

When Money Meets Race

Addressing Systemic Racism through Financial Empowerment

Introductions

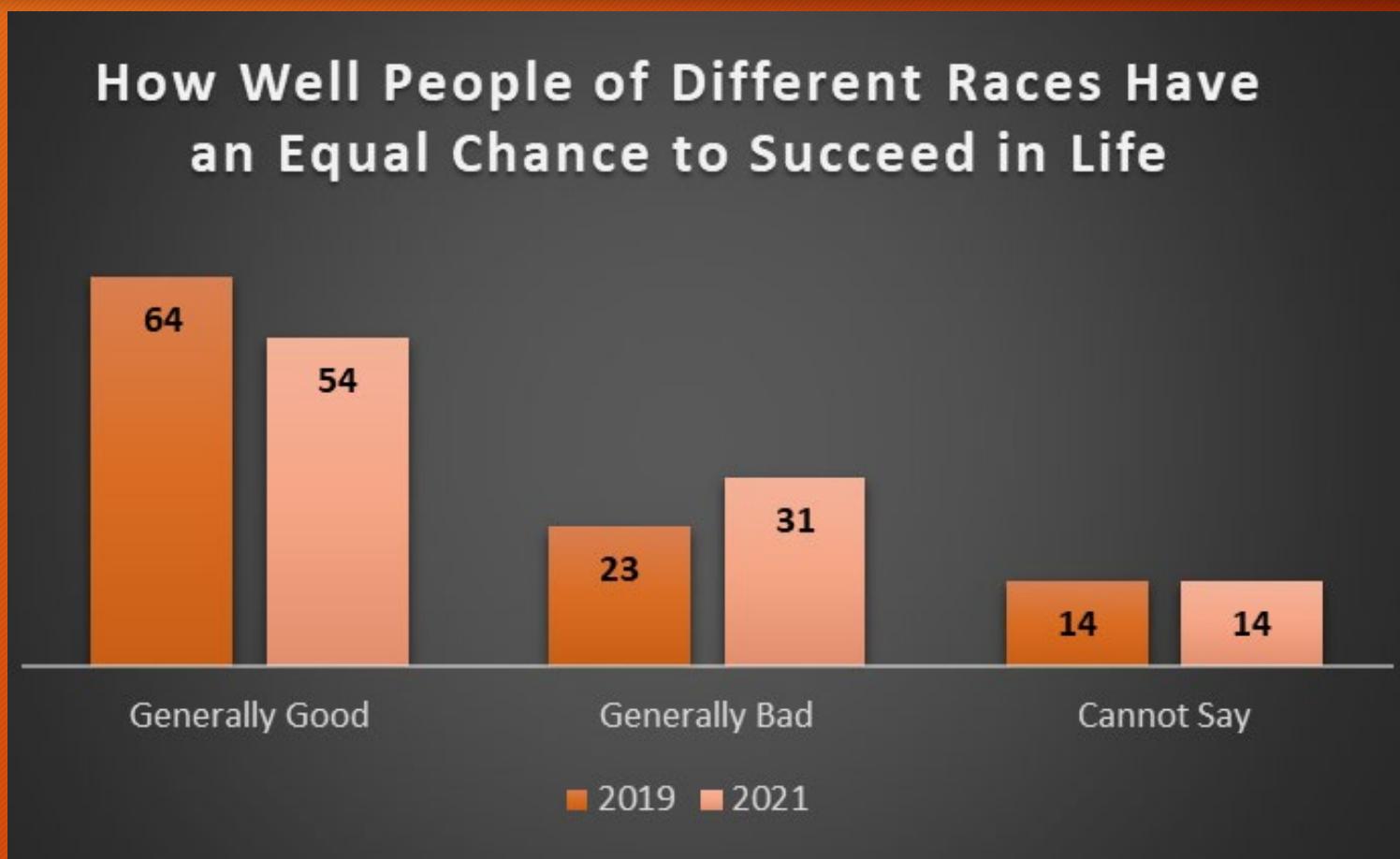


Reflecting on Race

Do you think race relations in Canada are generally good or generally bad in terms of people from all racial backgrounds having an equal chance to succeed in life?

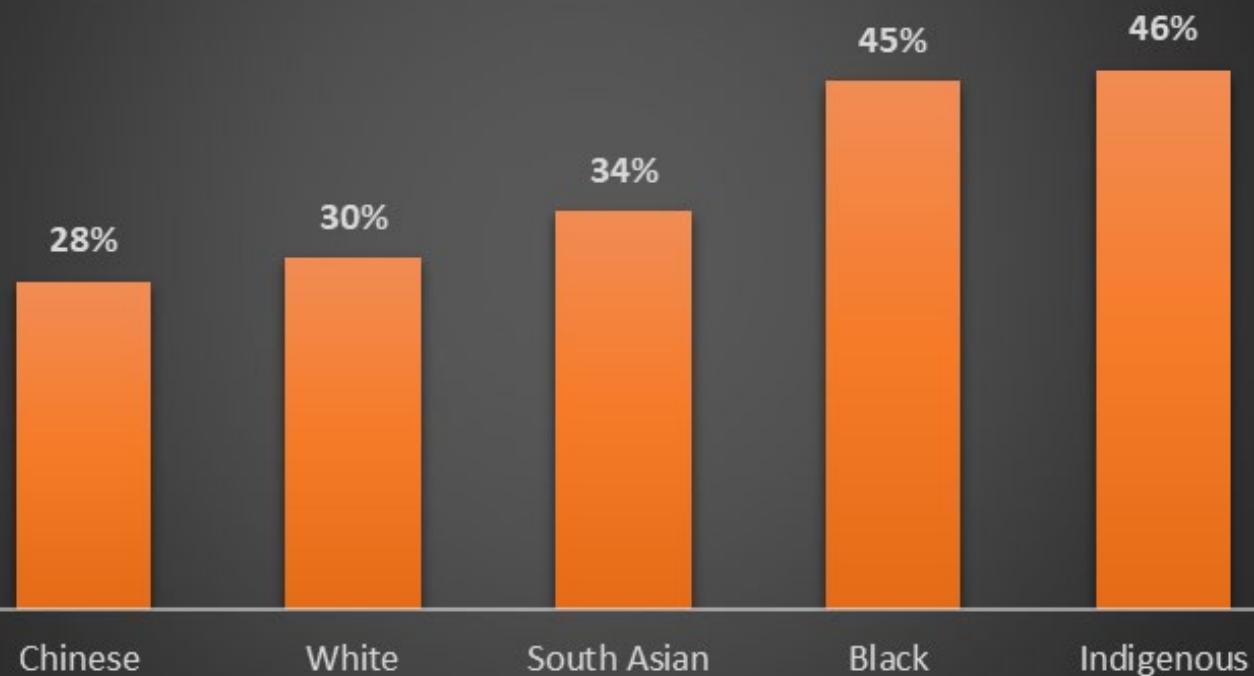
- Generally Good
- Generally Bad
- Cannot Say

Responses on racism are shifting in Canada

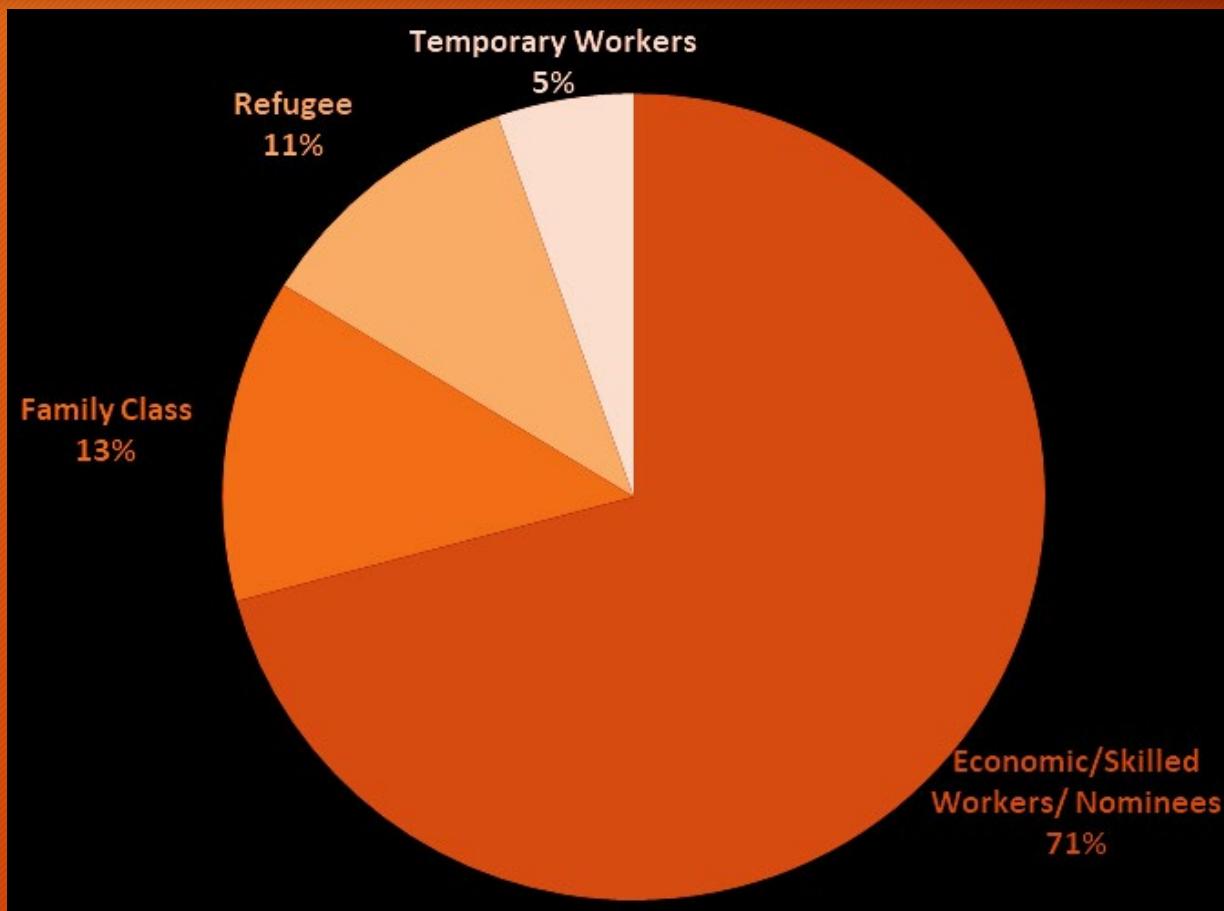


Responses Varied by Race

**Responded that Having an Equal Chance
of Succeeding in Life is "Really Bad"**



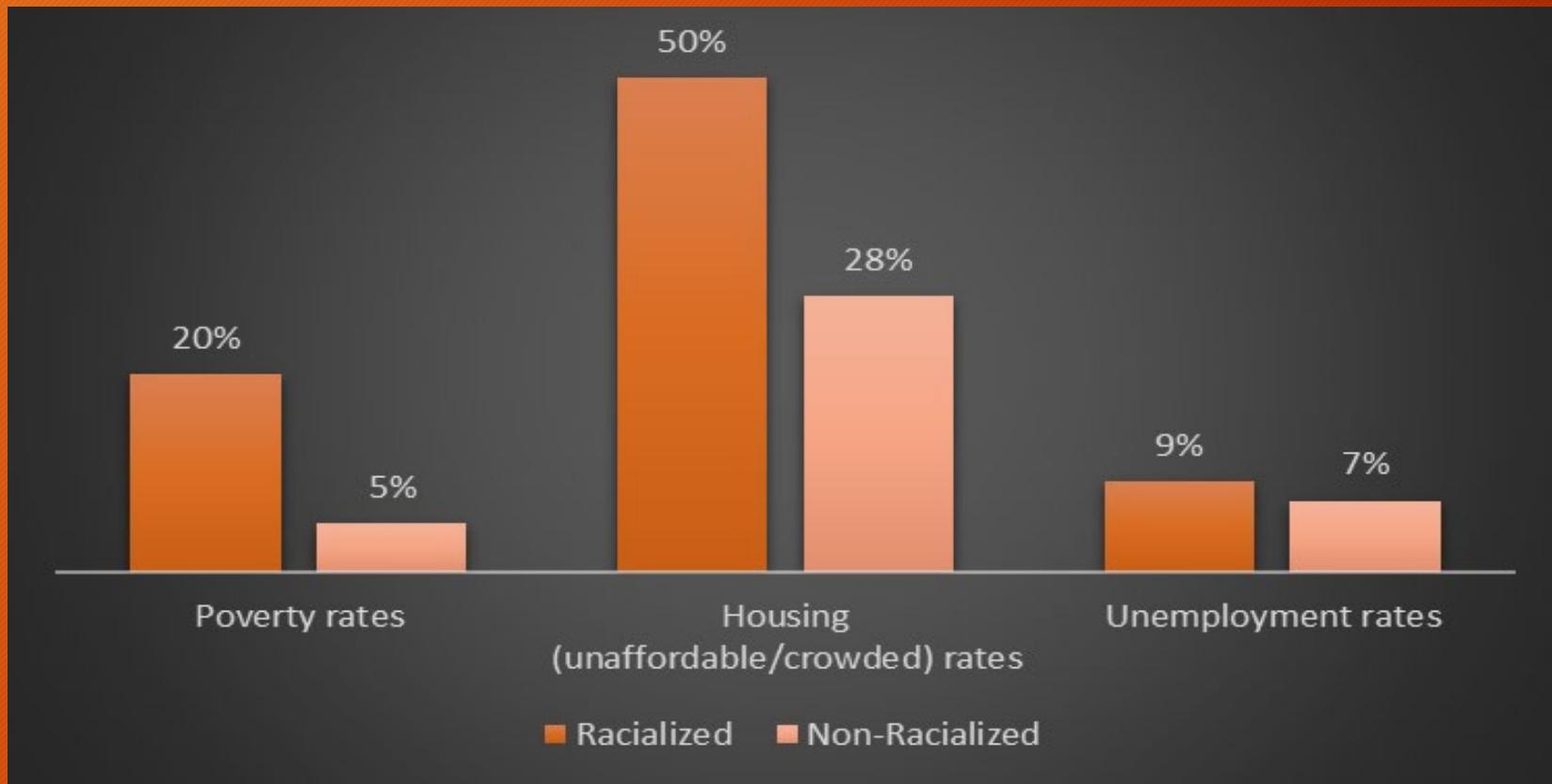
Immigration Streams to Manitoba & Financial Vulnerability



Source: Province of Manitoba, Manitoba Immigration Facts Report 2019

<https://immigratemanitoba.com/manitoba-immigration-facts-report-2019/>

Race & Risk of Financial Vulnerability



Sources:

Canada Without Poverty referenced in : <https://www.equalityrights.org/resources/by-the-numbers-housing-conditions-racialized-communities-in-canada>

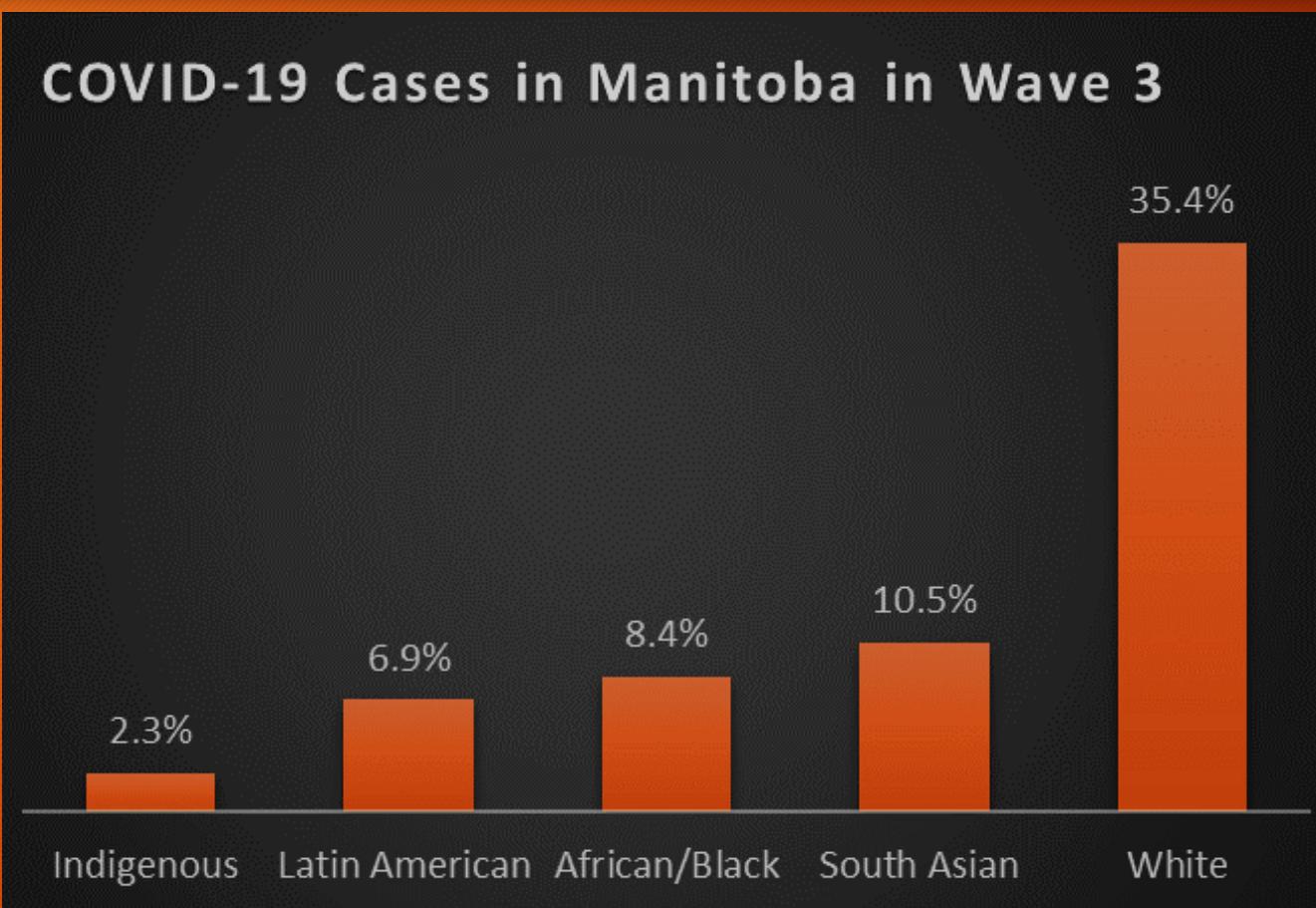
Colour of Poverty, referenced in: <https://www.equalityrights.org/resources/by-the-numbers-housing-conditions-racialized-communities-in-canada>

Statistics Canada (2017b), referenced in: <https://fsc-ccf.ca/wp-content/uploads/2020/01/EmploymentGaps-Immigrants-PPF-JAN2020-EN.pdf#page=15>

Breaking down systemic racism

What are some of the ways in which **systems** prevent racialized community members from achieving financial well being?

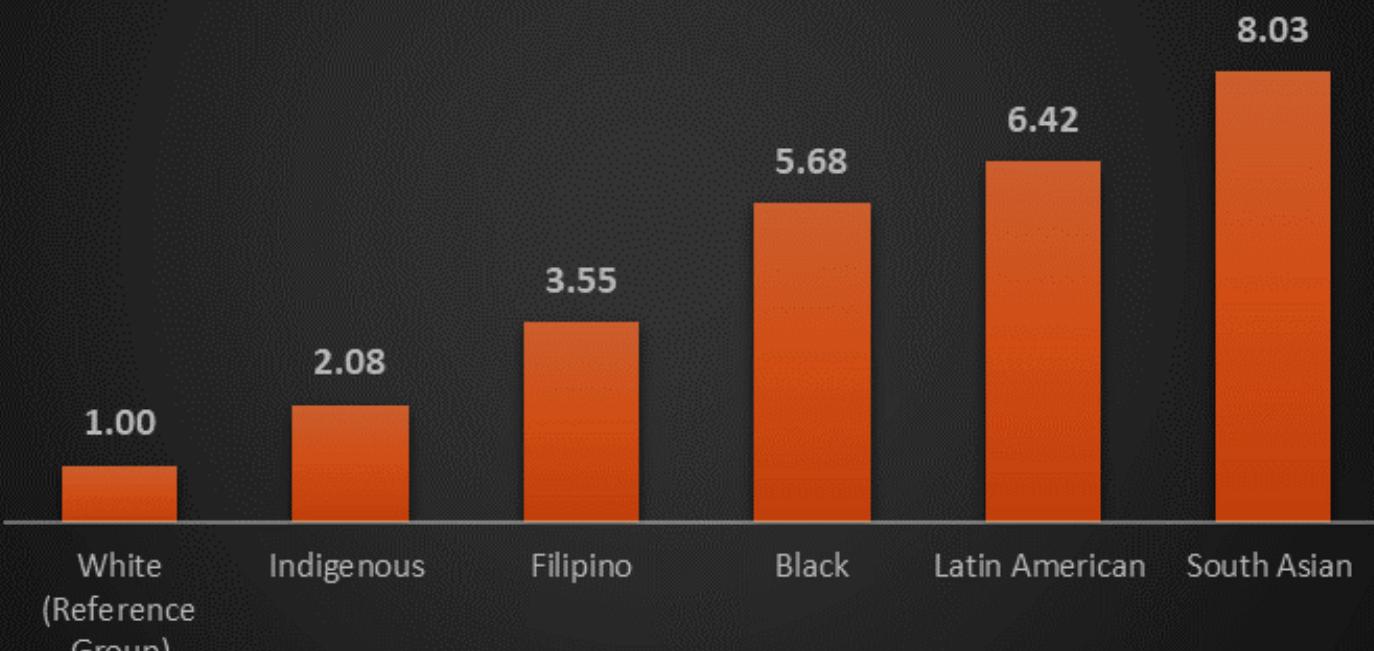
Financial Well Being Impacts Health Outcomes



Source: Province of Manitoba, Covid-19 Race, Ethnicity, Indigeneity (REI) Analysis Wave Three, July 4, 2021
https://www.gov.mb.ca/health/publichealth/surveillance/docs/rei_analysis_w3.pdf

Racialized Groups at Greater Risk

Age Standardized Infection Rates of COVID-19 by Ethnicity in Wave 3



Systemic Factors

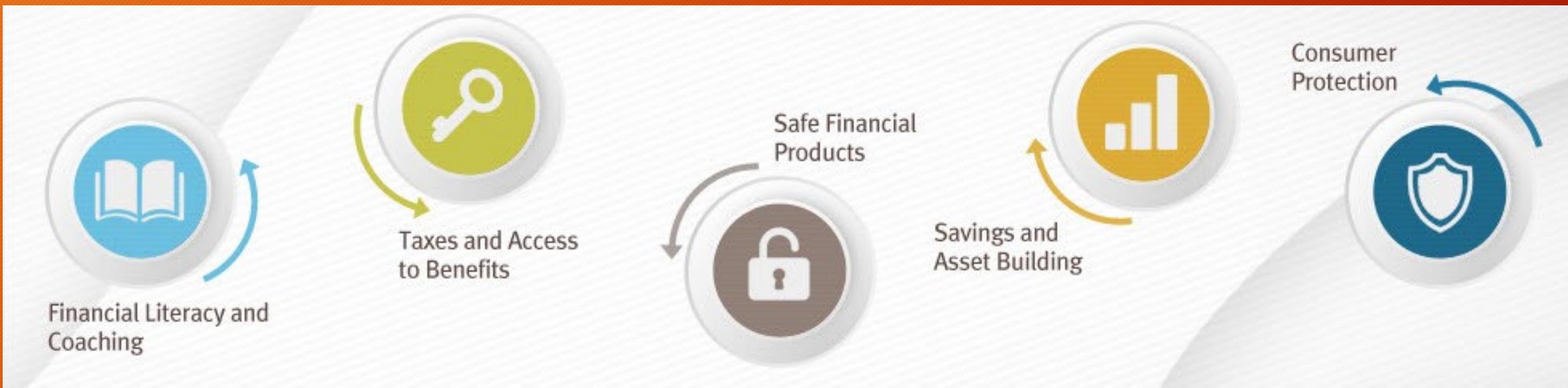
- Low economic status
- Overcrowded inadequate housing
- Higher risk occupations

Improving the Financial Well Being of Racialized Community Members

- Addressing precarious low wage employment
- Enhancing household financial stability
- Ensuring safe and adequate housing
- Leveraging the “shadow” settlement sector
- Embedding an anti-racist approach



Pillars of Financial Empowerment



A role for financial empowerment?

Reflecting on your community....

What are some ideas of how financial empowerment can improve
(or is improving) the financial well being of racialized community
members?

Addressing precarious low wage employment

Micro-loans and financial coaching for skilled immigrants



“I photocopied the pay slip and put it in a frame in my bedroom. I look at it every morning”

Bukky -- Recognition Counts and Access to Benefits program participant

Addressing precarious low wage employment

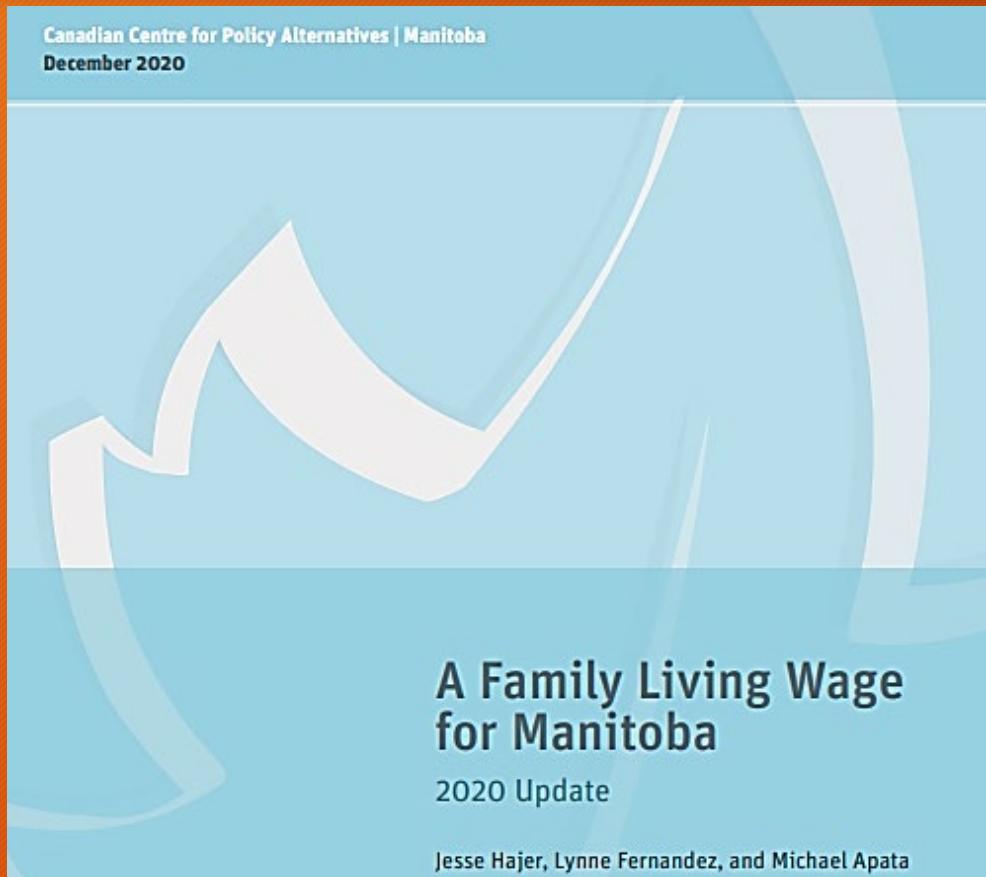
Advocating for fairness in credential recognition

Standing Committee on Social and Economic Development – April 8, 2021



Addressing precarious low wage employment

Paying a living wage and advocating for a minimum basic income



Source:
<https://www.policyalternatives.ca/sites/default/files/uploads/publications/Manitoba%20Office/2020/12/MB%20Living%20Wage%20Update.pdf>

UBI Works
A Canada where
everyone can pursue
their potential.

Source: <https://www.ubiworks.ca/>

Addressing precarious low wage employment

Advocating for permanent paid sick leave



Enhancing household financial stability

First language financial literacy sessions



- ✓ **26** Community Based Educators completed Train the Trainer
- ✓ Money management training curriculum adapted for specific cultural contexts
- ✓ **202** money management workshops delivered to **652** community members in **11** languages

Enhancing household financial stability

Translations of money management training curriculum

Money Stories Final (Swahili)

Chaguo tulio nayo juu ya Pesa

(money choices)

Kinacho athiri matumizi yetu ya pesa

- (*nids*) mahitaji
- (*wants*) haja
- (*values*) thamani

Mahitaji ni vitu ambavyo mtu hawezo ishi bila. Ni lazima tutumie pesa kwa mahijaji, hatuna hiari. Lakini tuna uchaguzi wa jinsi ya kutumia fedha kwenye haja zetu. Haja ni vitu ambavyo sio za lazima lakini tungependa kuwa nayo. Ikiwa uchaguzi hizi huathiri thamani zetu-hisia na imani ambazo ni muhimu kwetu-tutahisi vyema kuhusu matumizi yetu.

Tunataka nini? Tunahitaji nini?

- (*Prayority*) Kipaumbele

Kuwa na kipaumbele ni kuwa na uwezo wa kuelewa kilicho muhimu kwanza. Kupanga kipaumbele hutusaidia kuishi kwa mapato madogo. Kuwa na ubunifu hutusaidia kutumia kile tulichonacho na pia kufikiria jinsi tutakavyopata vile vitu tunataka.

Kwa mfano, tunahitaji maji na chakula lakini tunaweza taka kahawa na chakula ya kuchukua (take out food). Ikiwa tunathamini kukaa na marafiki, tunaweza weka kipaumbele ya kuchukua kahawa na rafiki kila wki lakini hifadhi fedha kwa kuleta chakula kutoka nyumbani, kama tunaenda kutembea nije mchana. Mahitaji na haja itatfautiana kila siku ikitegemea nafsi yetu (mahitaji na haja itabodilika kila siku kulingana na nafsi yetu).

Kwa nini tuhusishe familia kwenye uamuzi ya fedha

Pesa huweza kuwa ngumu kuongelea. Wasiwasi na mafurugano kuhusu pesa yaweza kuleta mafadhaiko kwenye familia. Kuwa na starehe, kufikiria na kutoa uamuzi kuhusu fedha hufanya majadiliano ya kifamilia kuwa rahisi.

Ikiwa mko kataka uhusiano dhabiti, ni vyema kwamba mke na mume wajihusise katika uamuzi wa fedha.

Jinsi gani ya kuhusisha familia katika uamuzi wa fedha?

Hata wakati hatuna pesa inayotosha, tunaweza lea tabia nzuri wa pesa kwa watoto maishani. Ingawa kama watu wazima tunakata shauri ya mwisho kuhusu pesa, ni vyema kueleza kwa kina kwa watoto wetu, kwa njia ya utu nzima. Watoto hujifunza jinsi ya kutumia pesa kupitia sisi.

Enhancing household financial stability

Flexible matched savings program options



“One of my purposes for approaching SEED was for stability. That goal has been achieved. I opened a TFSA and it is growing.”

Greatben - Saving Circle Program Graduate

Enhancing household financial stability

Developing the Immigration Loan Repayment Program



"I am very much changed, because everything in the Canadian system was new for me. I didn't know where to start, where to go, what to think about, or what to plan. Today I can plan and I know what to think about. I know how to navigate in the social system and the financial system. I can look for jobs: I was empowered by SEED."

Jean-Pierre, Immigration Loan Repayment Program Graduate

Enhancing household financial stability

Responsive and participant centered Access to Benefits program delivery

Access to Benefits



\$16,311,596 in
income benefits



707 pieces of ID



63 RESPs opened

Enhancing household financial stability

Highlighting the devastating impacts of Canada Child Benefits Reviews

The screenshot shows the homepage of the Office of the Taxpayers' Ombudsperson (OTO). At the top left is the Canadian flag and the text "Government of Canada / Gouvernement du Canada". To the right is a search bar labeled "Search OTO". Below the header is a dark blue navigation bar with a "MENU" dropdown arrow icon and the URL "Canada.ca". The main content area features a large title "Office of the Taxpayers' Ombudsperson" in bold black font. Below the title is a paragraph describing the OTO's mission: "The Office of the Taxpayers' Ombudsperson (OTO) is functionally independent and operates without influence from the Canada Revenue Agency (CRA). We are here to improve the service that the CRA provides to taxpayers by reviewing service-related complaints. We also look at issues that can affect more than one person, or a segment of the population." At the bottom left is a green button labeled "Submit your complaint".

Government of Canada / Gouvernement du Canada

Search OTO

MENU ▾

[Canada.ca](https://www.canada.ca)

Office of the Taxpayers' Ombudsperson

The Office of the Taxpayers' Ombudsperson (OTO) is functionally independent and operates without influence from the Canada Revenue Agency (CRA). We are here to improve the service that the CRA provides to taxpayers by reviewing service-related complaints. We also look at issues that can affect more than one person, or a segment of the population.

Submit your complaint

Ensuring safe and adequate housing

Inner-city home ownership matched savings program



“This program has helped me hit one of my biggest dreams, and that is purchasing a home... to me, it is one of the ...greatest achievements that surpasses all”

Chinthaka, Inner-City Homebuyer Program Participant

Ensuring safe and adequate housing

Matched savings to support access to co-op housing



Ensuring safe and adequate housing

Embedding holistic financial empowerment supports within housing providers



Immigrant and Refugee
Community Organization of Manitoba



**Asset & Capacity Building
Programs**

IRCOM's Asset Building Programs aim to build the capacity of low-income households to manage their finances and save money for the purchase of assets that will yield long-term benefits for individuals, their families, and their communities.

Ensuring safe and adequate housing

Preserving social housing and supporting the incorporation of financial empowerment within housing supports



Leveraging the “shadow” settlement sector



Leveraging the “shadow” settlement sector

Partnering with ethno-cultural community associations



Embedding an anti-racist approach

Seeking substantive change within the settlement sector



Embedding an anti-racist approach

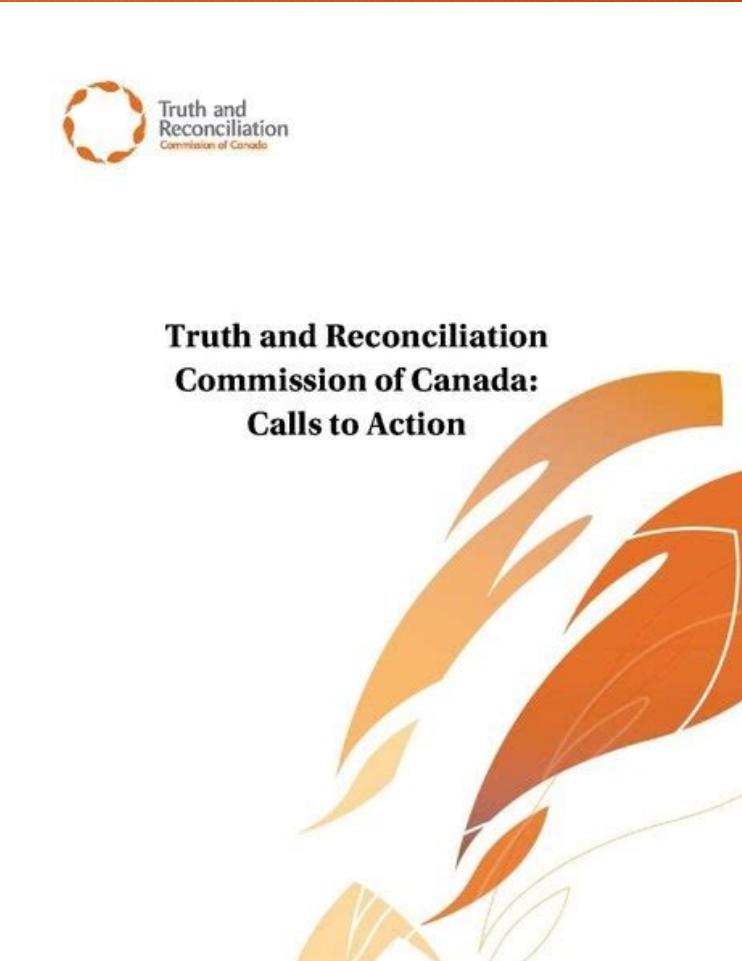
Critical assessments of our own policies, practices and results



SELF REFLECTION

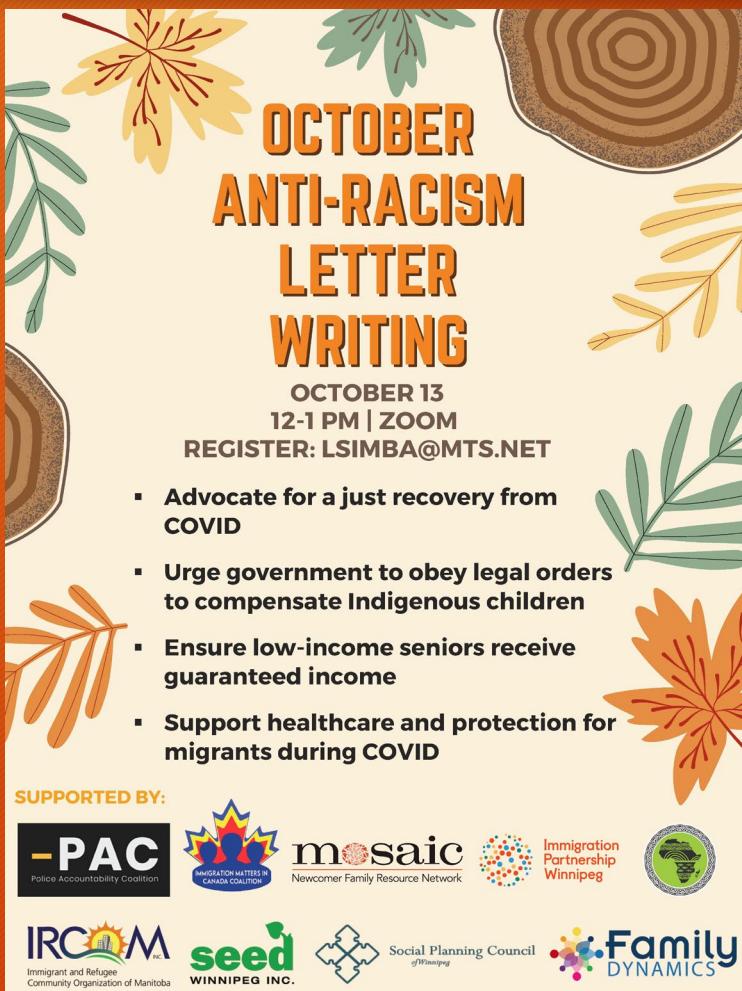
Embedding an anti-racist approach

Ensuring a meaningful response to the TRC Calls to Action



Embedding an anti-racist approach

Monthly anti-racism letter writing sessions



An Organizational Self-Assessment

Some Key Questions

- Are we **educating ourselves** about racism in Canada?
- Are we serving the demographic groups **most at risk** of poverty?
- Do staff at **all levels** of our organization reflect the **demographic composition** of the communities we serve?
- Do we **develop and customize** programs to reach racialized communities?
- Is program development guided by people with **lived experience** of living on a low income?
- Are we working in **partnership** with AND increasing the resources available to grassroots community organizations?
- Are we amplifying the voices of community leaders and **advocating for systemic change**?

How to Reach Us

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Thank You!

- Thank you for attending the 2nd day of our 2021 ABLE Fall series
- We hope you can attend the great sessions planned for Nov 23rd
- Share any questions or comments about today's event in the chat

