent are over-represented in the low-quality housing indicators. Finally, there has been very little change in the number of post-secondary students in the province since 1994. In addition, there was very little change in graduation rates between 1994 and 2004; they remain slightly lower than the Canadian average.

These socio-economic trends indicate that the status of poverty in Saskatchewan has remained stubbornly constant, despite recent improvement in the economy. It is important to note that it is possible that the current status of these indicators may have changed as the economy fell into recession in late 2008. Saskatchewan’s approach to poverty, outlined below, has never been more important.

**RESPONSES TO POVERTY IN SASKATCHEWAN**

This section will review the responses of the provincial government, local governments and community-based organizations to poverty reduction. The information reviewed was derived as result of an extensive search of internet sources focused on provincial, municipal, First Nations, local and community based sources. Key words employed included poverty, low income, poverty reduction and poverty elimination qualified by, for example, Saskatchewan, provincial, First Nations, community-based organization, policy and program. The results of the searches were then screened to ensure they were relevant to our topic and jurisdiction and speak to the timeframe for our analysis.

The resulting resources were then reviewed with respect to their content in the context of Saskatchewan’s poverty profile and the approach and tools the resource used to address poverty. Of particular interest is whether the identified resources addressed poverty issues of the most at risk populations identified in the indicators and whether the resources suggested a systematic and comprehensive approach to alleviating poverty.
Target Populations

There are several target groups identified in the literature and by economic and social indicators as priority target populations for poverty reduction policy and programming. As noted, Aboriginal people disproportionately suffer poverty. In a province with the second largest provincial Aboriginal population in Canada, an absolute Aboriginal population of 141,000 (14.9%) and where it is estimated that as much as 28% of the possible labour force will be Aboriginal by 2026, policy and programming aimed at alleviating this disparity is a priority (Steffler, 2008). Similarly, single parent, female-headed families, children, and people with disabilities are all over represented in poverty indicators and should be expected to be the focus of an anti-poverty strategy.

Recent work by the Saskatoon Health Region confirms these target populations are at risk for poverty and that the effects of that poverty are borne out in catastrophic health outcomes (Saskatoon Health Region, 2007). Low income is directly associated with poor health comes in terms of diseases like diabetes, depression and respiratory illness. These outcomes are expressed in people of all ages and contribute to poor social outcomes as well, especially educational attainment in children. These results not only apply in Saskatchewan; a related study of 15 Census Metropolitan Areas in Canada mirrored these outcomes (Canadian Institute for Health Information, 2008). These outcomes are costing society through primary care costs and people and families are paying a high price in a diminished quality of life. Low income groups share issues around access to affordable, appropriate housing, education and child care – fundamental components of addressing and mitigating poverty.

Poverty Strategies

In assessing the material in response to poverty, we were particularly interested in seeing if the issue is being addressed in a systematic and comprehensive way. Effectively addressing this complex issue requires a long term strategy that includes evidence, goals, targets, monitoring and responsibility for change (National Council on Welfare, 2007). Comprehensive strategies have been adopted in Ireland, New Zealand, Quebec and Newfoundland and Labrador.

Saskatchewan has a broad and deep infrastructure for addressing the issue of poverty, involving several actors and institutions. The provincial government has a primary role by virtue of its jurisdiction over social spending, health care, housing, education and justice. Saskatchewan’s First Nations joined together through the Federation of Saskatchewan Indian Nations coordinate province-wide governance in economic and community development, education, justice housing and social assistance. Local government, tribal councils, First Nations and health regions have mandates in community development, education, housing and primary and public health care. Community-based organisations (CBOs) and the local business community organise around issues and develop programming.

The environmental scan of the varied responses to poverty maps the current approaches to addressing poverty in the province.
Provincial Government

The provincial government has primary jurisdiction over the fundamental policy areas affecting poverty: health, education, social services, housing and justice. The provincial government also exercises primary authority over fiscal policy and intergovernmental affairs with both the federal government and First Nations governments. The provincial government typically addresses any issue along a continuum of approaches ranging from no response to direct intervention (Figure 8). It acts directly through its ministries and crown corporations and directly delivers services to the population. As well, the government allocates funding to non-profits and CBOs to provide programs and services on its behalf; these agencies in turn craft their own local and regional responses to issues related to poverty and develop initiatives at the grassroots level. The provincial government also provides funding to First Nations service agencies (e.g., First Nation child care and social welfare).

Figure 8

<table>
<thead>
<tr>
<th>Continuum of Government Responses</th>
</tr>
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<tbody>
<tr>
<td>Formation of Ministry or Corporation</td>
</tr>
<tr>
<td>Public-Private Partnership</td>
</tr>
<tr>
<td>Funding Agreements</td>
</tr>
<tr>
<td>Community Based Response</td>
</tr>
<tr>
<td>No Response</td>
</tr>
</tbody>
</table>

This section will discuss social spending in the province and identify Government of Saskatchewan poverty alleviation policy and programming with emphasis on social assistance and its efforts to promote labour force attachment.

Saskatchewan Income Assistance

Currently, the Government of Saskatchewan provides assistance to those in need of assistance through two main programs as its response to poverty. These programs are the Saskatchewan Assistance Program (SAP) and the Transitional Employment Assistance (TEA) Program. At the heart of these programs, a centralized communications office, located in Regina, handles all communication with people asking for assistance. The call centre – intended to simplify social service provision and provide efficient and effective assistance across the province – is intended to direct people into appropriate programming (Government of Saskatchewan, 1998).

The SAP is intended for Saskatchewan residents who are experiencing financial difficulties (Saskatchewan Social Services, 2008a). This program is intended to meet the needs of those people who cannot meet the basic costs of living. (Saskatchewan Social Services, 2008a). A comparison of the August
1, 2008 Social Assistance Schedule of Rates (attached as Appendix II) with the poverty line, discussed above, reveals social assistance provides an income level below the poverty line (Saskatchewan Social Services, 2008b).

The TEA is intended to support individuals who are participating in “job-readiness” programs as well as those who are “job-ready” to transition into employment (Saskatchewan Social Services, n.d.). TEA recipients receive a flat-rate living allowance to cover living expenses such as food, clothing, shelter, and transportation (Saskatchewan Social Services, n.d.).

In 1998, the Department of Social Services was changed to Saskatchewan Community Resources and Employment. With this change, the provincial welfare focus shifted from a focus on social assistance to employment assistance and training. In conjunction with federal programming and the new National Child Benefit program, welfare reform was introduced through a labour force attachment strategy called the Building Independence program (Social Policy Research Unit, 2006).

Building Independence is the umbrella program intended to direct provincial policies and programming related to income support and Saskatchewan’s welfare programming (Saskatchewan Community Resources, 2007a). The goal of this program is to facilitate the labour force participation of people living in poverty, thus reducing the incidence of poverty among families and at risk populations (Social Policy Research Unit, 2006). Building Independence focuses on both social assistance recipients and low income families already working in the paid labour market (Social Policy Research Unit, 2006). Training programs have been designed to provide support systems and income while people look for work or go to school, the idea being to prevent individuals and families from having to turn to social assistance. And social assistance recipients are directed to a labour force training programs as a first step, before qualifying for assistance.

After 16 years of New Democratic Party government, Saskatchewan elected the Saskatchewan Party in 2007. The new government has announced its intention of maintaining the focus of provincial poverty alleviation efforts on employment and labour force integration, providing income support only for those people unable to join the work force. That said, with its 2007-08 report, the Ministry of Social Services signalled its intention to reform the Saskatchewan Assistance Plan by promoting job readiness, providing more opportunities to gain access to employment and training programs, and streamlining the income assistance delivery system (Saskatchewan Social Services, 2008c).

Other Supports

Another program, the Provincial Training Allowance (PTA), provides income support for low-income students participating in basic education, Workforce Development Initiatives or Quick Skills Training (Saskatchewan Advanced Education, Employment and Labour, n.d.). The Ministry of Advanced Education, Employment and Labour provide funding to students enrolled in programs that are more than one month in duration; students must reapply for funding after 12 months (Saskatchewan Advanced Education, Employment and Labour, n.d.). While receiving PTA funding, students may also be eligible for health benefits (Saskatchewan Advanced Education, Employment and Labour, n.d.).
The Saskatchewan Employment Supplement (SES) supplements the income of low-income parents who are working (Saskatchewan Social Services, 2005). To be eligible, recipients must be parents with children under 18 years of age and must receive more than $125/month in income (Saskatchewan Social Services, 2005). The supplement is based on the recipient’s income and increases as the recipient’s income increases until the monthly income reaches a threshold of $1,220 (Saskatchewan Social Services, 2005).

The Saskatchewan Rental Housing Supplement is comprised of two programs: the Family Rental Housing Supplement, and the Disability Rental Housing Supplement (Saskatchewan Social Services, n.d.). The supplements are intended to help low-income families with children and people with disabilities to defray the cost of rental housing that meets minimum quality standards (Saskatchewan Social Services, n.d.). The amount of the Family Rental Housing Supplement is determined based on the family’s size, income, and neighbourhood of residence (Saskatchewan Social Services, n.d.). Individuals with cognitive or physical disabilities qualify for the Disability Rental Housing Supplement if physical supports (e.g., ramps) are in place at the individual’s residence (Saskatchewan Social Services, n.d.).

The provincial government also partners with the cities of Regina, Saskatoon, Prince Albert, Moose Jaw, Swift Current, and Yorkton to provide discount bus passes to low-income individuals (Saskatchewan Social Services, n.d.). Individuals receiving the Saskatchewan Assistance Program, Transitional Employment Allowance, Saskatchewan Employment Supplement, and Provincial Training Allowances are eligible to receive a bus pass for $15/month (Saskatchewan Social Services, n.d.).

In addition, the Ministry of Social Services Annual Report for 2007-08 details nine key commitments related to poverty alleviation, including holding a summit with and committing to sustainable funding for community-based organizations, enhancing the authority of the Children’s Advocate, receiving the Housing Task Force Report, and enhancing life skills training through provincial food banks. The Annual Report documents progress made to date on these provincial commitments (Ministry of Social Services, 2008).

Finally, the Provincial government continues to sponsor the Human Services Integration Forum (Saskatchewan Learning, n.d.). Made up of senior administration in human service ministries, the Forum fosters cross-ministry communication to ensure the efficient delivery of programs. From this initiative, Regional Intersectoral Committees (RICs) in 10 regions across the province were set up to pursue collaboration and coordination of human services at the regional level. (Saskatchewan Learning, n.d.b). These committees have membership from federal and provincial ministries, municipalities, First Nations, health regions and CBOs.

Social Spending Trends

Through the period of reform to social assistance programs, since the mid 1990s, social spending in Saskatchewan has consistently declined as a proportion of the provincial budget (Government of Saskatchewan, 2007b). This trend has continued since the change in government in 2007, where, despite an increase of $750 million in the 2008-09 provincial budget, there was a 0.6% decrease in the
proportion dedicated to social programming (Government of Saskatchewan, 2007b). While the new government has announced limited changes to the social assistance program, it remains to be seen whether it will adopt a fundamentally different approach to low income policy and programs.

Figure 9

Summary

The provincial government’s current approach to addressing poverty issues is based on training, work readiness, and income support for individuals and families. Recent economic performance is said to be having a positive impact on poverty in the Province (Government of Saskatchewan, 2008c, 2008d). The Provincial Government raised the basic personal tax exemption to $12,000, effectively increasing income for low income individuals (Deloitte & Touche, 2008). Another positive indicator is the drop in the numbers of people on social assistance; this has been attributed to the success of the SAP and TEA programs in moving individuals from social assistance to the labour force (Government of Saskatchewan, 2008c).

However, there is some indication that while fewer people are receiving assistance, poverty may not have improved measurably. Many people no longer qualify social assistance and thus are turned away; as well, many former social assistance recipients work in the low wage labour market, leaving them in poverty (Leader Post, 2008). The government has increased its shelter allowance to selected groups, but the increase has not kept pace with double digit increases in housing costs. Rising housing costs are
expected to spur the growth in the number of working poor and social assistance recipients, many of whom are people with disabilities (Saskatchewan Association for Community Living, 2008). Despite significant provincial investments in poverty reduction and alleviation, the lack of a comprehensive poverty reduction plan, taking the needs of economically vulnerable groups into consideration, remains a problem.

Local Government

In Saskatchewan, local government can include municipalities, health regions, individual First Nations, and tribal councils who represent First Nations people in urban, off-reserve settings.

Because much of the funding available for poverty elimination and reduction efforts is provincial and federal in nature, municipalities do not tend to provide direct poverty elimination programming. Rather, funding efforts are primarily geared towards supporting arts, culture, recreation, and leisure-focused programming. However, municipalities are involved with identifying gaps and priorities at the local level, including neighbourhood priorities for improving the quality of life for neighbourhood residents and indirectly addressing issues related to poverty. An example of this work is the Local Area Plans developed for Saskatoon neighbourhoods (e.g., City of Saskatoon, n.d.). Local Area Plans, developed with extensive input from residents, identify a range of neighbourhood challenges and opportunities and set out priorities for action. They do not restrict themselves to issues under municipal government control; rather the local planning groups work collaboratively to present issues to the appropriate authority. The planning process includes resources for ensuring that recommendations move through appropriate channels to completion.

While municipalities may not offer direct programming to reduce or eliminate poverty, Saskatchewan’s larger municipalities offer grant programs for the development of programs that support low-income residents. For example, the funding priorities for Regina’s Social Development Community Investment Program (City of Regina, 2008a) and Saskatoon’s Social Services Grant Program (City of Saskatoon, 2008a) include supporting applications that aim to enhance residents’ quality of life, including poverty and economic independence. Other efforts involve partnering with other organizations, including federal and provincial bodies, to develop cross-sectoral solutions to poverty.

To date, much of the poverty elimination work that is conducted at the municipal level in Saskatchewan has been located within larger urban centres. Figure 10 includes a listing of several municipal-level programs that fall under the umbrella of poverty elimination strategies.
Urban Aboriginal Strategies in Regina, Saskatoon and Prince Albert take a comprehensive approach to addressing pressing issues for Saskatchewan’s urban aboriginal population. Urban Aboriginal Strategies (UAS) are a federally sponsored response to issues in urban Aboriginal communities. The Saskatoon Urban Aboriginal study, for example, has developed a framework that recognises that poverty

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Initiative</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>Regina</td>
<td>Social Development Community Investment Program (City of Regina, 2008a)</td>
<td>Provides funding to assist non-profit agencies in developing and implementing services that address social needs of vulnerable individuals and families. The target populations are Aboriginal Peoples, children and youth, families, persons with disabilities, seniors, and women.</td>
</tr>
<tr>
<td>Regina</td>
<td>Regina Inner City Community Partnership and Regina Inner City Family Foundation (City of Regina, 2008b)</td>
<td>Provides financial assistance for affordable housing and education projects that aim to have an impact on the inner city community.</td>
</tr>
<tr>
<td>Regina</td>
<td>Regina Healthy Housing Demonstration Project (City of Regina, 2008c)</td>
<td>A partnership between the City of Regina, Ehrlo Community Services Inc., the Canada Mortgage and Housing Corporation, Saskatchewan Housing Corporation, and Urban Aboriginal Strategy to develop sustainable, affordable housing. Supports the objectives of the Urban Aboriginal Strategy to address the socioeconomic needs of Regina’s urban Aboriginal Peoples as well as the goals of the Regina Inner City Community Partnership to find solutions to the quality of life issues faced by Regina’s core neighbourhood residents.</td>
</tr>
<tr>
<td>Saskatoon</td>
<td>Social Services Grant Program (City of Saskatoon, 2008a)</td>
<td>Three partners offer funding under the grants: City of Saskatoon Social Services Grant, whose funding priorities are to assist community groups to deliver programs and services that enhance Saskatoon residents’ quality of life, including greater self-reliance for individuals and families. Urban Aboriginal Strategy, whose funding priorities include economic development and Aboriginal capacity. United Way of Saskatoon and Area, whose priorities include addressing the root causes of poverty and reducing the impact of poverty.</td>
</tr>
<tr>
<td>Saskatoon</td>
<td>City of Saskatoon Affordable Housing Programs (City of Saskatoon, 2008b)</td>
<td>Provides funding to support the development and operation of permanent affordable housing, transitional housing, and crisis shelter housing.</td>
</tr>
<tr>
<td>North Battleford</td>
<td>Community Development Financial Assistance (City of North Battleford, 2008)</td>
<td>Provides funding to community groups to fund programs to improve North Battleford residents’ quality of life.</td>
</tr>
</tbody>
</table>
elimination as its overall goal and includes initiatives ranging across justice, health, capacity building, economic development and youth (Saskatoon Urban Aboriginal Program, 2005). Projects funded through the UAS are evaluated against the goals of the UAS framework.

Health Regions in Saskatchewan are responsible for delivering both primary and public health care at the local level. Following on the publication of the Health Disparities report in 2006, the Saskatoon Health Region developed a series of 46 policy proposals (Saskatoon Health Region, 2008). These evidence-based proposals set out to eliminate the health disparities related to poverty in Saskatoon communities, disparities that the Health Region estimates cost the provincial health care system $179 million per year. The recommendations include the development of a comprehensive, long-term, plan to address poverty, with specific outcome targets and timetables. The policy proposals address income levels, housing, education targets for low income people, as well as the infrastructure necessary to deliver effective health care through sustainable community development.

Community Based Organizations (CBOs)

Saskatchewan also has a large number of non-governmental organizations that directly and indirectly affect poverty in the province. Saskatchewan has at least 8,000 community based organizations, including community groups, faith-based groups, school groups, and individuals that work in all communities across the province (Treasury Board of Canada Secretariat, 2003). These groups offer regionally based service provision, assistance, mentoring, advocacy, information, and access to resources that would otherwise be unavailable.

According to the Saskatchewan Community Resources Performance Plan 2007-08, the Community Resources division “relies heavily on hundreds of CBOs to deliver programs and services. These independent organizations form an integral part of the human services chain by addressing local issues and needs. Services range from group homes for people with disabilities to mobile crisis units and meal programs for low income children. CBOs help people to build independence, participate in their communities and enjoy improved quality of life.” (Saskatchewan Community Resources, 2007b).
All levels of government sponsor the work of community-based organizations (non-profit and charities) engaged in local and regional poverty reduction as well as other social and economic development work (Saskatchewan Social Services, n.d.). This includes funding, partnerships, providing advice, and coordination. The Saskatchewan Ministry of Social Services, for example, has contracts with over 400 CBOs worth an estimated $90 million dollars annually (Saskatchewan Social Services, n.d.). Some services contracted by the government include:

- Housing (i.e., transition houses for women and children fleeing abusive situations);
- Food (i.e., friendship centres and outreach, food banks, Child Hunger Education Program, and community kitchens);
- Training and employment (i.e., Computers for Kids, food banks, and support for teen parents). (Saskatchewan Social Services, n.d.);
- Support for people with disabilities (i.e., Saskatchewan Abilities Council, Saskatchewan Association for the Rehabilitation of the Brain Injured); and
• Health (i.e., Student Wellness Initiative Towards Community Health, Building Health Equities Program, KidsFirst, Saskatchewan Cancer Agency, and Saskatchewan Association for Community Living).

In June 2008, the Minister of Social Services consulted with CBOs about social issues and local solutions. The goal of these CBO Summits was to develop new social policy directions for Saskatchewan. The CBO Summits highlighted many issues including those related to: funding for program delivery; short-term one-time funding agreements for pilot projects; the lack of ability to hire qualified staff for long-term periods; sustainability of programs offered; the amount of time spent writing grant and reports; lack of core funding for infrastructure in organizations such as Food Banks; the need of funding for prevention; and the need for an integrated case management partnership. As a result of these constraints, current CBO tend to be reactive, rather than proactive (Government of Saskatchewan, 2008a). The CBO Summits identified the need for a long-term support of community-based organizations; organizations noted: there is so much organizations can do by communicating, cooperating, and depending on “good hearts” (Government of Saskatchewan, 2008a).

There is also a network of specific grassroots organizations working to raise awareness about poverty issues and promoting more effective anti-poverty policy and programs in Saskatchewan. These organizations include the Saskatoon Anti-Poverty Coalition, Equal Justice for All, and the Regina Anti-Poverty Ministry, Passion for Action against Homelessness, and the Saskatoon Overnight Shelter. The Saskatoon Anti-Poverty Coalition, for example, sponsors a Poverty Awareness Week and offers Poverty Awareness workshops. Members also act as guest speakers for presentations entitled “Poverty 101.” The Cardboard Shelters for Homelessness was organized by Passion for Action Against Homelessness in May 2008. The Regina Anti-Poverty Ministry acts as a lobbying group and often partners with the Saskatoon Anti-Poverty Coalition to raise awareness at the governmental level.

Neighbourhood Development Organizations (NDOs)

The provincial government, as part of the Building Independence program, sponsored the development of Neighbourhood Development Organizations (NDOs) as a community-based response to issues of poverty in inner-city (Saskatchewan Enterprise and Innovation, n.d.). These organizations are meant to develop and coordinate comprehensive responses to community needs by working with municipalities, government departments, and other community agencies (Saskatchewan Enterprise and Innovation, n.d.). Programs such as Quint Development Corporation (Saskatoon), River Bank Development Corporation (Prince Albert), and Connecting as Neighbours Co-operative (Moose Jaw) now play a key role in Saskatchewan’s response to poverty at the local level.

According to the Government of Saskatchewan (2008a) these NDOs have, “...developed key initiatives relating to the improvement of housing in their communities, as well as supporting a variety of community-based business and co-operative development projects.” These co-operative ventures include worker co-ops for home renovations, day-care centres, and food co-operatives. In addition, some NDOs have undertaken a number of employment and skills training initiatives to improve the social and economic well-being of their residents (Saskatchewan Enterprise and Innovation, n.d.).
Assisting home ownership via a multi-household co-operative model is one such initiative. In 1996, the Neighbourhood Home Ownership Program (NHOP) was formalized to allow low-income households that had relied on rental housing to successfully achieve home ownership (Saskatchewan Housing Corporation, n.d.). As vehicles for self-help and social learning, these housing co-ops were also seen as tools to promote the wellbeing of inner-city communities, by enhancing housing security and stability, pride of ownership, and financial asset building (Saskatchewan Housing Corporation, n.d.). It was also meant to support inner city neighbourhoods by rejuvenating and diversifying housing stock, increasing housing investment local economic multipliers, fostering social capital and civic engagement, and building community capacity to address housing and other issues (Saskatchewan Housing Corporation, n.d.). The program has undergone an internal evaluation that is not yet in the public domain.

Cooperatives

Saskatchewan boasts many new and innovative cooperatives including childcare cooperatives, Aboriginal-based cooperatives, youth-based cooperatives, and housing cooperatives (Saskatchewan Co-operative Association, n.d.). Saskatchewan is home to more childcare, recreation, and economic development co-ops than any other province (Saskatchewan Co-operative Association, n.d.).

Saskatchewan hosts a variety of child care centres that are cooperatives. This framework offers working families affordable alternatives to child care. Some examples include

Casper’s Early Learning Cooperative Centre in Carrot River, Children’s Choice Child Development Cooperative in Prince Albert, Garderie Cooperative ‘Les Petites Abeilles’ in Ferland, and City Park Coop Preschool in Saskatoon (Early Learning and Childcare Database, 2008).

Aboriginal based cooperatives have a role in community revitalization and economic development, addressing high unemployment, high youth incarceration and substance abuse, and environmental degradation. Cooperatives offer cultural and environmental sustainability through activities such as eco-tourism, and using customary practices to maintain the land ethic, reclaim history, and promote biodiversity, environmental management standards, healthy lifestyles, and sustainable food sources. The communities involved with these initiatives gain human capacity building through regaining traditional knowledge and reconnecting generations for hope, healing, and health. Some examples are Saskatchewan Trappers Co-op and Big River Big River First Nation Arts Co-op (ICA Research Conference, 2008).

Youth-based cooperative organizations, such as Youth Development Corporation and Core Neighbourhood Youth Coop, are examples of how to break the poverty cycle by empowering at risk youth through employment and job skills training with support and mentoring (Saskatchewan Co-operative Association, n.d.).

Housing cooperatives provide homes to its members on a continuing basis. Housing cooperatives operate as close to cost as possible. The prices of housing rises only as the cooperatives’ costs increase. Housing co-ops offer a total of 841 units in Saskatchewan. Examples include: Crestview Seniors Housing
Co-operative in Moose Jaw, South East Saskatchewan Housing Co-operative in Moosomin, Connaught Village Housing Co-operative in Prince Albert, Argyle Park Housing Co-operative in Regina, and Rainbow Housing Co-operative Ltd. in Saskatoon (Co-op Housing Federation of Canada, 2008).

SUMMARY

Provincial indicators of poverty show that Saskatchewan has made little headway in reducing poverty, notably among Aboriginal people, single mothers and people with disabilities. Levels of poverty, as well as the characteristics of those living in poverty, are similar to those for Canada, although the economic challenges of Aboriginal people are more pronounced in Saskatchewan and other the prairie provinces. While there have been a number of positive changes in the situation of Aboriginal people over the last 10 years, sizeable disparities remain.

Saskatchewan has a substantial infrastructure devoted to responding to the complex elements that define poverty. The provincial government’s primary focus is on supplementing income while encouraging job-readiness among individuals who receive income supports. It also provides funding and fosters partnership with other levels of government and community-based organizations to provide programming that is geared towards improving the quality of life for those struggling with poverty. The local level in Saskatchewan has a wealth of community-based organisations and agencies involved in the issue, delivering advocacy and programming to reduce poverty and its effects. The Regional Intersectoral Committees provide a province-wide forum for integrating and collaborating on poverty reduction efforts.

What is missing at this point in history is a common, comprehensive plan to provide focus for the effort to eliminate poverty. Innovative research, organisations, programming and collaboration at the local level could be tied into a provincial plan to address poverty that would include specific targets and monitor progress over the long term. The time for Saskatchewan to address this problem has come, a time to harness the knowledge and commitment of all the actors involved in the issue, to ensure that the thriving provincial economy works toward a better future for all Saskatchewan citizens.
REFERENCES


Station 20 West (n.d.). *Station 20 West community enterprise center*. Retrieved http://www.station20west.org/


Statistics Canada (2008c). Median total income, by family type, by province and territory. CANSIM Table 111-0009.


APPENDIX I

Methodology

This report synthesizes information from published and unpublished (grey) literature. Specifically, published literature was located via searches of academic databases including Academic Search Complete and JSTOR using search terms independently and in combinations such as: Saskatchewan, Poverty, Elimination, Eradication, Policy, Canada, and similar terms. This search had limited results as most poverty related academic research and journal articles appear to be national in scale – there is a dearth of poverty research specific to Saskatchewan.

Grey literature was located by searching the internet, including government, non-governmental organization (NGO) and non-profit organizations’ websites. The Government of Saskatchewan website was searched for programming, policy, and initiatives that would have either a direct or secondary influence on the reduction/eradication of poverty in Saskatchewan. Municipal websites including the Cities of Saskatoon, Regina, Yorkton, Battleford, and North Battleford, and other municipalities in Saskatchewan were also searched for local or regional responses to poverty. At this level, there are few resources devoted to policy and programming related to the issue of poverty, except in the case of the City of Saskatoon. Finally, grey literature was also collected from some of the province’s non-governmental and non-profit organizations. The work of some of these organizations is highlighted.
## APPENDIX II

### Social Assistance Rate Card

**Figure 12**

<table>
<thead>
<tr>
<th>Assistance Provided to Social Assistance Recipients, Saskatchewan, 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Adult Allowance</strong> which includes food, clothing, travel, personal and household items</td>
</tr>
<tr>
<td>Adult</td>
</tr>
<tr>
<td>Each Disabled Adult Add</td>
</tr>
<tr>
<td>Single Parent - 1 Child</td>
</tr>
<tr>
<td>Each Additional Child Add*</td>
</tr>
</tbody>
</table>

*Children's basic needs paid through federal/provincial child benefit

**Source:** Saskatchewan Ministry of Social Services, Social Assistance Rates (2008b)

**Figure 13**

<table>
<thead>
<tr>
<th>Shelter Allowance Maximum Rates - August 1, 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Room Only</strong></td>
</tr>
<tr>
<td>Single</td>
</tr>
<tr>
<td>Childless Couple</td>
</tr>
<tr>
<td>Single Employable</td>
</tr>
<tr>
<td>Single Unemployable</td>
</tr>
<tr>
<td>Childless Couple</td>
</tr>
</tbody>
</table>

*Add $50 per “child” within the meaning of The Saskatchewan Assistance Regulations who is 18 of age or over, and attending a secondary educational institution.

**Tier A:** Lloydminster, Regina, Saskatoon, and the bedroom communities of: Allan, Asquith, Balgonie, Belle Plaine, Bradwell, Buena Vista, Clavet, Colonsay, Dalmeny, Delisle, Disley, Dundurn, Edenwold, Elstow, Grand Coulee, Langham, Lumsden, Lumsden Beach, Martensville, Meacham, Osler, Pense, Pilot Butte, Regina Beach, Shields, Thode, Vanscoy, Warman, White City

**Tier B:** Creighton, Estevan, Kindersley, LaLoche, La Ronge, Macklin, Prince Albert, Rosetown, Wehburn, Yorkton

**Tier C:** Battleford, Fort Qu’Appelle, Humboldt, Meadow Lake, Meifort, Nipawin, Moose Jaw, North Battleford, Swift Current, Watrous

**Tier D:** Other towns, rural areas and social housing units.

**Security Deposit:** Guarantee available up to approved Monthly Shelter Allowance.

**Source:** Saskatchewan Ministry of Social Services, Social Assistance Rates (2008b)