

What Are SIS/SAID?

The Saskatchewan Income Support Program (SIS) was created in 2019 to replace the Saskatchewan Income Assistance Program (SAP) and the Saskatchewan Transitional Employment Allowance (TEA). Its intent is to help people with low or no income support themselves. The Saskatchewan Assured Income for Disability (SAID) is an income support program for people with significant and enduring disabilities.

How Much Do People Get on SIS and SAID?

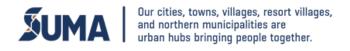
People on SIS receive a shelter benefit and a basic benefit, which varies slightly based on location (Saskatoon/Regina, northern Saskatchewan, everywhere else), relationship status, and the number of kids. The lowest amount received (shelter + basic) would be **\$945 monthly** for a single person with no children, outside of the largest cities, but in the southern half of the province. The greatest amount received would be **\$1844 monthly** for a family of two adults and five or more children, living in northern Saskatchewan.

SAID rates also vary by the number of adults and the number of children, and by location, though there are four categories of location. The lowest amount received is **\$991** monthly, for a single person with no children, living outside of the cities and most of the larger towns. The maximum amount received would be **\$1844** for a family with two parents suffering from a disability, and five or more children, in Regina, Saskatoon, Lloydminster, Estevan, or any of their bedroom communities.

How Are the Programs Falling Short?

Current rates are too low to cover basic living costs, leaving many recipients struggling with rent, food, and other expenses. An example of the rates' not meeting need is in the way of rent. The average cost of rent in the city of Regina – for a one-bedroom apartment- is \$1267. A single person on SIS receives \$945 – leaving them more than \$300 short of rent, and with nothing for utility bills or any other basic needs, such as food, clothing, transportation, or medicine.

Things are even more bleak for SAID recipients, who carry disabilities that may require substantial accessibility and medical aids, in addition to their standard living costs. They also have less likelihood of getting off income support, or of earning supplemental income. Despite this, the income support SAID recipients receive can be even lower than their SIS counterparts.



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Even beyond the rates received, program operations are creating challenges. The shift away from direct rent payments to landlords under SIS/SAID (which were the norm under former programs) has led to increased evictions and limited the number of landlords willing to rent to recipients. Many recipients are now a part of the ever-growing homelessness crisis in Saskatchewan.

The complex application process creates barriers for those with limited access to technology and with complex needs or disabilities. Many individuals that would otherwise qualify for supports are unable to navigate the system and unable to access any support.

Why Can't People Just "Get a Job" and Get Off Assistance?

For SAID recipients, they have been assessed as having a disability that limits their ability to access employment to meet their needs long term.

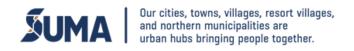
For SIS clients, a return to work may very well be a goal, it may be a variety of situations keeping them from getting a job and, such as single parenthood or escaping domestic violence often leave people financially vulnerable. Saskatchewan has double the national rate of domestic violence resulting a significant number of victims to require financial support to secure safety.

Lack of funds to purchase required and appropriate clothing and supplies for potential employment places people at an immediate disadvantage and is likely to impede their success in getting hired or maintaining employment. Additionally, when all of someone's time and energy is spent worrying about meeting basic needs, they have little bandwidth available to search for a job. Providing adequate means to live empowers people to seek a better situation.

This Is Not My Problem – This Could Never Be Me – I Make Good Choices

While individual choices can certainly influence a person's circumstances, overwhelming evidence shows that certain groups are at a higher risk of needing social support due to factors beyond their control. These include disability, experiences in the child welfare system, being a victim of domestic violence, systemic racism, and intergenerational trauma.

Additionally, people who require such supports frequently experience a life event that creates a crisis. This can be a job loss, injury, loss of a loved love or mental health crisis. If people do not have extensive family support, including economic support often



impacted by generational wealth, over coming such events without support, can prove near impossible for many.

What Is the Impact of a Failed Income Support System?

When people are unable to meet basic needs like food and shelter, they may resort to survival behaviors driven by desperation. This can sometimes lead to criminal acts, not out of malice, but as a last resort to meet immediate needs.

The inability to provide for ones most basic needs including instability related to insecure long-term housing, leads to tremendous stress.

Living with chronic stress can lead to mental health issues, including anxiety, depression, and anger. Substance misuse can occur as a result of trying to cope with stress. Food insecurity, lack of access to health and dental care in addition to chronic stress, can contribute to long term significant health concerns – health concerns that place a significant burden on health systems.

The notion that adequate income supports create dependency and decrease incentive to work and be autonomous have been proven false. Providing people, in particular children, with stable, predictable and adequate funding and support creates better outcomes for the individuals and society as whole.

Studies have shown that adequate support programs do not lead to long term dependency, wherein inadequate supports keep individuals in poverty, making it hard to meet basic needs and save money and break out of the cycle. Additionally, health and social barriers remain unaddressed, further trapping people in reliance on assistance programs.¹

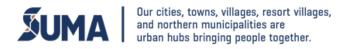
Ensuring children, have stable housing, nutrition and the psychological safety that comes with living outside of abject poverty, is impactful for generations.

What Is SUMA Asking For?

 Increase SIS/SAID Rates: Raise income support rates so recipients can meet basic needs, reducing the long-term economic impact of chronic poverty and instability.

 Reintroduce Direct Rent and Utility Payments: Reinstate direct payments for rent and utilities, as the current system of requesting assistance is burdensome and inaccessible, especially for those with complex needs, often leading to evictions.

¹ <u>Various Supports for Low-Income Families Reduce Poverty and Have Long-Term Positive Effects on Families and Children</u>



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- **Simplify Application Processes**: Streamline access to support by moving away from inefficient call centers, which are especially ineffective for individuals with disabilities or complicated situations.
- Provide predictable, multi year funding to Community Based
 Organizations: CBOs provide support to individuals frequently avoiding acute
 crisis intervention requirements (ER beds, jail, foster care) which are significantly
 more costly.