



Pathways to Equity Workshop

Income, Assets, and Housing Insecurity



PATHWAYS TO EQUITY

Nadia Sedaghat, Isobel M. Findlay,
and Rosmary Martinez Rueda

March 24, 2026

Community-University Institute for Social Research

Building healthy, sustainable communities

Since 1999, the Community-University Institute for Social Research (CUISR)—formally established as a university-wide interdisciplinary research centre in 2000—has remained true to its mission of facilitating “partnerships between the university and the larger community in order to engage in relevant social research that supports a deeper understanding of our communities and that reveals opportunities for improving our quality of life.”

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CUI SR is committed to collaborative research and to accurate, objective reporting of research results in the public domain, taking into account the needs for confidentiality in gathering, disseminating, and storing information. CUI SR has five strategic research priorities:

1. Community Sustainability
2. Social Economy and Social Relations
3. Rural-Urban Community Links
4. Indigenous Community Development
5. Community-university partnerships

These strategic directions build on the research priorities/ modules—quality of life indicators, community health determinants and health policy, and community economic development—that led to the formation of CUI SR to build capacity among researchers, CBOs, and citizenry.

CUI SR research projects are funded by the Social Sciences and Humanities Research Council of Canada (SSHRC), local CBOs, and municipal, provincial, and federal governments.

Tools and strategies

Knowledge mobilization: CUI SR disseminates research through website, social media, presentations and workshops, community events, fact sheets, posters, blogs, case studies, reports, journal articles, monographs, arts-based methods, and listserv.

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Public policy: CUI SR supports evidence-based practice and policy, engaging over the years in the national and provincial Advisory Tables on Individualized Funding for People with Intellectual Disabilities, Saskatoon Regional Intersectoral Committee (RIC), and Saskatoon Poverty Reduction Partnership.

Student training: CUI SR provides training and guidance to undergraduate and graduate students and community researchers and encourages community agencies to provide community orientation in order to promote reciprocal benefits.

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Community-University Institute for Social Research

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LAND ACKNOWLEDGEMENT

It is important to acknowledge that this workshop was held on the land of Treaty 6 Territory and Homeland of the Métis. This land is acknowledged as our Mother, the Earth. We at Pathways to Equity at Community-University Institute for Social Research (CUISR), University of Saskatchewan, are committed to honour and support the Indigenous peoples, Indigenous cultures, Indigenous values, and Indigenous languages that belong to the land of Treaty 6 Territory and Homeland of the Métis. We are committed to working towards mending colonized lands and protecting the land in a way that demonstrates honour, respect, and love. We extend this commitment to the lands and Treaty territories (Treaties 2, 4, 5, 6, 7, 8, and 10) that constitute kisiskâciwan ([Saskatchewan], “the swift current”, Cree/Saulteaux), and all Indigenous people that call kisiskâciwan home. We are born to the land and the land claims us.

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EXECUTIVE SUMMARY

The Pathways to Equity Workshop on Income, Assets, and Housing Insecurity held on March 24, 2026, in Saskatoon, Saskatchewan, brought together 40 participants from diverse sectors to explore systemic challenges and opportunities related to income adequacy, asset building, and housing insecurity. Hosted by the Pathways to Equity Working Group, Community-University Institute for Social Research (CUISR), USask, and co-branded by the Communities and Sustainability Signature Area, this workshop built on previous events, 2021-2025, continuing the Pathways initiative's commitment to community-engaged research and equity-driven dialogue.

The workshop featured opening remarks and blessing by David Fineday; keynote speaker John Stapleton, economist, social policy analyst, and leading expert on income and asset building; facilitated breakout sessions, a lived expert panel, and plenary report back sessions and discussions documented in this report.

John Stapleton's presentation centred on a set of critical questions: whether poverty in Canada had truly been reduced or simply managed more effectively, why policy and advocacy had shifted away from income adequacy, and what this shift meant for addressing the root causes of poverty. Over the past three decades, real income supports for the poorest had declined significantly, raising concerns about why discussions no longer focused on whether people had enough income to live on. Instead, attention had shifted toward more visible and politically acceptable issues—such as food insecurity, homelessness, and access to services—reframing poverty as a set of manageable problems rather than a structural issue tied to insufficient income,

with these issues representing symptoms rather than root causes. This shift reflected what Stapleton described as the “pixelation” of poverty advocacy into separate domains such as food, housing, and financial supports.

Stapleton emphasized that current approaches risk fragmenting poverty into separate sectors, thereby losing a coherent, structural understanding of income as the foundation of economic security and effective poverty reduction. His key recommendation was to re-centre income adequacy in policy and advocacy, while still maintaining important supports such as housing and food programs.

His presentation impacted breakout session discussions where major findings on challenges included four common themes: systemic insecurity reproduction, administrative complexity, social exclusion, and intersectional disadvantages. Rather than allowing people to move toward financial security, existing supports keep them at a subsistence level where building assets or planning ahead is nearly impossible. This results in **daily decision-making focused on survival rather than long-term stability**. These conditions intersect with broader life challenges, including mental health, addiction, and trauma, which both contribute to and are intensified by ongoing insecurity. The result is a **self-reinforcing cycle** where insecurity is continuously reproduced across different aspects of life.

Administrative systems were difficult to navigate, often requiring significant time, knowledge, and resources that many do not have. Accessing support is not straightforward; instead, it

involves multiple steps, unclear processes, and fragmented services. Beyond access to technology, there is also a lack of clear information about how systems work or where to seek help. Importantly, participants perceived these challenges not just as an inconvenience, but as experiences that are “**dignity-stripping.**”

People are excluded in multiple ways from accessing housing, income, and financial services. These exclusions were often linked to requirements that many are unable to meet, such as “personal ID, a permanent address, and proof of stable income.” Participants noted that these conditions prevent access and contribute to a “vicious cycle” for those already without stable housing or earnings. Measures such as public space regulations and mandatory treatment were described as leading to fines, charges, and records, which affect access to employment, income, and housing.

Participants described how barriers are compounded across multiple identities, including Indigenous people, newcomers, youth, seniors, or people living with disabilities. These differences were not described as separate issues, but as overlapping conditions that intensify difficulties in accessing income, housing, and services.

The **lived expert panel** featured four experts who shared their experiences of barriers to accessing housing, banking services, credit, and social supports. They described challenges such as lack of identification, the cost of obtaining ID, and the time-consuming nature of application processes, which often lead people to give up before gaining access. They highlighted the need

for greater control over decisions that affect their lives, expressing concern about funders influencing priorities and noting that such approaches do not support long-term change.

Themes from the second breakout session included these:

- Centring Lived Experience in Decision-making
- Fixing Systems for Inclusion, Coordination, and Access
- Rethinking Systems for Community Control, Economic Reconciliation, and Sustainable Futures
- Moving from Ideas to Action

Recommendations

- Meaningfully integrate lived and living experience into decision-making, program design, and policy development.
- Develop transparent and accountable decision-making processes that clearly demonstrate how community input contributes to actions and outcomes.
- Ensure engagement processes move beyond consultation and tokenistic participation by creating accessible, inclusive, and culturally appropriate spaces where lived expertise is valued, respected, and compensated.
- Prioritize community-led approaches, including storytelling, sharing circles, and other relationship-based methods, to ensure that solutions are grounded in the realities of those most affected by income and housing insecurity.

- Improve coordination, communication, and collaboration across organizations, sectors, and systems for better information sharing, stronger relationships among service providers, and better integrated and accessible service delivery.
- Sustain and expand programs that have demonstrated positive outcomes, particularly those that provide community-based supports, family services, drop-in programming, and housing-related assistance.
- Ensure long-term, stable funding to maintain and strengthen these positive initiatives while addressing existing service gaps.

INTRODUCTION

Pathways to Equity is a research initiative and working group, long supported by an anonymous donor and administered by Research Acceleration and Strategic Initiatives (RASI), but now hosted within Community-University Institute for Social Research (CUISR), University of Saskatchewan, and funded by RASI, 2024-2027. Pathways to Equity explores cross-agency and cross-disciplinary research in the areas of homelessness, social justice, education, and health across the province of Saskatchewan. The initiative includes support for community-engaged research projects, workshops, and events. The current thematic focus of Pathways of Equity is on housing security and homelessness.

The current Pathways to Equity Working Group represents a network of faculty members and community members representing diverse community organizations. The overarching goal of this research initiative is “to raise levels of equity and wellbeing through focused, thematic areas of research conducted in direct partnerships with the knowledge and experience of our communities and committed to bringing results back to participants and decision-makers in those communities.” A guiding principle for the Pathways to Equity group is an understanding that different communities experience and understand homelessness differently. Knowing that people experiencing homelessness are not defined by their situation, this initiative fully supports their ability to define their own experience in a way that respects their dignity.

Building on the success of workshops since 2021 and in-person workshops in 2024 and 2025, the Pathways to Equity Working Group hosted an in-person workshop at Station 20 West on March 24, 2026, on *Income, Assets, and Housing Insecurity*, engaging the broader community in reviews of research findings and discussion of emergent issues, challenges, and opportunities. The workshops built on learning in 2025 about the complex interplay between housing, justice and advocacy, public safety, and social support systems and policies and the urgent need for holistic, inclusive, and preventative approaches. Participants in 2025 emphasized the importance of centring lived experience, fostering cross-sector collaboration, and investing in wraparound care models that integrate housing with mental health, income, and legal supports. The workshop also underscored the need for data-driven decision-making, sustainable funding, and public education to combat stigma and promote inclusive policy reform.

The fourth in-person workshop on March 24, 2026, at Station 20 West, Saskatoon, attracted over 60 registrants and 40 participants representing a broad range of voices and perspectives. The workshop was open and accessible, with invitations (and registration information) shared on CUISR distribution channels with those who had attended the previous virtual and in-person workshops from 2021 to 2025, along with individuals who had signed up to the Pathways to Equity mailing list. Those who received the invitation were encouraged to share the information through their own networks. The below agenda provides an overview of the activities and timeline for the workshop.

**2026 Pathways to Equity Workshop Agenda-
Income, Assets, and Housing Insecurity**

Time	Topic	Time	Who
9:00 am – 9:15 am	Arrival/Registration	15 minutes	Research Assistants
9:15 am – 9:30 am	Welcome Opening and Blessing - David Fineday Pathways to Equity Program and Research Group Members introductions Communities and Sustainability Signature Area	15 minutes	James Dixon, Isobel Findlay & Lori Bradford
9:30 am – 10:00 am	Keynote Speaker: John Stapleton Poverty reduction or poverty management: Is advocacy pixelating? Q&A	30 minutes	Isobel Findlay & John Stapleton
10:00 am – 10:45 am	Moderated breakout session #1 Access to Income, assets and housing security: Challenges	45 minutes	Working Group Members
10:45 am – 11:00 am	Networking Break	15 minutes	---
11:00 am – 11:30 pm	Lived Expert Panel Q&A	30 minutes	Mildred Kerr
11:30 pm – 12:15 pm	Moderated Breakout session #2 Current opportunities and recommendations for action	45 minutes	Pathways to Equity Working Group

12:15 pm – 12:45 pm	Lunch	30 minutes	---
12:45 pm – 1:15 pm	Report on group discussions/ community feedback/recommendations	30 minutes	Nadia Sedaghat
1:15 pm– 1:30 pm	Wrap-up activity on concluding statement/ manifesto and concluding remarks	15 minutes	Isobel Findlay & James Dixon

Report Purpose

Against this background and context, this report aims to do the following:

- Highlight the research panel findings
- Summarize the event conversations
- Share the stories and concerns raised by community members
- Conclude with recommendations

FINDINGS AND DISCUSSION

The following sections review the various workshop activities, including the themes that emerged from the opening keynote and breakout sessions following David Fineday's opening remarks and blessing. Fineday's inspiring words drew on his personal experience of homelessness and his identity as a member of the Sweetgrass First Nation, as well as his work as a renowned advocate for Indigenous rights, social justice, and reconciliation. He spoke about the importance of building awareness, fostering understanding, and taking action on housing and homelessness, while his smudging ceremony provided meaningful spiritual and cultural grounding for the gathering.

After co-chair James Dixon introduced Pathways to Equity and its research group members, Lori Bradford co-lead of the Communities and Sustainability Signature Area, introduced the Signature Area and its interest as the event co-sponsor. Findlay then welcomed John Stapleton, the keynote speaker of the workshop. After Stapleton's presentation, Breakout Session #1 began, focusing on challenges related to access to income, assets, and housing security. Each breakout group discussion was facilitated by a member of the Pathways to Equity Working Group or CUI SR staff member, with support from graduate students who served as notetakers. While participants remained at the same table, facilitators and notetakers rotated among the groups to guide discussions and document insights. See Appendix A for the Facilitator Guide describing the process and listing questions discussed.

Keynote Presentation

The morning session began with a powerful presentation on “Poverty Reduction or Poverty Management: Is Advocacy Pixelating?” by John Stapleton, one of the leading authorities in Canada on income and assets, an economist and social policy analyst, currently a Social Policy, Aging and Wellbeing Policy Fellow at the National Institute on Ageing, in partnership with the School of Public Policy and Democratic Innovation at Toronto Metropolitan University. He worked for 28 years with the Government of Ontario on social assistance policy and operations. He has also served as Research Director for the Task Force on Modernizing Income Security for Working-Age Adults in Toronto, as an Innovation Fellow with the Metcalf Foundation, and has contributed to numerous advisory committees on poverty reduction. A prolific writer and educator, he now leads his consultancy, Open Policy Ontario, which focuses on social policy.

Stapleton’s presentation centred on a set of critical questions: whether poverty in Canada had truly been reduced or simply managed more effectively, why policy and advocacy had shifted away from income adequacy, and what this shift meant for addressing the root causes of poverty. He showed that, over the past three decades, real income supports for the poorest had declined significantly, raising concerns about why discussions no longer focused on whether people had enough income to live on. Instead, attention had shifted toward more visible and politically acceptable issues—such as food insecurity, homelessness, and access to services—reframing poverty as a set of manageable problems rather than a structural issue tied to insufficient income, with these issues representing symptoms rather than root causes. This shift reflected what Stapleton described as the “pixelation” of poverty advocacy into separate domains such as food, housing, and financial supports.

In addressing these questions, Stapleton argued that advocacy, policy, and media had contributed to a “quiet pivot.” Poverty was increasingly understood through what could be easily seen, funded, and measured—such as food bank use, housing shortages, and financial literacy gaps—while the more complex issue of income adequacy faded from focus. He noted that these approaches were not inherently wrong, as they provided important supports and were often more visible, measurable, and politically feasible than addressing income adequacy directly. This shift was reinforced by media and public attention, which tended to focus on visible and immediate forms of hardship rather than less visible policy design issues. However, it also shifted responsibility away from governments and toward charities, programs, and individuals, effectively normalizing a system in which poverty was managed through services rather than reduced through adequate income supports. This resulted in expanded nonprofit sectors and more sophisticated emergency responses, but without meaningful improvements in people’s financial security.

The presentation concluded that the fundamental problem—the “disease”—remained insufficient income, and that food insecurity, housing instability, and difficulties navigating systems were all symptoms of this underlying issue. Stapleton emphasized that current approaches risk fragmenting poverty into separate sectors, thereby losing a coherent, structural understanding of income as the foundation of economic security and effective poverty reduction. His key recommendation was to re-centre income adequacy in policy and advocacy, while still maintaining important supports such as housing and food programs. He stressed the need to rebuild policy design capacity and refocus efforts on ensuring sufficient income floors, arguing that without this shift, poverty would continue to be managed rather than meaningfully reduced.

His presentation prompted lively discussion, questions, and comments that continued to impact discussions throughout the day, reframing issues in important ways for many in the room.

Breakout Session # 1 – Access to Income, Assets, and Housing Security: Challenges

For the first breakout session, participants were randomly divided into groups and given 45 minutes to discuss related topics. While participants remained at the same tables, members of the Pathways to Equity Working Group rotated among the groups as facilitators to guide the discussions, while notetakers documented insights at each table. The specific questions that were assigned to each table follow:

1. What are the biggest barriers to building assets and accessing economic security and safe, affordable, and stable housing in Saskatoon? (include prompts if needed exclusionary definitions, eligibility requirements, credential recognition for newcomers, or employment and social assistance practices, including benefit sufficiency)
2. How do those barriers differ for Indigenous residents, newcomers, youth, seniors, or people living with disabilities?
3. In what ways do systemic issues (e.g., discrimination, mandatory addiction treatment, the Safe Public Spaces Act, housing standards, program distribution) limit income and housing opportunities?
4. What challenges do people face when trying to access credit or banking services, or the supports they need in Saskatoon?

Four common themes were identified following the roundtable discussions of challenges, such as systemic insecurity reproduction, administrative complexity, social exclusion, and intersectional disadvantages.





Systemic Insecurity Reproduction

In break-out session one, participants shared that they believe insecurity is not a temporary condition but something that is structurally produced and maintained over time. A central issue is income that does not meet basic living costs, which forces individuals into ongoing instability. Rather than allowing people to move toward financial security, existing supports keep them at a subsistence level where building assets or planning ahead is nearly impossible. This results in **daily decision-making focused on survival rather than long-term stability.**

“Social assistance does not meet basic living costs, forcing individuals into constant survival and difficult trade-offs, such as choosing between paying rent or eating... It’s a full-time job being poor.”

This condition is reinforced through policy structures that discourage upward mobility.

Participants highlighted that attempts to increase income or improve circumstances are often met with clawbacks, reductions, or loss of benefits, impeding progress while the system actively reproduces poverty by making improvement risky or impossible.

“Policies can reinforce poverty by punishing those who try to improve their situation, creating a sense of being ‘trapped’ due to fear of losing benefits.”

Housing and employment barriers further deepen this instability. Limited access to affordable and adequate housing, combined with challenges in securing stable employment, means that individuals remain in precarious situations without pathways to exit. Roundtable discussions also pointed out that **these conditions are not isolated but intersect with broader life challenges, including mental health, addiction, and trauma, which both contribute to and are intensified by ongoing insecurity.** The result is a **self-reinforcing cycle** where insecurity is continuously reproduced across different aspects of life such as income, housing, and wellbeing. Therefore, the system maintains vulnerability over time, rather than enabling stability or upward movement.

Administrative Complexity

Participants described administrative systems as difficult to navigate, often requiring significant time, knowledge, and resources that many do not have. Accessing support is not straightforward; instead, it involves multiple steps, unclear processes, and fragmented services. For individuals

already under pressure, this complexity becomes a barrier in itself, preventing them from receiving the assistance they need, resulting in giving up for some.

“The complexity of navigating social systems further limits access to support, particularly for those without resources such as phones, internet, or system knowledge...”

A key issue is the reliance on digital access and formal communication systems. Many processes assume access to technology, literacy, and stable connectivity, which excludes those without these resources. Participants emphasized that even when services exist, they are not designed in ways that are easily usable or understandable for everyone, especially those facing language or cognitive barriers.

“Digital and technology barriers in terms of access and use [are] particularly challenging for people with cognitive disabilities.”

“Communication— text is often used instead of universal symbols.”

Beyond access to technology, there is also a lack of clear information about how systems work or where to seek help. This creates confusion and uncertainty, leaving individuals unsure of how to proceed or whom to approach. Administrative demands such as forms, documentation, exclusionary eligibility, and procedural requirements add another layer of difficulty, particularly for those already dealing with stress, unstable housing, or limited time.

“Navigating systems is an issue (lack of information and how the system works, who to approach and ask for help, etc.)”

Importantly, participants perceived these challenges not just as an inconvenience, but as experiences that are “**dignity-stripping**,” which reflects that the effort required to access basic support can feel overwhelming and dehumanizing and reinforces feelings of exclusion rather than support.

Social Exclusion

Participants described multiple ways in which people are excluded from accessing housing, income, and financial services. These exclusions were often linked to requirements that many are unable to meet, such as “personal ID, a permanent address, and proof of stable income.” Participants noted that these conditions prevent access and contribute to a “vicious cycle” for those already without stable housing or earnings.

“Access is further limited by requirements for personal ID, a permanent address, and proof of stable income, which creates a vicious cycle for individuals without housing or consistent earnings who are trying to build credit.”

Barriers were also described in relation to housing access, where individuals may lack “character references” or face “strict housing standards and rules about deserving services,” limiting entry into available options. These requirements are basically connected to broader patterns of exclusion from safe and affordable housing. Experiences of discrimination and stigma were identified as shaping access across systems. Participants pointed to unfair treatment and negative

assumptions affecting opportunities in housing, employment, and financial services, particularly for those already facing poverty or mental health challenges.

“Systemic issues such as intergenerational poverty, racism, discrimination, and stereotypes... can prevent racialized individuals from opening accounts or receiving fair treatment.”

“Discriminatory practices and stigma further exclude individuals already facing challenges like racism, mental illness, or poverty.”

Participants also highlighted uneven access to services, noting that supports are not distributed equally across locations. This leaves some individuals without access to programs or assistance, particularly in underserved areas. Financial systems were similarly described as excluding individuals through cost and risk. High fees and lending practices were identified as pushing people toward less stable financial options, rather than enabling access to secure services.

“High bank fees, predatory lending practices, and high-interest credit options push some individuals toward risky financial alternatives.”

The discussion about how certain policies contribute to exclusion by limiting opportunities and creating lasting consequences were also highlighted in the first breakout session. Measures such

“Policies such as the Safe Public Spaces Act and mandatory addiction treatment often create barriers rather than improving safety. **They can criminalize poverty and everyday survival activities, leading to fines, charges, and lasting records.**”

as public space regulations and mandatory treatment were described as leading to fines, charges, and records, which affect access to employment, income, and housing.

Overall, in roundtable discussions, exclusion was described as occurring across housing, financial, and service systems, where requirements, practices, and unequal access limit participation and reinforce barriers, further limiting the ability to secure stable housing and income.

Intersectional Disadvantages

Participants described how barriers are compounded across multiple identities, including Indigenous people, newcomers, youth, seniors, or people living with disabilities. These differences were not described as separate issues, but as overlapping conditions that intensify difficulties in accessing income, housing, and services.

“There are multiple and interconnected barriers that are compounded in terms of identity (e.g., Indigenous, immigrants, refugees), gender (e.g., woman with kids, transgender), age (elderly, seniors, 18 year-old from foster care, youth off-reserve).”

Language and education were also raised as factors that shape access, particularly for newcomers. These barriers are seen to affect understanding of systems and ability to engage with services. Cultural differences were also identified, especially in relation to housing needs. Participants noted that available housing options often do not reflect family structures or

preferences such as the need for multigenerational living arrangements. By contrast, housing conditions themselves were described as unequal, with references to overcrowding and deteriorating conditions among low-income groups. These barriers are believed not to occur in isolation but to be experienced together.

Lived Expert Panel



The lived expert panel featured four experts who shared their experiences of barriers to accessing housing, banking services, credit, and social supports. They described challenges such as lack of identification, the cost of obtaining ID, and the time-consuming nature of application processes, which often lead people to give up before gaining access. Personal experiences of long-term

poverty and instability were also shared, including living through extended periods of domestic abuse and reliance on social assistance, alongside reductions in available supports over time.

The lived experts also spoke about housing conditions connected to these challenges, including experiences in recovery and housing environments where shared spaces such as hallways and stairways were occupied at night by individuals without housing. Community spaces, including drop-in centres and activity centres, were identified as part of everyday life and informal support systems.

The Lived Expert Panel then continued with a Q&A discussion, where participants reflected on broader issues affecting community responses. Questions included the role of charities, non-profits, and academic institutions. Participants described charity-based approaches as ineffective and, at times, harmful, and emphasized the importance of education within personal networks such as friends, family, and peers. They also highlighted the need for greater control over decisions that affect their lives, expressing concern about funders influencing priorities and noting that such approaches do not support long-term change.

Breakout Session # 2 – Opportunities

Following the lived expert panel, the second breakout session was held in the same format as the first, with participants remaining at their tables while members of the Pathways to Equity Working Group rotated among the groups as facilitators to guide the discussions, and notetakers documented insights at each table. The specific questions that were assigned to each table follow:

1. What is the value that lived experts can bring, and how can lived-experience voices be meaningfully incorporated into solution-building and decision-making processes?
2. What supports or programs are currently working well to increase income and housing security, and where are the gaps?
3. What opportunities exist to build long-term wealth for vulnerable communities (e.g., Indigenous-owned financial organizations, community investment funds, cooperative businesses, social enterprises, municipal and other procurement practices)
4. What innovative ideas—local or global—could Saskatoon adapt to strengthen economic and housing security?

Four themes emerged from roundtable discussions.



Centring Lived Experience in Decision-Making

Participants emphasized that lived experience should be recognized as a form of expertise and placed at the centre of decision-making processes. They stressed the importance of including individuals meaningfully, rather than speaking on their behalf, and highlighted the need for approaches that are grounded in real experiences.

“People with lived experience know what they need.”

Participants also emphasized the importance of relational and human-centred approaches. Methods such as “storytelling, sharing circles, and community-led approaches” were identified as more effective in capturing lived realities compared to data-driven processes. This reflects that quantitative approaches alone do not fully capture the complexity of lived experience. Concerns about data use were strongly expressed in roundtable discussions. Participants noted that “the outcomes show numbers that do not add the real situation,” pointing to misrepresentation and a disconnect between data and lived realities. This factor highlights the risk of over-reliance on quantitative data, which can exclude lived knowledge and obscure real conditions.

Overall, lived experience was framed as essential to both understanding problems and developing effective solutions, which requires a shift toward more inclusive, respectful, and accountable engagement practices.

Fixing Systems for Inclusion, Coordination, and Access

Participants identified systemic barriers that limit inclusion and access across decision-making and service systems. These challenges are embedded in how systems are structured and operated, shaping who is able to participate, whose voices are heard, and how effectively services are delivered. Participants also described the importance of inclusive and accessible engagement practices. Current systems were seen as creating barriers that prevent meaningful participation,

especially for those who cannot easily navigate formal environments. These barriers highlight the need for more inclusive engagement practices that “meet people where they are” and create environments where participation is accessible and meaningful.

“Language, jargon, type of clothing, the discussion space and power dynamics create barriers that leave some voices unheard.”

There was a strong emphasis on the importance of “creating more welcoming and accessible environments that support diverse forms of participation.” Participants stressed that inclusion must go beyond presence in order to ensure all voices are meaningfully heard rather than included in “tokenistic” ways. Concerns were also raised about “extractive engagement practices,” where input is collected without clear outcomes or impact, contributing to frustration and disengagement. Meaningful participation was linked to trust, with participants emphasizing that “change requires trust, listening, and accountability, not just theory.” Issues of representation were also identified as an important factor in meaningful participation. Participants noted persistent gaps in representation and highlighted how intersectional barriers across identity groups continue to shape unequal access to participation and decision-making processes.

Participants also described challenges related to how systems are organized and connected. Fragmentation across services was a key concern, with participants pointing to limited coordination and disconnected approaches to service delivery.

“[There is a] lack of coordination among service providers.”
“Siloed approaches to service delivery.”

These challenges were linked to broader issues of weak communication between organizations and limited system-level information sharing. Participants emphasized that these gaps make it difficult to provide consistent and coordinated support, ultimately reducing the overall effectiveness of services.

Another issue identified during the roundtable discussions was governance and accountability. These were highlighted as critical areas for improvement with participants emphasizing the need for more transparent and equitable decision-making processes, particularly in how decisions are made and communicated.

“[There is a need for] transparent government decision making and mechanisms for accountability.”

Across discussions, there was a clear call for systems that are more responsive to community needs and that demonstrate how public input informs decisions.

Overall, this theme highlights that barriers to inclusion, coordination, and access are deeply interconnected. Challenges related to participation, representation, system fragmentation, and governance are not isolated, but embedded within broader system structures. Addressing these

issues requires coordinated, system-level changes that prioritize inclusivity, collaboration, and accountability.

Rethinking Systems for Community Control, Economic Reconciliation, and Sustainable Futures

Participants acknowledged that existing programs and services play an important role in supporting communities, particularly when they are adequately resourced. For instance, it was noted that “programs such as North Central Family Centre, Supported Family Housing that have funding are able to provide their services like building space, drop-in programs, and after school program.” These were identified as supports or programs that are currently working well to increase income and housing security.

There was also recognition of growing community awareness and involvement, with participants highlighting “increased public interest in homelessness and volunteer mindset in Saskatchewan.” This reflects a broader willingness within the community to engage with and respond to these issues. However, despite these strengths, significant gaps persist. Limited funding and service capacity were identified as major challenges that restrict the effectiveness and reach of existing supports.

Regarding supporting community-led economic and housing futures, participants emphasized the need to rethink these systems in ways that centre community control and long-term

sustainability. Housing was framed as a fundamental right, with participants stating that “housing should be treated as a basic human right,” and that supports should align with the cost of living.

A range of community-based and collective approaches were identified as promising solutions, including “co-op housing, tiny homes, and supportive housing for vulnerable groups.” These models were seen as practical ways to address immediate housing needs while also supporting long-term stability.

Broader community initiatives were also highlighted, such as “gardens, local food programs, and social enterprises,” which address interconnected issues of food security, income, and community wellbeing. Participants emphasized that long-term wealth should be understood more broadly, encompassing “cultural continuity, collective ownership, and shared responsibility.” Models such as “community land trusts that return land, power, and decision making to communities” were identified as important tools for addressing historical inequities.

Indigenous leadership was central to this theme. Participants stressed the importance of moving beyond symbolic reconciliation toward “Indigenous-led economic development” and “real sovereignty, fair resource revenue distribution.” These approaches were seen as essential for addressing structural inequities rooted in colonialism.

Finally, participants identified a guaranteed basic income as a promising approach, noting that it has been “shown to reduce instability rather than create dependency.” Rethinking resources and systems collective governance reflects a shift toward community-driven, equitable, and sustainable models of economic and housing development.

Moving from Ideas to Action

A recurring theme across discussions was the gap between knowledge and implementation. Participants expressed frustration with the repetition of research without corresponding action, noting that there is a need to focus on this matter.

“Putting existing ideas into action instead of repeating research.”

This reflects a broader implementation gap, where solutions are known but not effectively enacted. Participants highlighted the importance of practical changes, including simplifying systems and improving access to supports. System complexity was identified as a barrier, with participants emphasizing the need for “simpler systems” and “stronger support programs” to help individuals navigate services and maintain stability.

There was also recognition that addressing these issues requires long-term commitment. Participants emphasized the need for sustained and coordinated approaches rather than short-term or fragmented initiatives. A call for more action-oriented approaches underscores that while

knowledge and solutions exist, their impact depends on the ability to translate them into concrete and sustained action.

At the conclusion of the workshop, Nadia Sedaghat, Research Assistant, synthesized and presented the key themes, ideas, and recommendations that emerged from the breakout group discussions. Sedaghat highlighted common challenges, priorities, and potential strategies identified across the various groups. The presentation also offered participants an opportunity to learn from discussions held at other tables, identify shared concerns and priorities, and reflect on collective recommendations for addressing issues related to income, assets, and housing insecurity in Saskatoon.

CONCLUSION

Overall, participants identified income insecurity, housing instability, and limited opportunities for asset building as interconnected challenges shaped by broader systemic conditions.

Discussions highlighted how inadequate income supports, administrative complexity, exclusionary requirements, discrimination, and uneven access to services contribute to ongoing insecurity and restrict pathways to economic and housing stability. These barriers were described as particularly significant for individuals experiencing multiple and intersecting forms of disadvantage, including Indigenous residents, newcomers, youth, seniors, and people living with disabilities.

The lived expert panel reinforced these findings by illustrating how barriers to housing, financial services, identification, and social supports are experienced in everyday life. Participants described challenges related to poverty, instability, access to services, and the impacts of policy and system structures on their ability to secure stable housing and income. Across discussions, participants consistently emphasized that these challenges are interconnected and rooted in broader social, economic, and institutional systems.

In conclusion, the findings from group discussions suggest that income and housing insecurity are sustained by multiple and overlapping structural barriers that affect access to economic opportunities, housing, financial services, and community supports. Rethinking how systems are implemented, by whom, and in whose interests meant revaluing collective action, community/Indigenous-led solutions for sustainable futures. Community-driven approaches to economic and housing development included opportunities to strengthen co-operative housing, community land trusts, social enterprises, community investment initiatives, and other collective ownership models that increase community control over resources and decision-making. Indigenous-led economic development, resource-sharing models, and approaches that advance self-determination and community leadership were identified as particularly important for addressing longstanding inequities.

Innovative approaches that support long-term economic and housing security included expanding co-operative and supportive housing models, increasing access to community-based food and economic development programs, strengthening pathways for skills development and community

participation, and considering income-support approaches that provide greater financial stability. Across discussions, participants stressed the importance of prioritizing implementation, ensuring that existing knowledge, research, and community-identified solutions are translated into sustained and measurable action.

RECOMMENDATIONS

- Meaningfully integrate lived and living experience into decision-making, program design, and policy development.
- Develop transparent and accountable decision-making processes that clearly demonstrate how community input contributes to actions and outcomes.
- Ensure engagement processes move beyond consultation and tokenistic participation by creating accessible, inclusive, and culturally appropriate spaces where lived expertise is valued, respected, and compensated.
- Prioritize community-led approaches, including storytelling, sharing circles, and other relationship-based methods, to ensure that solutions are grounded in the realities of those most affected by income and housing insecurity.
- Improve coordination, communication, and collaboration across organizations, sectors, and systems for better information sharing, stronger relationships among service providers, and better integrated and accessible service delivery.
- Sustain and expand programs that have demonstrated positive outcomes, particularly those that provide community-based supports, family services, drop-in programming, and housing-related assistance.

- Ensure long-term, stable funding to maintain and strengthen these positive initiatives while addressing existing service gaps.

APPENDIX A

Facilitator Guide for Pathways to Equity Workshop Income, Assets, and Housing Insecurity Station 20 West, March 24, 2026

Break-out Sessions: Session One 10:00 - 10:45 am / Session Two 11:30 - 12:15 pm

- a. **Session One (10:00 - 10:45 am):** Participants will rotate through four topic tables related to challenges in access to income, assets, and housing security. Facilitators and notetakers will move while participants will stay at the same table (1, 2, 3, or 4 X 2). After the first round, question 1 facilitators and notetakers will move to 4, then 3, and 2. Question 2 moves to 1, 4, and then 3; Question 3 to 2, 1, and 4; Question 4 to 3, 2, and 1.
- b. Once in your discussion group, introduce yourself and your notetaker (listed below) and then describe the process (see pp. 2-3).
 1. What are the biggest barriers to building assets and accessing economic security and safe, affordable, and stable housing in Saskatoon? (include prompts if needed exclusionary definitions, eligibility requirements, credential recognition for newcomers, or employment and social assistance practices, including benefit sufficiency) [**Remi Kusimo & Angi Patel: 1A // Andea Kotlar & Lydia Ndambuki: 1B**]
 2. How do those barriers differ for Indigenous residents, newcomers, youth, seniors, or people living with disabilities?? [**Rosmary Martinez & Nooshin Jannati: 2A // Jim Woodcock & Penny Sanz: 2B**]
 3. In what ways do issues such as discrimination, mandatory addiction treatment, the Safe Public Spaces Act, housing standards, program distribution limit income and housing opportunities? [**Isobel Findlay & Chinwendu Ikwegbu: 3A // Daniel Dickson & Naushin Afzal: 3B**]
 4. What challenges do people face when trying to access credit or banking services, or the supports they need in Saskatoon? [**James Dixon & Sonia Arifa: 4A// Debbie McGraw & Chinaza Mojekwu: 4B**]

- **Session Two (11:30 - 12:15 pm):** Participants will rotate through four topic tables related to current opportunities and recommendations for action. Facilitators and notetakers will move while participants will stay at the same table (1, 2, 3, or 4 X 2). After the first round, question 1 facilitators and notetakers will move to 4, then 3, and 2. Question 2 moves to 1, 4, and then 3; Question 3 to 2, 1, and 4; Question 4 to 3, 2, and 1.

1. What is the value that lived experts can bring, and how can lived-experience voices be meaningfully incorporated into solution-building and decision-making processes? [**Remi**

Kusimo & Angi Patel: 1A // Andea Kotlar & Lydia Ndambuki: 1B]

2. What supports or programs are currently working well to increase income and housing security, and where are the gaps? [**Rosmary Martinez & Nooshin Jannati: 2A // Jim Woodcock & Penny Sanz: 2B]**
3. What opportunities exist to build long-term wealth for vulnerable communities (e.g., Indigenous-owned financial organizations, community investment funds, cooperative businesses, social enterprises, municipal and other procurement practices) [**Isobel Findlay & Chinwendu Ikwegbu: 3A // Daniel Dickson & Naushin Afzal: 3B]**
4. What innovative ideas—local or global—could Saskatoon adapt to strengthen economic and housing security? [**James Dixon & Sonia Arifa: 4A // Debbie McGraw & Chinaza Mojekwu: 4B]**

- **Facilitation Process:**

1. My role is to guide and animate the discussion, to ensure all voices around the table have equitable opportunities to contribute and to keep us focused on the purpose of this table discussion. Our notetaker will be taking notes, and we can help them get an accurate record of discussion.
2. The purpose of this group discussion is to learn and listen to others, to share our own perspectives and experiences related to access to income, assets, and housing security. Overall, we hope to:
 - c. Identify priority areas for action
 - d. Identify priority research areas
 - e. Discover areas of expertise, interest, and community capacity.
3. Small group discussion guidelines:
 - a. Everyone is welcome to share – their experiences are valid regardless of their background. We encourage everyone to participate as fully as they wish.
 - b. Everyone can introduce a new topic that is relevant to the discussion.
 - c. We appreciate and respect that some people are here to listen and to learn.
 - d. We won't invite you to speak if you signal that you'd rather listen.

- After the group discussions, Research Assistant Nadia Sedaghat will summarize group findings and priorities to the larger group in a report back session (12:45 pm-1:15 pm) for the larger group feedback.
 - The final session (1:15 pm – 1:30 pm) will aim to produce a concluding statement /manifesto to which the plenary can agree.
4. At the end of the day, we will gather all the flip chart sheets to draft a report of the day's proceedings and findings.
 5. Facilitators will encourage the group to fill out the end of the workshop survey and indicate their interest in participating in/developing workshops and other action on income, assets, and housing insecurity.
 6. Any questions before we begin?



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