



MAY
2025

COMMUNITY PERSPECTIVES

ON THE SASKATCHEWAN INCOME SUPPORT PROGRAM RESEARCH REPORT



Saskatoon Poverty
Reduction Partnership

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Introduction

Why This, Why Now?

Saskatchewan is one of Canada's most economically successful provinces, yet it continues to face significant challenges, with approximately 11.1% of its population living below the poverty line (Mandes, 2024). Income support programs play a vital role in addressing poverty by providing financial assistance to individuals and families to meet their basic needs, such as food, housing, and healthcare. Income support programs, which are primarily offered by federal, provincial and territorial governments, help alleviate economic insecurity, promote stability, and support recipients in improving their well-being in times of need. In 2022-23, on average, 5.7% of Saskatchewan residents under the age of 65, or 1 in 18 people, received support through one of the province's income assistance programs (Maytree, 2025).

In 2019, the Government of Saskatchewan introduced a new income assistance program called the **Saskatchewan Income Support (SIS)** program, which was envisioned as a modernized solution to address the province's evolving needs in income assistance. The Government of Saskatchewan contended that SIS would be simpler, more transparent, and would provide supportive client features that would improve their quality of life and allow them to transition to greater self-sufficiency and independence. However, since its inception, the SIS program has faced significant criticisms for its inability to adequately meet the basic needs of Saskatchewan's most vulnerable populations. Advocates, clients, and service providers have repeatedly highlighted issues such as inadequate financial benefits that leave individuals unable to meet their basic needs, a complicated and inaccessible delivery system, all of which have further exacerbated housing insecurity for those needing to access these supports (Schick, 2023). Similar findings have been identified by the Provincial Auditor in an audit that was conducted on the SIS program in 2023.

Given these widespread concerns, it is important for us to better understand:

How effectively does the SIS program fulfill its promise to improve the well-being, self-sufficiency, and independence of its clients?

While the Provincial Auditor has conducted an audit of the SIS program that provided valuable insights for program administrators, there remains a **notable lack of research focusing directly on the experiences of SIS clients and the community service providers who support them**. This study seeks to fill that gap by evaluating the program's impact on individuals and families who rely on it, as well as on service providers who navigate the challenges of working with both SIS clients and the Ministry of Social Services responsible for its delivery. By centering the voices of clients and stakeholders, this research aims to uncover actionable insights to guide improvements, ensuring that SIS achieves its intended goals of reducing poverty and promoting social equity.

Overview of the Saskatchewan Income Support Program

Introduced in 2019 as a replacement for the Saskatchewan Assistance Program (SAP) and the Transitional Employment Allowance (TEA), the Saskatchewan Income Support (SIS) program was envisioned as a modernized solution to address the province's evolving needs in income assistance. The Government of Saskatchewan contended that SIS would be simpler, more transparent, and would provide supportive client features that would improve their quality of life and allow them to transition to greater independence. Some of the following improvements were said to include:

- A new online application will enable clients to apply anytime and from anywhere, allowing for easier access to SIS benefits.
- A simplified benefit structure (covering shelter, basic needs, and limited emergency or job-related expenses) that will allow staff to spend more meaningful time with clients, focusing on addressing their challenges rather than completing paperwork.
- Staff will support SIS clients in making positive decisions, using leading case management approaches like Motivational Interviewing, supporting them to better manage their benefits and household expenses, and achieving their goals.
- Increased allowance for monthly earned income (i.e., \$325) that will allow clients to earn and keep income as they transition into the workforce (Government of Saskatchewan, 2019).

On average, in 2022-23, there were 35,875 income support cases and 55,582 income support beneficiaries (i.e., individuals, individuals and their dependents, or couples) in Saskatchewan. Approximately 17,316 of these cases received SIS, with a total of 32,547 beneficiaries (Maytree, 2025).

While there were high hopes and good intentions for the new SIS program, many have noted that SIS has failed to adequately meet the basic needs of Saskatchewan's most vulnerable populations (Salloum, 2023). Central to these concerns is the program's inadequacy in addressing the rising costs of living. The basic SIS benefit fails to keep pace with inflation, leaving many recipients unable to afford essentials. Similarly, the shelter benefit does not cover utility costs and falls below Canada Mortgage and Housing Corporation (CMHC) average rental rates. To further compound these challenges, SIS recipients are often ineligible for the Saskatchewan Housing Benefit, limiting their access to much-needed housing support. In 2023, the Saskatchewan Urban Municipal Association (SUMA) passed a resolution recognizing that the average *"SIS client is short at least \$300 monthly for the basic necessities of life, resulting in rent and utilities going unpaid, more evictions, and a higher demand for food banks"*, and calling for the Government of Saskatchewan to immediately increase SIS rates (SUMA, 2023).

In addition to financial barriers, operational issues have hindered the program's effectiveness. A 2023 report by the Provincial Auditor of Saskatchewan revealed significant service delivery gaps in the SIS program, noting that over 60% of calls to the SIS helpline went unanswered within a six-month period. These systemic shortcomings highlight the need for a comprehensive

evaluation of the SIS program to determine its impact on clients and identify opportunities for improvement.

Our Research

Purpose

This research project explored client and community perspectives on whether and how the Saskatchewan Income Support (SIS) program is meeting the needs of its users. It also aimed to identify opportunities to enhance the delivery of supports and services, and to propose recommendations on how to more effectively support individuals and families who rely on SIS. Specifically, the project focuses on the following objectives:

- **Assess SIS Program Outcomes:** Analyze SIS client and community service providers' perspectives on how well the SIS program addresses clients' access to basic necessities, including food, shelter, healthcare, education, and employment opportunities.
- **Identify Strengths and Weaknesses:** Explore feedback from SIS clients and community service providers to highlight the program's successes and pinpoint areas requiring improvement, including comparing SIS clients' perspectives on the SIS program's predecessor, SAP.
- **Develop Actionable Recommendations:** Provide client-centred, practical recommendations to improve the design and delivery of the SIS program, with the ultimate goal of reducing poverty and advancing social equity.
- **Create a collective understanding:** Produce a final document that can be used collectively across sectors, with common language, clear recommendations and capacity to build relationships with the Ministry of Social Services.

Who We Engaged

Online Survey Participants

A total of 90 individuals participated in the online survey, which was open to Saskatchewan residents across the province. Of those who participated in the online survey, 35 identified as individuals who are currently or have previously been enrolled in income programs SIS (16 participants) and Saskatchewan Assured Income for Disability program (SAID) (18 participants). Further, 55 survey participants identified as community service providers who often support and work with Saskatchewan income support clients.

One-on-One Interview Participants

Additionally, nine (9) SIS program clients participated in more in-depth one-on-one interviews. All interview participants were residents of Saskatoon.

Focus Group Participants

Upon completion of the preliminary research process above, the findings and recommendations were shared with two core focus group meetings that included:

- 62 SPRP partner representatives from community-based agencies, funders, system advocates, people with lived and living experience of poverty, people with lived and living experience of the SIS program, and government representatives.
- Six (6) SPRP SIS Advisory Committee members and four (4) Ministry of Social Services staff

In preparation for the final set of recommendations, a **compilation of community data over the winter warm-up response** was also included because the numbers of visitors connected to the Ministry services was notable.

The following report is designed to factor all the above research components into creating a next steps and community recommendations document to address the outcomes identified in the research. While sample sizes for each of the component research pieces may appear to be insignificant, the data and perspectives are critical to building a collective understanding of the SIS program and how it impacts the community and clients.

Section 1: SIS Clients Perspectives

A total of 25 SIS clients were engaged in the development of this research, with nine (9) participating in one-on-one interviews and 16 participating in an online survey. Their collective insights inform the findings presented in the following sections.

Section 1.1: Client Survey Demographics

A total of 16 individuals participated in the online survey, with **14 currently accessing SIS benefits** and **two reporting they have accessed SIS benefits in the past**.

Age & Gender

Survey participants identifying as SIS clients were primarily aged **45–54 (31%)**, with the second-largest group being those aged **25–34 (28%)**.

The majority identified as **female (44%)**, while **31% identified as male**. **Four participants** identified as members of the 2SLGBTQA++ community (e.g., two-spirit, non-binary, genderfluid).

Household Composition

Survey participants shared details about their living arrangements, highlighting diverse household structures among SIS clients. **38%** of participants reported being **single with no children**, while **32%** identified as **single parents with children**.

Employment Status

Among current SIS clients engaged in the online survey, **six participants** indicated they were **unable to work**, while **eight participants** indicated they were **unemployed and seeking work**.

Of the **two participants** who are no longer accessing SIS benefits, one reported being **unemployed and seeking work**, while the other noted they were currently **employed part-time**.

Of the nine clients engaged in one-on-one interviews, only one indicated they were employed on a temporary, part-time basis.

Accessing Support

Among SIS clients who participated in the survey:

- **38%** reported receiving income support for 1–2 years since their most recent enrollment.
- **31%** had been receiving support for over three years.
- **31%** had been on income support for less than six months.

When asked if they had previously accessed income support, left, and later re-enrolled in the program, **56%** of SIS clients said they had, while **44%** indicated they had not.

Regarding their total time on income support as adults:

- The majority reported receiving support for **7–10 years (33%)**, followed by **4–6 years (22%)** and **1–3 years (22%)**.
- Only one participant reported receiving income support for **less than one year**.

Section 1.2: Clients Perspectives on Meeting Basic Needs on SIS

Survey participants were asked to evaluate the adequacy of the income support programs they had accessed, with responses highlighting widespread dissatisfaction and significant gaps in meeting basic needs.

Clients' Overall Satisfaction & Perceived Adequacy of SIS Benefits

When survey participants were asked about their satisfaction with the overall level of financial support received through the SIS program:

- **38%** of participants indicated they were **very dissatisfied**,
- **25%** reported being **dissatisfied**,
- **19%** were **neither satisfied nor dissatisfied**, and
- Only **19%** expressed being **satisfied** with the financial support provided.

Participants were also asked whether they felt their income support benefits adequately met their basic needs, such as housing, food, and utilities:

- **Most survey participants (11)** indicated that their benefits **did not** adequately support their basic needs.
- **Four participants** felt that their benefits **somewhat** addressed their basic needs.
- Only **one participant** reported that their benefits **fully** met their needs.

Similarly, when SIS clients who participated in interviews were asked whether their income support benefits adequately met their needs, most said they did not, particularly noting that current SIS benefits failed to cover their housing needs (e.g., rent).

Perceived Effectiveness of SIS in Providing Essential Supports to Meet Basic Needs

Survey participants were asked to **rate how well the SIS program helped them access essential supports like health services, housing, food, education and employment opportunities**. Assessing the degree to which an income support program helps clients access key areas like healthcare, housing, food, education, and employment is essential to understanding its impact on clients overall well-being, which is a primary goal of the redesign of the SIS program in 2019.

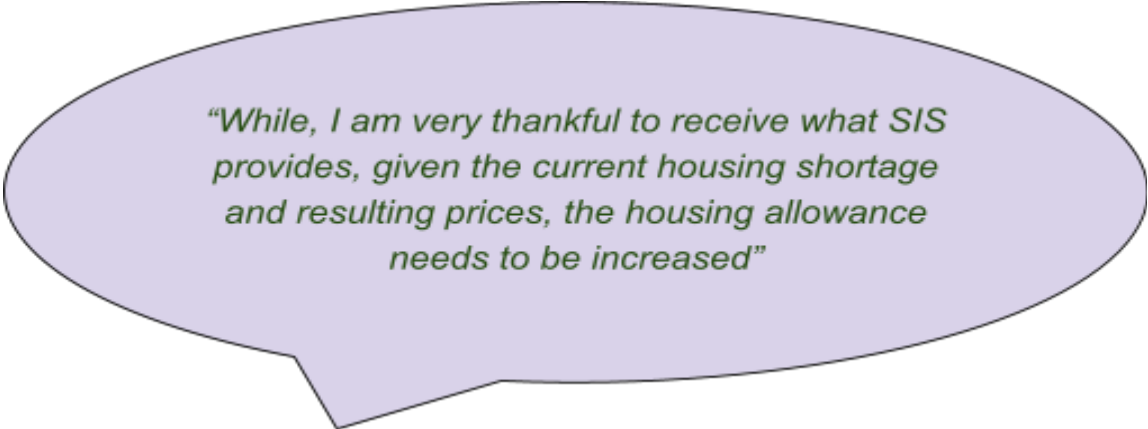
Below is a summary of participants' feedback:

Health Services	62% of survey participants rated the SIS program as providing no support or slight support. Only 12% felt well supported.
Affordable Housing/Shelter	81% of survey participants reported that the SIS program provided no support or only slight support in accessing affordable housing. No participants indicated that they felt well supported.
Nutritious Food	75% of survey participants indicated that the SIS program offered no or slight support in accessing nutritious food.
Education & Employment Opportunities	100% of survey participants rated the SIS program as providing no or only slight support in accessing both education and employment opportunities.

When asked what other challenges SIS clients face when trying to meet their basic needs while on SIS, the following themes emerged:

Barriers to Housing

Many participants shared personal struggles with meeting their housing needs under current SIS benefit levels. They described the financial assistance as far too low to secure or maintain safe and stable housing. As one respondent put it, “350-some a month does NOT cut it.” SIS clients consistently highlighted housing as a critical factor in achieving greater well-being, self-sufficiency, and independence. However, it also emerged as one of their greatest challenges due to the inadequacy of current SIS benefit levels.



“While, I am very thankful to receive what SIS provides, given the current housing shortage and resulting prices, the housing allowance needs to be increased”

Limited Ability to Meet Basic Needs

Participants emphasized the difficulty of covering even basic needs like rent, food, and other essential expenses. For families with additional responsibilities, such as caring for children with disabilities, the challenges are even greater. One participant shared, “What I receive doesn’t even cover my rent. Never mind anything for [my child with disabilities].”

Poor Client Service Experiences

Negative experiences with the SIS client service staff and processes contributed to participants' frustration. Many described interactions with SIS staff that felt disrespectful, discriminatory and stressful. Some shared personal accounts of being treated without basic respect or empathy, leaving them feeling anxious about engaging with SIS staff over time. Within participants' responses, some possible causes for poor service experiences were identified: some believed staff were undertrained, while others observed frequent staff changes, suggesting high turnover within the Ministry of Social Services (MSS) that may be impacting the quality and consistency of service delivery.

"I feel incredibly stressed by the prospect of having to interact with anyone at the Ministry. It didn't start this way but discriminatory experiences as well as under-trained staff have put me through incredibly stressful situations. I get panic attacks now. I don't feel safe dealing with anything associated with the Ministry anymore. Some workers have been good but on the whole I don't trust the system or people there to look out for or help me at all anymore."

Least and Most Helpful Aspects of the SIS Program

SIS clients were asked to identify the most and least helpful aspects of the SIS Program. The following insights were reported.

MOST HELPFUL	LEAST HELPFUL
<p>Survey participants highlighted the following as the MOST helpful aspects of the SIS Program:</p> <ul style="list-style-type: none"> • Timeliness of support and benefit payments (44%) • Ease of communication with income support administrators (31%) • Additional benefits available (e.g., prescribed diet benefit, stabilization benefit, damage deposit benefit) (25%) <p>Other comments shared by SIS clients regarding the helpfulness of the SIS program included:</p> <ul style="list-style-type: none"> • Benefits has allowed some clients to transition out of homelessness • Access to City of Saskatoon low-income bus passes • Access to City of Saskatoon Leisure passes • Being able to earn some income (up to \$325 monthly) 	<p>Survey participants highlighted the following as the LEAST helpful aspects of the SIS Program:</p> <ul style="list-style-type: none"> • Amount of financial support provided (94%) • One-on-one support from income support staff (50%) • Ease of communication with income support administrators and staff (50%) <p>Other comments shared by SIS clients regarding the elements of the SIS program they find the LEAST helpful included:</p> <ul style="list-style-type: none"> • SIS benefits not being adjusted to reflect cost-of-living fluctuations • Lack of clarity surrounding SIS benefit deposit dates.

In a double-ended question above, where participants are asked to identify both the most and least helpful aspects of a program, contrasting insights often emerge that reveal deeper issues. For example, although 31% found communication with income support administrators helpful, a greater number of clients (50%) identified it as one of the least helpful aspects, indicating inconsistency in service quality. This contrast reveals inconsistencies in service delivery, where fewer clients consistently experience positive benefits of core service areas, highlighting gaps that undermine the program's overall effectiveness.

Section 1.3: Client Experiences Accessing and Maintaining SIS

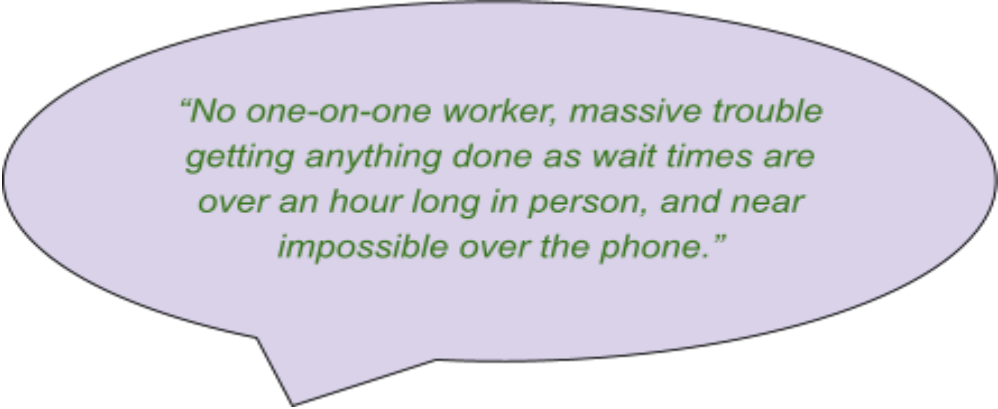
Accessing SIS Benefits

Access to income support programs is important because they help people meet their basic needs, like food, shelter, and healthcare, when individuals are unemployed or unable to work. To better understand SIS clients' experiences accessing SIS benefits, we asked survey participants if they had experienced any challenges or barriers in accessing the SIS income support program.

Most participants (56%) reported experiencing significant challenges accessing SIS benefits, while 44% indicated they experienced minor to no challenges.

When asked to elaborate on the challenges and barriers they have faced, both survey and interview participants reported common issues, including:

- Long wait times for application processing.
- Difficulties in clients being able to provide essential documents (e.g., Social Insurance Numbers, IDs, medical reports) to support their applications and maintain their benefits over time.
- Challenges in reaching SIS workers through the SIS Call Centre.
- Extended wait times to connect with SIS staff and caseworkers.
- SIS staff and caseworkers being unsure about the application process, which results in unsuccessful client applications that require further work.



"No one-on-one worker, massive trouble getting anything done as wait times are over an hour long in person, and near impossible over the phone."

Maintaining SIS Benefits

SIS clients were also asked if they experienced challenges or barriers in maintaining their SIS benefits. **44% of participants reported experiencing significant issues**, with 31% reporting they experienced minor challenges, and 25% reporting no challenges. Examples of issues that clients experienced while trying to maintain their benefits included:

- Insufficient support and assistance from SIS staff, or prolonged wait times to connect with them
- Difficulties navigating complex application processes that limit prospective clients' access to benefits, or create barriers for current clients to access available benefits that could help them meet their basic needs and move towards greater self-sufficiency and independence
- Difficulties submitting paperwork due to mental health challenges or inconsistencies related to 2SLGBTQ+ dead names (e.g., when legal documents do not match their lived identity).
- Problems with benefit clawbacks, such as instances where money transferred for shared expenses (e.g., utilities) is mistakenly classified by the SIS program as earned income, which results in benefits being clawed back.

Section 1.4: Client Perspectives on Achieving Greater Independence and Self-Sufficiency through SIS

The Ministry of Social Services highlights that the SIS program is designed to help individuals meet their basic needs and provide the necessary support to foster greater self-sufficiency and independence (Government of Saskatchewan, n.d.). To help better understand if and how the SIS program supports SIS clients in achieving greater self-sufficiency and independence, we engaged them in a series of questions.

Achieving Self-Sufficiency & Independence

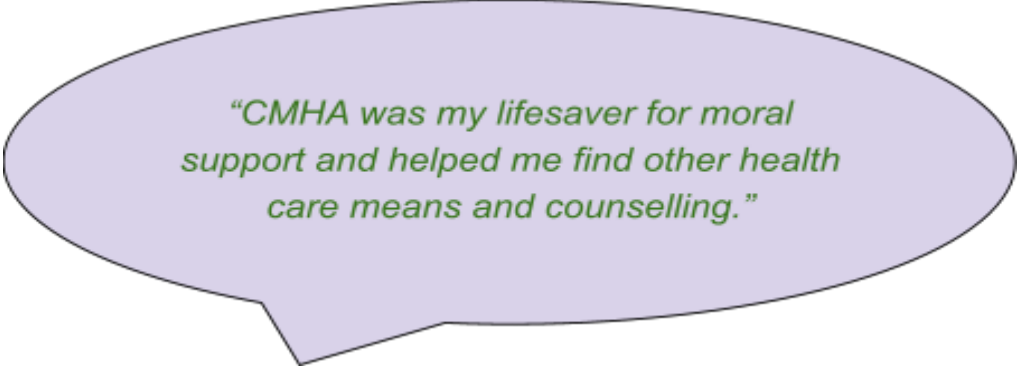
SIS clients were asked whether the SIS program provided opportunities or resources to help them achieve greater independence.

- **50%** of survey participants indicated that the program did not support their journey toward independence.
- **38%** reported that the program had somewhat helped them in this regard.
- Only **one participant** felt that the program significantly contributed to their independence.

Pathways to Self-Sufficiency & Independence

Participants highlighted the benefits of connections to other service organizations, such as SaskJobs and the Canadian Mental Health Association (CMHA), when asked what has supported their efforts to become more independent. Several participants noted that they had benefited from accessing these services through the help of their caseworkers. Others noted

that they felt it would be helpful for the Ministry of Social Services to work with nonprofits/community service providers more closely to help provide better support to those accessing income assistance, especially since many were already relying on these organizations for help beyond what SIS offered.

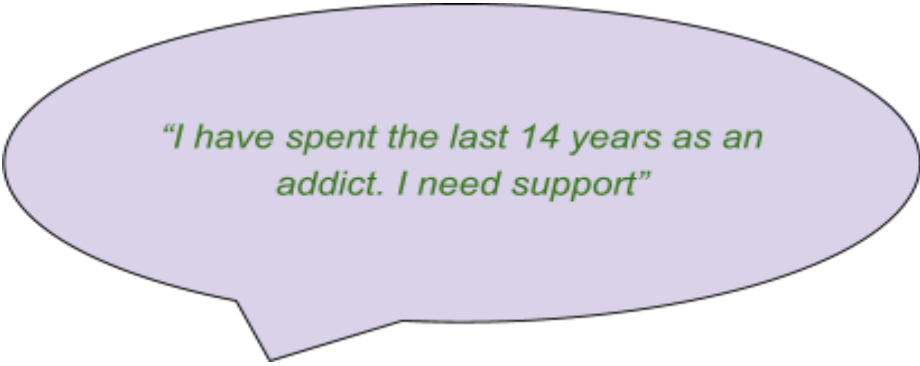


“CMHA was my lifesaver for moral support and helped me find other health care means and counselling.”

Additionally, some survey participants liked how the current SIS program allowed them an opportunity to work part-time and earn some income while accessing SIS benefits. Some participants noted that they would like to earn more income while receiving SIS benefits, as this would support greater independence and help them transition toward full-time employment and eventually off SIS benefits.

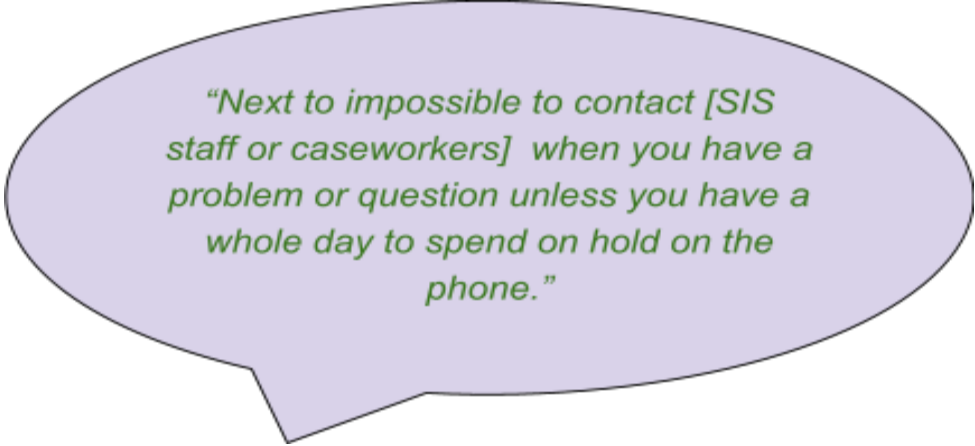
Barriers to Self-Sufficiency & Independence

When participants were asked about the barriers to achieving self-sufficiency while on the SIS program, the most commonly identified challenges were: lack of employment (81%), insufficient financial support (69%), lack of affordable housing (69%), and health-related issues (50%).



“I have spent the last 14 years as an addict. I need support”

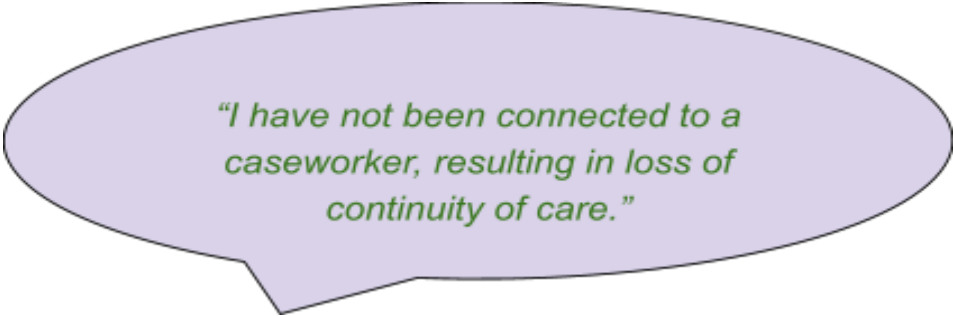
Throughout engagement with SIS clients, **many identified a lack of adequate support from SIS staff and caseworkers as a significant barrier to becoming more self-sufficient, independent, or achieving greater well-being while on the program.** When asked to describe their interactions with SIS staff and caseworkers, 62% of survey participants characterized their experiences as 'neutral,' 25% reported 'negative' or 'very negative' interactions, and only 13% described them as 'positive' or 'very positive'.



"Next to impossible to contact [SIS staff or caseworkers] when you have a problem or question unless you have a whole day to spend on hold on the phone."

Many SIS clients interviewed reported limited or no interaction with their caseworkers, even after being on the program for periods ranging from 2 - 18 months. For instance, one client mentioned having met their caseworker only "once or twice" despite being on SIS for four years.

This feedback is in alignment with a report conducted by the Provincial Auditor of Saskatchewan (2023), which found that individualized case planning of SIS clients is not timely, and that the *"Ministry [of Social Services] doesn't always follow up with clients on their goals as set out in their individualized case plans"* (Provincial Auditor of Saskatchewan, 2023). Evidence showed that of 16 client files randomly selected and reviewed by the Provincial Auditor, zero (0) client goals were followed up on. This included SIS staff failing to refer clients to support (e.g, counselling) to address their current situation, as well as failing to follow up on another client's goal to address the grief of a lost loved one. Given that one of the primary benefits of the newly designed SIS review was to allow for Ministry workers to spend more meaningful time with clients to identify and achieve their goals, this finding is concerning (Provincial Auditor of Saskatchewan, 2023).



"I have not been connected to a caseworker, resulting in loss of continuity of care."

The Provincial Auditor also noted that such support is *"necessary for clients to establish goals in relation to working toward self-sufficiency. For example, if clients do not set goals to address their issues (e.g., addiction, mental health, housing), it is difficult for them to focus on tasks (e.g., employment training) to help them become independent and transition off of SIS"* (Provincial Auditor of Saskatchewan, 2023).

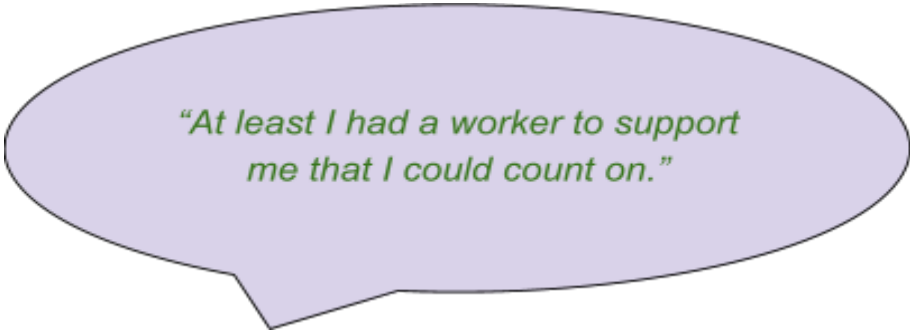
Section 1.5: Clients Perspectives on SIS versus SAP

Another component of this research was to better understand the comparative differences between SIS and SAP.

Of SIS clients engaged in the online survey and interviews, eight SIS clients previously accessed SAP, SIS' predecessor. These clients were asked how, if at all, SIS and SAP programs compared in their effectiveness to meet their basic needs. The following themes emerged from client feedback:

Access to Personalized Support

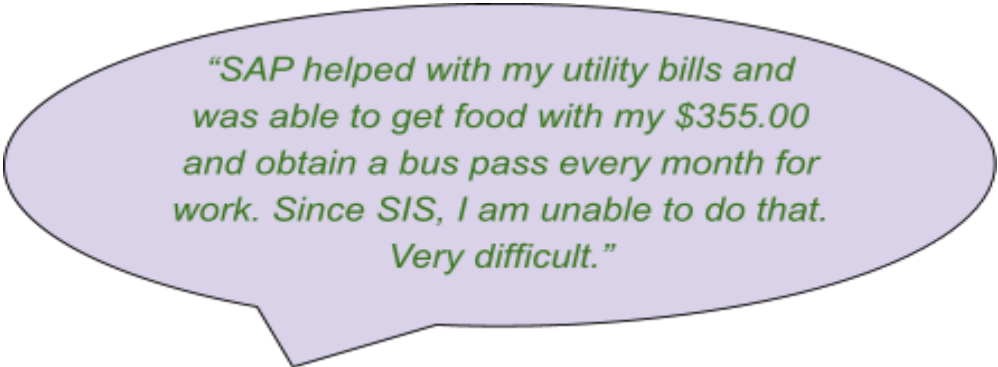
SIS clients highlighted the importance of having a dedicated worker under the SAP program. Many felt more supported by SAP caseworkers, which appears to be lacking in the SIS program.



"At least I had a worker to support me that I could count on."

Financial and Resource Limitations

SIS clients noted that the SIS program, compared to SAP, provides fewer financial resources and support options, making it harder to meet basic needs.



"SAP helped with my utility bills and was able to get food with my \$355.00 and obtain a bus pass every month for work. Since SIS, I am unable to do that. Very difficult."

Loss of Emergency Supports

Clients noted that the shift from SAP to SIS has reduced flexibility and access to emergency resources, such as vouchers and rental supplements, which were critical for participants' financial stability.

Overall, those previously on the SAP noted that they believed the program was more supportive than the new SIS program, particularly due to the availability of dedicated workers and greater financial assistance for basic needs like utilities and transportation.

Section 1.6: Clients' Perspectives on Improving the SIS Program

When asked what improvements SIS clients could be made to the SIS program, the top four categories for improvements were identified:

- **Increase the amount of financial assistance provided** (93%)
- **Improve communication with staff and caseworkers** (79%)
- **Expand the range of services covered** (e.g., healthcare, childcare) (79%)
- **Mental health and counselling services** (71%)

Additional services or resources that would help SIS clients achieve greater self-sufficiency while accessing the SIS program included:

- **Financial literacy and money management support** (57%)
- **Job training and placement services** (50%)
- **Support with education or skills development** (50%)
- **Affordable transportation services** (50%)

Section 2: Community Service Providers Perspectives on SIS

As previously mentioned, a total of 55 survey participants identified as community service providers who often support and work with Saskatchewan income support clients participated in the survey. Their insights from the sections below.

Section 2.1: Community Service Providers Understanding of SIS

Community service providers were asked about their familiarity with Saskatchewan income support programs, specifically SIS and SAID (Saskatchewan Assured Income for Disability). A majority (59%) reported being "very familiar" with these programs, while 37% indicated they were "somewhat familiar."

All survey participants reported working with clients receiving income support, with 44% indicating they serve a large number of clients (50 or more). Additionally, 24% work with a moderate number of clients (11–50), while another 26% reported supporting a smaller group (1–10 clients). Roughly 6% of service providers noted that they weren't sure if their clients were on SIS.

Additionally, 24% of participants noted that they are assisting clients who are relatively new to income support (1–3 years), while 17% support long-term income support users who have been on income support for over 10 years.

Section 2.2: Least and Most Helpful Aspects of the SIS Program

Similar to SIS clients surveyed and interviewed, community service providers were asked to identify the aspects of current income support programs they found most and least helpful or effective for clients they serve who access SIS.

Most Helpful Aspects

When asked which services or supports were most beneficial, three key responses stood out:

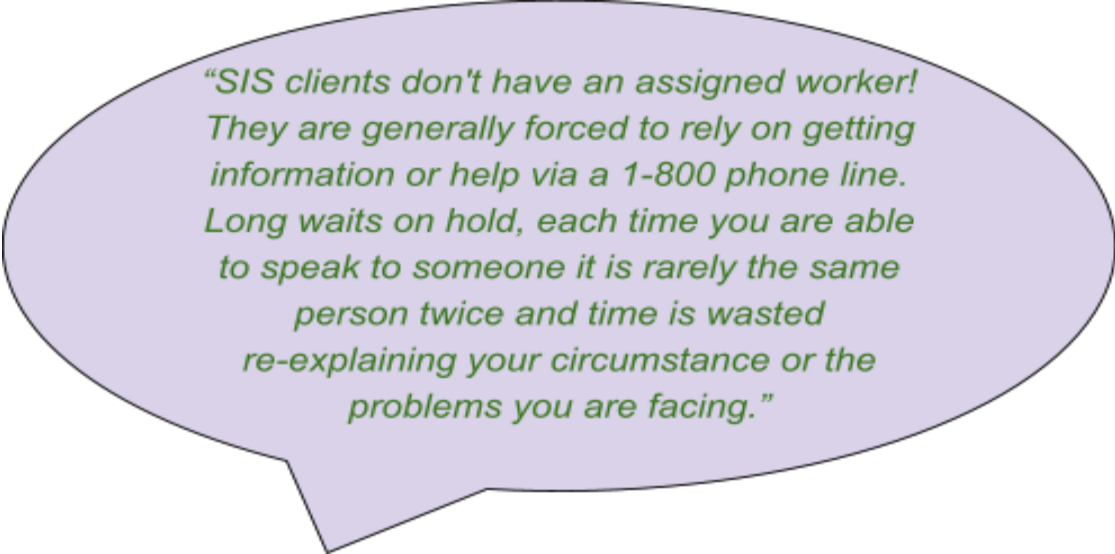
- **Timeliness of support** (28%)
- **Access to additional resources** (23%)
- **Trusteeship support** (23%)

However, 28% of participants stated that no current aspects of the SIS program were particularly effective, pointing to potential gaps in the program's design and delivery.

Least Helpful Aspects

Participants were also asked to highlight areas of the program they found least effective. The top challenges identified included:

- **Communication challenges with income assistance staff** (83%)
- **Insufficient financial support** (81%)
- **Limited access to additional resources or services** (51%)



"SIS clients don't have an assigned worker! They are generally forced to rely on getting information or help via a 1-800 phone line. Long waits on hold, each time you are able to speak to someone it is rarely the same person twice and time is wasted re-explaining your circumstance or the problems you are facing."

Other aspects of the SIS program mentioned by community service providers as being unhelpful included:

- **General Accessibility Challenges:** Long wait times, dropped calls, inconsistent responses from workers, poor communication, and overly complicated, outdated application processes were consistently raised.
- **Systemic Policy Issues:** Challenges raised by community service providers included issues around what was perceived as a cumbersome trusteeship system and poor interactions with SIS staff and caseworkers, often through the SIS Call Centre. Several participants raised concerns that the removal of direct payment to landlords was not helpful for clients.

Section 2.3: Accessing and Maintaining Income Assistance on the SIS Program

Community service providers were also asked what barriers they have observed through their work that may make it challenging for their clients to access or maintain their income assistance benefits under the SIS program. Out of 52 participants who participated in the survey, the most frequently reported barriers included:

- **Challenges in Communication with Income Support Staff** (94.23%)
- **Difficulty in Providing Required Documents** (86.54%)
- **Complicated Application Process** (76.92%)
- **Delays in Receiving Support** (76.92%)

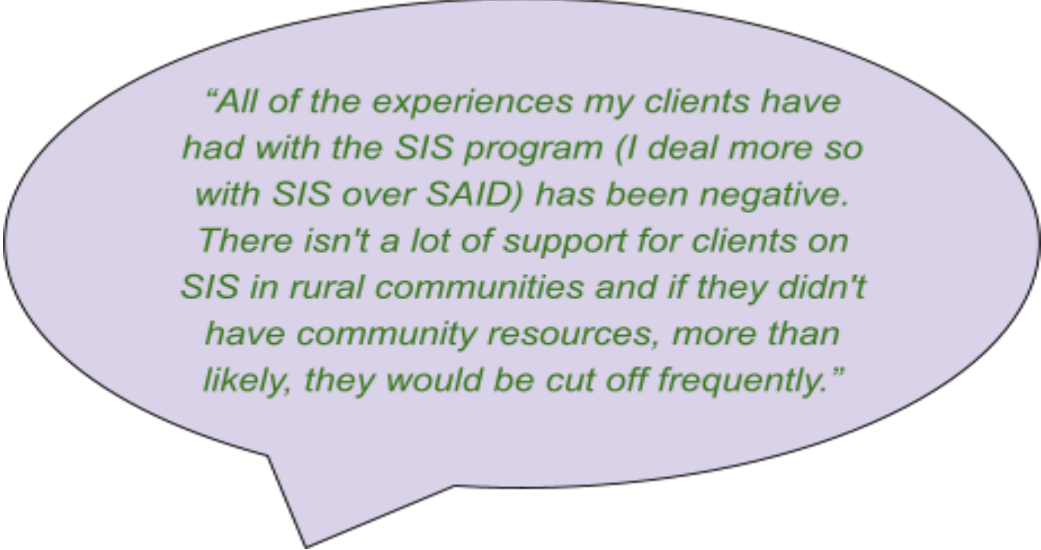
When asked what other barriers community service providers believe are preventing income support clients from fully benefiting from income assistance programs in Saskatchewan, several themes emerged:

Inadequate Financial Support

Community service providers consistently report that income assistance levels are insufficient to cover basic needs like rent, utilities, and food, leaving many clients in unsafe or unstable living situations.

Barriers to Accessing SIS Benefits

Complicated application processes, long wait times, and limited support in rural areas make it challenging for clients to access benefits. These barriers are especially pronounced for those lacking phones, identification, or transportation.



"All of the experiences my clients have had with the SIS program (I deal more so with SIS over SAID) has been negative. There isn't a lot of support for clients on SIS in rural communities and if they didn't have community resources, more than likely, they would be cut off frequently."

Systemic Policy Issues

SIS program policies and procedures are often perceived as being inflexible, outdated, and unable to address the needs of the clients it serves. Some noted that the stress of navigating these systems can worsen existing mental health and addiction issues of individuals trying to access or accessing the SIS program.

Negative Client Experiences

Community service providers shared that SIS clients often feel dehumanized by bureaucratic processes and unsupported, creating additional barriers to stability. Some highlighted systemic racism and bias in service delivery approaches that disproportionately affect Indigenous people and racialized communities. Others noted that service delivery inefficiencies, such as frequent dropped calls, lack of follow-up or through by SIS staff and caseworkers, and delays in application processing, further exacerbate clients' negative experiences.

Need for More Holistic Support

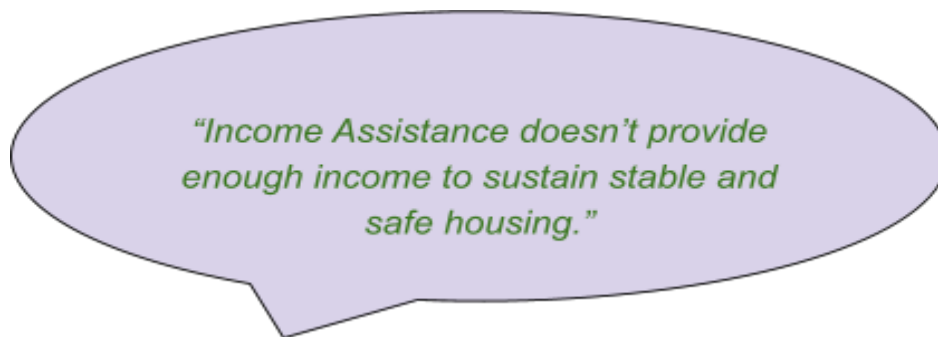
Participants emphasized the need for more comprehensive and holistic support and services, such as flexible job training, accessible mental health supports and resources, and effective support for transitioning off and out of assistance programs.

Section 2.4: Improving the SIS Program

We asked community service providers to share their insights and suggestions on how the SIS program could be improved to better support clients in meeting their basic needs, enhancing their well-being, and fostering greater self-sufficiency and independence. Below are the key themes that emerged from their feedback.

Benefit Adequacy and Cost of Living

The most common theme referred to by community service providers focused on the need to increase the total SIS benefits provided to income support clients to ensure they can meet their basic needs, like housing, utilities, and food. Participants emphasized that the current benefit amounts fail to align with the rising cost of living, leaving clients in precarious situations. Many responses noted that the current benefits create significant housing barriers for those who rely on income support, which in turn creates greater homelessness risks.



Direct Payments to Landlords & Utility Service Providers

Many participants expressed concern about financial management pressures placed on income support clients. A recurring suggestion was to reinstate direct payments for rent and utilities to landlords and utility companies, for all income support clients, to ensure clients' financial stability and reduce stress.

Client Respect and Staff Compassion

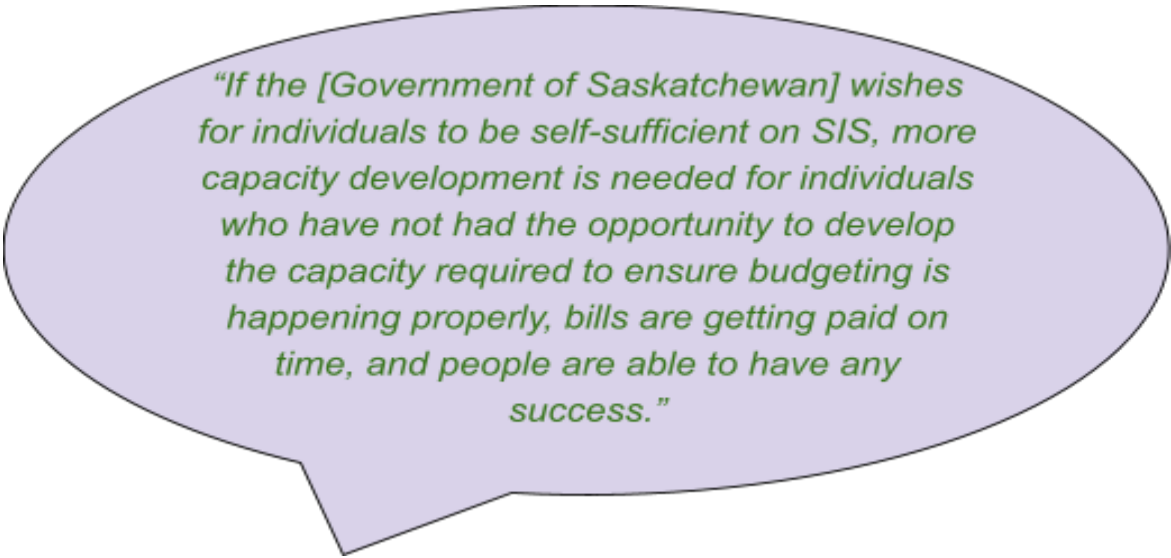
Participants stressed the importance of providing income assistance to clients with respect and compassion. Many reported SIS clients often feel judged or mistreated by income support workers and staff. Some participants call for greater inclusion of trauma-informed approaches when interacting with income support clients.

Accessibility and Communication

Participants called for improvements in accessibility, including online portals for applications and better communication about available benefits. Suggestions included making systems easier for individuals with disabilities, particularly those with limited literacy skills.

Stronger Collaboration and Case Management

A recurring theme emphasized the need for stronger collaboration between SIS program staff and community service providers to better address the needs of SIS clients. Community service providers highlighted the importance of SIS caseworkers offering more consistent, personalized support to help clients navigate complex SIS processes. They also stressed the need for enhanced case management to ensure clients can access the necessary resources to meet their basic needs and work toward greater self-sufficiency and independence.



"If the [Government of Saskatchewan] wishes for individuals to be self-sufficient on SIS, more capacity development is needed for individuals who have not had the opportunity to develop the capacity required to ensure budgeting is happening properly, bills are getting paid on time, and people are able to have any success."

System Navigation and Education

Participants highlighted the importance of providing better education to both clients and staff. This included staff training on disabilities, improving intake processes, and sharing greater information with clients on SIS benefits they are eligible for or supports and services they can access to improve their well-being.

Other areas for potential improvement identified throughout community service provider feedback included:

- **Streamlining Processes and Reducing Barriers:** Participants mentioned delays in application approvals, complex systems, and unnecessary barriers that hinder access to support.
- **Special Needs and Support Services:** Participants highlighted the need for tailored support for income support clients with special dietary or medical needs, suggesting eliminating repeated medical updates for chronic conditions.
- **Rural and Remote Access:** Participants noted challenges faced by rural and remote clients, including limited access to support offices, transportation, and services. There was a call for decentralized services and better support for these regions.

Section 3: Community Engagement Event

Upon completing the preliminary report and recommendations, a community engagement and validation event was held at Station 20 West in Saskatoon, SK (April 10, 2025). Sixty-two SPRP partner representatives including community based agencies, funders, system advocates, people with lived and living experience of poverty, people with lived and living experience of the SIS program, health, justice and education system experts, and government representatives were presented with the preliminary data and asked to provide their perspectives about gaps, opportunities, celebrations and recommendations.

For the most part, the data was not new to the participants, nor were the recommendations. That being said, the group identified four core issues that need to be included in the recommendations and next steps:

Section 3.1: Connecting SIS and Evictions

Since the implementation of SIS, community advocates and people accessing SIS have been flagging that the inadequacy of the SIS support, coupled with combining the housing benefit with all housing-related costs (i.e., first/last month payments, utilities and insurance), is directly impacting the stability of housing across the sector.

Ongoing research from the Community University Institute for Social Research (CUISR) and partners, clearly indicates that the Office of Residential Tenancies (ORT) “*hearing officers only grant the order of possession if they are satisfied that it would be ‘just and equitable in the circumstances’ to do so*”; yet “*non-payment or late payment of rent are almost always grounds for eviction*” (2025). In 2020 during the deadliest pandemic phase (a partial eviction moratorium lasted from March 26 to August 20), 90% of 1,800 formal evictions heard by the ORT favoured the landlord on arrears of less than two months’ rent (one month or less in 40% of cases); corporate landlords did most of the evicting before (55%) and during the pandemic (57%).

CLASSIC stressed the **inadequacy of income assistance leading to homelessness** and the ORT’s failure to adequately assess how “just and equitable” an eviction is or to provide sufficient justification for eviction decisions. Further concerns were raised regarding the ORT’s practice of publishing individuals’ names online, which can lead to blacklisting and risks exposing confidential personal information in publicly searchable formats.

Although eviction was not explicitly mentioned in client and service provider survey responses, both groups highlighted the precarious nature of housing and the significant challenges in securing and maintaining housing while on SIS. Given that survey respondents were all “currently housed” and often navigating crisis or survival mode, it is not surprising that eviction did not arise directly. Notably, even as many acknowledged that SIS funding was insufficient to meet basic needs, some still expressed appreciation for the limited support they did receive.

Section 3.2: Direct Payment to Landlords

Tied tightly to the growing numbers of evictions, connected to the lateness or inadequacy of payments, community partners repeatedly emphasized that the MSS policy to limit direct payment to landlords causes harm and fuels cycles of eviction and homelessness.

In conversations with MSS, it was clear that the government views this policy as one that supports SIS clients autonomy and choice. However, to reach a shared understanding, a more nuanced exploration of Choice Architecture - a concept that refers to the way choices are structured and presented to individuals, which can significantly influence their decisions - and how autonomy is defined within social policy is needed.

While it isn't unreasonable to ask SIS clients, "*do you want to have your housing benefit sent directly to your landlord?*", it does, according to MSS, create barriers to self-sufficiency and autonomy. Re-examining this policy is a key priority for the collective approach to improving the outcomes of SIS.

Section 3.3: The need for improved inclusionary processes

Throughout the surveys, from both clients and service providers, there was little indication of inclusionary processes to address the needs of clients who may not be able to navigate a predominantly colonial and English-speaking process easily. During the community consultation, partners from the settlement sectors flagged that the MSS call centre and MSS client service case managers would benefit from working with an immigration agency to ensure that the information about SIS and other MSS services is available, without tremendous delays, in a variety of languages.

This observation could be connected to existing service agency models, including (but not limited to) placement of an IA staff in a settlement agency, training and hiring procedures to ensure that MSS has a diverse workforce, working with established translation supports such as the 211 system.

Section 3.4: Adequacy, Clawbacks and Earned Income

It is not surprising that the community engagement and subsequent data investigation supports the fact that SIS levels, both the base and the housing supplement, are inadequate.

The first response is to consider raising the base amounts. It is also worthwhile looking at all the pieces of the income puzzle for each SIS client and re-evaluating how additional income is added or removed under the policy of "eligible earned income."

The community members present welcomed the policy similar to that of SAID, where instead of monthly, the earned income could be a total for the year, allowing clients to access good employment for a short time, pulling themselves out of MSS support faster and more

sustainably. Others commented on clawbacks for things like child support from a spouse, or repayments of loaned money to family and friends as “income” despite recouping an expense.

While it is a difficult and often tedious case-by-case approach, having a policy that maximizes income that is not a direct cost to MSS would improve outcomes for SIS clients. Ensuring that MSS staff are fully trained to access all available benefits for clients, to ensure they understand what is eligible and what is not and to create space for clients to explain circumstances that may be misunderstood, is all part of creating a system that puts the client needs first, and supports well-being and self-sufficiency.

Section 4: Ministry of Social Services Engagement

Upon completion of the preliminary report and recommendations, a request for clarification about SIS processes and an opportunity to meet with the Income Assistance department with the Ministry of Social Services (MSS) was held at Station 20 West in Saskatoon, SK on April 2, 2025 and a follow up zoom meeting May 12, 2025.

During this meeting, language and process anomalies were addressed. For a complete list of the questions asked at the meeting please refer to this document: [FINAL Questions for the Ministry \(SIS\) march 2025](#)



The research team made changes and updates to the report recommendations following conversations with MSS. SPRP sought clarification and additional information about current MSS processes and policies (as outlined on the MSS website), as well as terminology and client/service provider experiences identified through survey and interview feedback. The following are the additions and/or modifications to the recommendations from this research:

1. Inclusion of a quarterly dashboard to report publicly on the current status of Income Assistance in Saskatchewan. Noting that annual, often outdated, data is available from third-party research (e.g., Maytree), but understanding that this annual data doesn't allow for real-time response to community need.
 - a. Focus on the recidivism data
 - b. Focus on the movement through the tiers
 - c. Focus on tier 3 well-being and self-sufficiency indicators
 - d. Develop an overarching definition of well-being and self-sufficiency
2. A deeper understanding of Choice Architecture that clearly allows for autonomy of choice but also considers harm, unintended consequences and bias about the definition of choice.
3. Improved system connections that allows Income Assistance to work more strategically with the health, justice and other internal MSS departments
4. Create opportunities for community partners and the MSS Income Assistance team to work collectively for improved outcomes, well-being and self-sufficiency of clients.

It is critical to note that the meetings with MSS were designed to build relationships and work collectively across our sectors. So often in collective impact systems, language appears to be different and can create confrontation and conflict when not addressed authentically. In meeting with MSS, it was apparent that there is a desire to build an effective Income Assistance process that is designed to support and lift Saskatchewan residents out of poverty and build well-being and self-sufficiency. However, it is important to recognize that the current model does not always allow for collaborative working relationships and solution building. Working collectively to address these recommendations is a crucial first step.

Section 5: Winter Warm-Up Locations (Lessons)

In Saskatoon, there is a lack of emergency overnight shelter support for community members who have nowhere to go. This becomes a glaring and critical fact during the coldest days of the year. In response, as a stopgap and essential service, community partners are asked to piece together a process for overnight warming locations that are not shelters, but rather a place where unhoused community residents can seek refuge from the cold.

During the response from December 1, 2024, to March 31, 2025, the two warming locations in Saskatoon saw upwards of 100 individuals each per night seeking shelter from the cold. Some of these individuals were new to Saskatoon, without prior connection to the community agencies supporting the response. Many identified as being connected but unable to access services effectively. It was also noted that there were frequent return visitors each night, and a few individuals who spent the entire winter using the warm-up locations as overnight shelters.

In addition, the service providers noted how many of the visitors to the warm-up locations were already connected to MSS and specifically to the SIS program.

Data from just one of the centres in Saskatoon reported that 1,109 individual guests had utilized the space, for a staggering total of 8,850 nightly stays with the following demographics:

- Average age 42 (youngest 16, oldest 74)
- 70+% indigenous
- 99% Canadian citizenship
- **66% on SIS or SAID**
- **30% identified NO INCOME source**
- 99% considered Saskatoon home
- 99% accessing because they are homeless
- **70% already connected to MSS**

Service Connection and Data Reliability at Warm-Up Locations

In recent discussions with service providers and Ministry of Social Services (MSS) leadership, concerns were raised about the accuracy of self-reported data collected from individuals accessing warm-up locations. While no service is withheld based on responses provided in the intake survey, there are indications that individuals may be underreporting or misrepresenting their circumstances due to misperceptions about eligibility.

While it is not the intention of this report to provide recommendations to improve the warm-up emergency response process in Saskatoon, it is beneficial to make a record of the key issues identified, particularly as they relate to the interconnection and complexity of SIS access.

Key Issues Identified

1. Misunderstanding of Eligibility

- Anecdotal evidence suggests that some visitors believe services at warm-up locations are reserved for specific groups (e.g., Saskatoon residents or SIS clients).
- This belief may lead individuals to withhold accurate information, affecting the integrity of the data collected.

2. Service Disconnection Despite Self-Identification

- A substantial number of individuals report being connected to SIS/SAID or MSS.
- However, many of these individuals are unhoused at the time of the survey, raising questions about the effectiveness and continuity of support.
- This discrepancy suggests some individuals may not be actively receiving services, even if they believe they are enrolled.

3. Lost Contact with Clients

- MSS has identified a high number of SIS clients who are “unreachable and no longer receiving services without reasons.”
- Warm-up sites may provide a valuable reconnection point for MSS to re-engage with these clients.

Opportunities for Improvement

1. Clarifying Access Messaging

- Enhance signage and verbal communication at warm-up locations to emphasize that services are available to all, regardless of residency or current benefit status.
- Reduce stigma and misperception that might affect survey honesty.

2. Cross-Referencing System Integration

- Establish a protocol for securely and ethically cross-referencing individuals accessing warm-up services with the MSS database of unreachable SIS clients.

- Utilize this process to identify individuals who may benefit from immediate outreach.
3. **Deploying On-Site MSS Resources**
 - Consider deploying MSS case managers or outreach workers to warm-up sites.
 - These staff can initiate reconnection efforts, verify client status, and begin re-engagement processes directly on site.
 4. **Refining Survey Instrument**
 - Modify survey tools to include specific questions about:
 - Last contact with a caseworker.
 - Barriers to accessing services.
 - Perceived service eligibility.
 - Use these insights to better tailor outreach strategies.

Operation of temporary warm-up locations in the winter has led to **three core priority recommendations**:

1. Saskatoon (and all large urban centres) **needs a barrier-free Basic Shelter system** that ensures all people who are without housing have immediate access.
2. People who are connected to MSS are **slipping through a crack** that is leaving them homeless. That crack needs to be identified, and a policy needs to be in place to ensure this is not continuously happening. Connecting in-person case managers, on-site would assist in the continuity of services.
3. People already **connected to MSS and receiving benefits should be prioritized for housing** (particularly with Saskatchewan Housing Corp housing units).

Section 6: Closing Thoughts & Next Steps

Closing Thoughts

Throughout the research and engagement processes participants were asked if they would like to share any other thoughts, comments or experiences that they thought would aid in this research. The following are the overarching and recurring themes that emerged from these conversations:

Insufficient Financial Support - Housing and Well-Being

Throughout this report, participants consistently emphasized that current income support benefits for rent, utilities, and essential living expenses are critically inadequate and do not reflect the true cost of living. As a result, many clients are unable to obtain or maintain safe and stable housing. **Housing emerged as a central concern among SIS clients**, with numerous participants reporting that the implementation of the new SIS program—combined with a severe

lack of affordable rental housing and low vacancy rates—has further intensified the housing and homelessness crisis.

Several participants highlighted the urgent need to reinstate practical support mechanisms, such as direct payments to landlords and utility providers, letters of guarantee for landlords, and furniture grants. These measures were identified as essential tools to better support SIS clients in achieving and maintaining housing stability.

The inadequacy of financial and service supports is not merely a logistical issue—it has far-reaching impacts. **It exacerbates mental health challenges, fuels substance use struggles, and entrenches cycles of poverty.** For many clients, the current system offers little hope for meaningful, long-term improvement.

Community service providers echoed these concerns, expressing widespread concerns with the SIS program. Survey responses revealed that the program fails to meet even the most basic needs of clients, citing systemic barriers and significant gaps in financial support. Providers consistently called for comprehensive, client-centered reforms to ensure the SIS program evolves into a more compassionate, responsive, and effective system—one that empowers individuals and families to meet their essential needs and move toward greater independence and self-sufficiency.

Need for Tailored Services

Participants called for targeted solutions, such as direct payments to landlords, expanded job training opportunities tailored to those with mental health or substance use challenges, and transportation support. Others noted that there needs to be greater support for those living in rural communities with fewer support resources available from the human service sector. They also stressed the importance of culturally competent and inclusive services that address systemic inequities faced by Indigenous peoples and other racialized communities.

Accessibility Challenges

SIS clients and service providers suggested numerous challenges that hinder their ability to access essential support. Long wait times, poor communication, and overly complex processes create significant obstacles. These barriers are especially difficult for clients who lack government-issued ID, access to a phone, or reliable internet—resources that are often limited in rural and remote areas.

Additionally, the system may not be adequately equipped to support individuals with diverse needs. Clients and settlement agencies noted that there appears to be a notable lack of culturally appropriate and accessible services for people facing language barriers, mental health challenges, substance use issues, and other health-related conditions. These gaps contribute to systemic exclusion and make it harder for vulnerable individuals to receive the help they need.

Systemic Barriers - and Trust

Participants shared that they felt the current SIS programs' bureaucratic processes, insufficient staffing, and the absence of one-on-one support disproportionately impact vulnerable populations relying on the program, particularly those experiencing homelessness or living with mental health and substance use challenges. Further, participants noted that poor follow-up, punitive monitoring practices, and systemic discrimination within the program continues to erode trust and diminish dignity for current and prospective SIS clients. While the Ministry is working to improve trust-based relationships, there were red-flags associated with high staff turn-over, legacy policies still being implemented, and the need to consistently update training to ensure changes in the systems are understood by Ministry staff, community agencies and clients.

Policy Reform Needed

Community agencies highlighted the urgent need for inclusive, transparent, and client-focused policies that eliminate punitive measures (e.g., clawbacks on benefits for clients earning income and working towards independence), support employment and skill-building, and provide meaningful, long-term assistance. Structural reforms are required to make the system accessible, humane, and responsive to clients' diverse needs. Ministry staff also flagged that fulsome understanding of the current system would benefit community agencies and could be operationalized. Understanding how and when to navigate aspects of the system would benefit the community and clients tremendously, while also identifying points of conflict and uncertainty that could be addressed with improved policy.

Next Steps

1. Emphasis should be placed on establishing a “**Community-MSS Collective Impact Team**” to collaboratively advance the recommendations, identify service gaps and opportunities, and ensure responses are grounded in the best interests of clients - promoting both immediate well-being and long-term self-sufficiency.
2. **Host a Community-MSS learning event** that provides information about navigating the current system so that community service agencies are equipped with the knowledge and capacity to effectively support clients.
3. **Distribute recommendations flowing from this research to community partners across sectors** that are interconnected with income and particularly with SIS to ensure that all sectors are using similar language to advocate for the recommendations as a collective team.
4. Create an opportunity for additional insights to inform the recommendations as they are implemented through an **outcome-based continuous improvement framework**.
5. **Celebrate our successes.**

Report RECOMMENDATIONS

Recommendation 1: Improve current and prospective clients access to SIS services and supports.	
<p>Action 1: Improve SIS clients access to SIS supports and services through enhanced service delivery models.</p>	<p>Rationale: Currently, the MSS model provides service access via the online, phone and in-person models, including mobile community staff who are placed at key community agencies to ensure access to services. The purpose of this recommendation is to build off lessons from these current practices and improve overall access and outcomes of SIS.</p> <p>A 2023 Provincial Auditor's report highlighted systemic inefficiencies in the SIS Call Centre's ability to meet client needs. In response, the Ministry invested in 10 additional full-time employees in 2023-24 to improve response times and improve clients access to services (Ministry of Social Services, 2024). However, despite these efforts, SIS clients and community service providers who participated in this research continued to report significant barriers in reaching SIS staff through the SIS Call Centre and other communication channels.</p> <p>SIS clients shared that they continue to encounter long wait times, dropped calls, and difficulty obtaining clear and timely information about their benefits. Overall, these access issues create unnecessary delays in receiving essential support and increasing frustration among SIS recipients, which can erode trust in the SIS program. Additionally, the burden of assisting SIS clients often falls on frontline community service providers, further straining their already limited resources.</p> <p>While there is still clearly a need to expand the SIS Call Centre's capacity, whether through increased staffing, extended hours, or improved technology, it would be pertinent for the Ministry to explore enhanced service delivery models to meet SIS clients' needs and preferences beyond what is currently provided.</p> <p>These enhanced service delivery models could include:</p> <ul style="list-style-type: none"> • Expanding in-person supports provided by community service providers (with appropriate funding), particularly in rural communities • Expanding direct, in-person support by increasing the presence of SIS staff and caseworkers in Government of Saskatchewan buildings • Establishing collaborative community satellite locations in partnership with community service providers, where SIS caseworkers can provide on-site assistance to SIS clients in the community <p>These alternative service delivery options may align with client needs and foster stronger relationships between SIS caseworkers and clients that render more positive outcomes.</p>

<p>Action 2: Ensure that access points provide inclusionary processes for clients who require language, mobility and cognitive supports</p>	<p>Rationale: Community partners who work in the settlement, health and disability sector(s) indicated that both the SIS Call Centre and the Case Management for MSS lacks extensive inclusionary processes.</p> <p>These include, but are not limited to language barriers (EAL & capacity to understand technical English), health and wellness barriers (particularly around mental health, anxiety, substance use and trauma) and limited options for clients with mobility needs.</p> <p>Current practices within the MSS systems involve hiring a diverse workforce and ensuring internal language interpreters are available, accessing a language service called “All Languages,” and working with community partners to ensure language is not a barrier.</p> <p>Moving forward, the MSS team should ensure that this information is well known by MSS staff and work with community partners who specialize in supporting clients with distinct language needs to ensure that the service provider understands the options available to the SIS client.</p> <p>While mobile, in community, case managers are also deployed across the province, increased investment in this model will assist with clients who have mobility and health barriers.</p>
<p>Recommendation 2: Reinstate Direct Payments to Landlords and Utility Providers for SIS assessed at a Service Level 3 or 4.</p>	
<p>Action 1: Create an OPT OUT mechanism for direct payments to landlords for all clients.</p>	<p>Rationale: The Government of Saskatchewan currently provides direct payments to landlords and utility providers for select clients assessed at Service Level 4 or deemed at risk of homelessness. Noting that once the client is approved for direct payment, they automatically are classified as Tier 4 until that agreement changes.</p> <p>This research highlights the need to broaden eligibility criteria for direct payment options with the potential <u>NOT</u> to be classified as Tier 4.</p> <p>Clients at Service Level 3 are often categorized as having “unstable housing,” “addictions and mental health issues,” and requiring “budgeting support.” These factors strongly indicate that access to direct payment options would enhance their housing stability and financial security. In 2022, 69% of SIS clients were assessed to be at Service Level 3 (Provincial Auditor of Saskatchewan, 2023). And by the agreement for access to direct payment to landlords to re-classify to Tier 4, these clients are assumed <u>NOT</u> to have direct payment.</p> <p>Moreover, delays in service level assessments by SIS staff exacerbate this problem. In 2023, the Provincial Auditor found that it takes SIS staff an average of 71 days to complete a client's service level assessment. This lag can lead to financial instability for individuals who urgently require support, such as direct payments, to avoid eviction or utility disconnections (Provincial Auditor of Saskatchewan, 2023).</p> <p>The SIS program could adopt an opt-out approach to further support client stability</p>

	<p>while preserving autonomy. Clients would be automatically enrolled in direct payments, with the option to “opt-out” of the direct payment process should they choose to do so. This strategy uses the default setting to promote outcomes aligned with housing stability and financial well-being, recognizing that many SIS clients may benefit from the structure and safeguards of direct payments during periods of greater vulnerability, while promoting them to achieve greater independence when they are able.</p> <p>By creating an OPT OUT mechanism for direct payments for clients, the program can address critical gaps, reduce stress for clients facing budgeting challenges, and mitigate the risk of eviction or homelessness. This policy change can ensure timely support and help SIS clients maintain stable housing during periods of financial vulnerability, while also ensuring that service provision approaches are tailored to their unique needs.</p>
<p>Action 2: Work with community working group, including SIS clients (past and present) to develop appropriate Choice Architecture for all aspects of the Income Assistance Program</p>	<p>Rationale: Since the introduction of the SIS program on June 19, 2019, community partners have been sounding the alarm that many clients relying on these supports require more comprehensive wrap-around services than those currently provided under existing SIS policies and practices.</p> <p>While the program was released stating it would “be simpler, transparent, client-friendly and have new features that will help transition clients to greater independence and a better quality of life,” community advocates, and research outlined in this report, highlight several areas where improvements are needed.</p> <p>For example the new SIS program was designed with the stated goal of promoting client well-being and self-sufficiency: “Through Motivational Interviewing, [MSS] staff will support clients to make positive decisions, manage their benefits/household expenses and reach their goals.” However, a closer examination of SIS processes and movement of clients along the SIS’ tiering system has found that only clients who are Tier 3 & 4 get access to the Motivational Interviewing and wrap-around services, leaving others in Tier 1 & 2 with minimal support, that oftentimes, they are self-navigating.</p> <p>Moving forward, a more equitable and supportive SIS model should be developed in consultation with previous and current SIS clients’ perspectives. A new SIS model should engage evidence-informed practice regarding choice architecture, be focused on client outcomes and needs, and avoid unintended bias created when people who are not users of a system develop policy and practices for people, without them at the table.</p>
<p>Recommendation 3: Increase sustainable transitions to training, education, and employment for adults receiving income assistance</p>	
<p>Action 1: Increase monthly earned income</p>	<p>Rationale: Income exemption policies are designed to encourage income assistance clients to work or participate in employment training programs. As a key policy tool, they help</p>

<p>exemption thresholds to encourage SIS clients participation in meaningful employment and to improve their self-sufficiency and independence.</p>	<p>clients (re)engage with the labour market and gradually reduce or end their reliance on income support.</p> <p>By allowing individuals to improve their financial situation through employment while maintaining essential support, these policies promote greater economic stability and long-term self-sufficiency. Higher income exemption thresholds further encourage participation in training, education, and employment, fostering skill development and workforce engagement. While the SIS program does provide earned income exemptions (i.e, \$325 per month for single individuals, \$425 per month for couples, and \$500 per month for families), increasing earned exemption amounts could further empower SIS clients. Higher earnings exemptions would enable clients to retain a larger share of their earnings, thereby enhancing their self-sufficiency through employment activities and building greater financial independence as they work toward transitioning off the SIS program.</p> <p>To further enhance the effectiveness of current earned exemption policies, the Government of Saskatchewan could look to adopt a combined flat-rate and percentage-based exemption approach to increase earned exemption amounts while controlling overarching SIS program costs. British Columbia successfully employs this approach, allowing income assistance clients to earn \$500 per month for single recipients and \$750 for families before a percentage-based withdrawal rate gradually reduces benefits for earnings beyond these thresholds (Maytree, 2024; Aldridge, 2018). This mixed model approach can help to incentivize initial workforce engagement while gradually reducing support as earnings increase, ensuring recipients have the opportunity to stabilize their financial situation before transitioning off assistance.</p> <p>While this approach would not solve SIS clients and community service providers concerns regarding the inadequacy of SIS benefits, it would help to work towards a more balanced whole income approach that can more efficiently meet the needs of SIS clients.</p>
<p>Action 2: Allow monthly earned income exemption to be allocated in a manner that improves access to meaningful full time employment without clawbacks of SIS base amounts.</p>	<p>Rationale: On March 20, 2019, the Ministry committed to finding the right balance for Saskatchewan, ensuring that they continue to deliver programs and services that make a real, lasting difference in the lives of those they serve by making key investments in programs that help vulnerable children, families, adults and seniors achieve a better quality of life, while at the same time we balance the budget and ensure the sustainability of our programs for the future. In this media release, modifications to the SAID program regarding earned income exemption were described as:</p> <p><i>“Exemptions are calculated monthly and are equivalent to annual amounts of \$3,900 for individuals, \$5,100 for couples and \$2,400 for families. Beginning in Summer 2019, these exemptions will be calculated annually and will increase to \$6,000 per year for individuals, \$7,200 for couples and \$8,500 for families.”</i></p>

	<p>The rationale was clear: “The ministry will also simplify the way income exemptions are calculated and increase them, so SAID beneficiaries who are able to work can keep more of what they earn.”</p> <p>In 2025, as a mechanism to increase capacity for SIS clients to find meaningful employment that doesn’t limit them to \$325/month (at minimum wage this is 22 hrs/month or 5 hrs/week) and allows an annual exemption calculation similar to that of SAID would create circumstances where SIS clients, particularly tier 1 and 2 clients, could secure meaningful full-time employment, above minimum wage for upwards of 3 full months before having SIS benefits subject to clawbacks. Holding a FT employment opportunity over the 3-month probationary period would increase stability for SIS clients.</p>
<p>Action 3: Improve SIS clients connections to employment, training and education opportunities.</p>	<p>Rationale: SIS clients and community service providers have highlighted significant gaps in services that connect individuals to employment, education, and training opportunities. While the Ministry of Social Services (MSS) refers all employment related clients (Tier 2 and higher) to Immigration and Career Training (ICT), community service providers are concerned that uptake of these supports remains limited and/or there is a disconnection between service providers supporting SIS clients who are unaware of the additional Ministry involved in the employment journey.</p> <p>Many clients identified the struggle to navigate available programs, and existing supports or have a limited awareness of what benefits are available for them to access, especially new benefits such as the Saskatchewan Employment Incentive (SEI) that was implemented in January 2024.</p> <p>To address this challenge, part of the learning objectives in recommendation 6 should include how SIS clients access ICT, and how movement through the SIS Tiers is fluid depending on client circumstances. Community service providers often assist with employment services navigation and would benefit from a fulsome understanding on when clients access SIS case management and when they access other Ministry’s services and case management systems.</p> <p>Further, to ensure that SIS clients are able to access and take up employment supports and services to help them transition off of income assistance, MSS and ICT case managers should work with community partners to ensure easy access to wraparound supports like childcare, transportation, and stable housing.</p> <p>Throughout this survey, SIS clients noted that they would like to see increased access to support services. This support can include monetary benefits through Income Assistance and/or building formal agreements with other agencies to ensure the SIS clients are prioritized for services like Housing Authority units, \$10/day child care, municipal low income bus passes, etc. To achieve this, stronger partnerships with employers, education and training providers, and community service organizations offering wrap-around support and services to SIS clients must be strengthened (see recommendation 6).</p>

Recommendation 4: Improve SIS clients access to affordable housing.

Action 1:

Increased shelter benefit amounts to be closer to average rentals rates in Saskatchewan.

Rationale:

Access to safe and affordable housing is a fundamental human need and a cornerstone of individual and community well-being. However, as highlighted throughout this report, both SIS clients and community service providers have consistently emphasized that the current Shelter Benefit, along with overarching SIS benefits, is insufficient to keep pace with rising costs of living, particularly housing costs. For example the cost of living increased by 3.9 per cent nationally in 2023. While the SIS program increased total benefits provided to clients, these increases were below the rate of inflation, meaning that SIS clients incomes did not keep pace with inflation (Maytree, 2024). As such, SIS clients are often forced to choose between covering rent and meeting other essential needs, such as food, transportation, and healthcare.

Housing costs have risen well beyond the benefit levels, creating a gap so large that even meticulous budgeting of individuals accessing SIS cannot bridge it. This gap not only exacerbates housing insecurity but also leads to higher overall system costs. For instance, Rental Housing Saskatchewan, formerly known as the Saskatchewan Landlords Association, reported a surge in rental arrears and evictions following the implementation of SIS, with nearly half of SIS renters falling into arrears during the program's rollout (Saskatchewan Landlord Association, 2020). These arrears not only impact private sector actors like landlords but also generate hidden costs for the public sector.

The broader implications of housing insecurity extend beyond rent and evictions. A 2024 study by Richard et al. on healthcare costs in Toronto revealed that individuals experiencing homelessness incur annual healthcare expenses six times higher than those of housed individuals, even after adjusting for health history and income. This disparity underscores the immense strain homelessness places on the healthcare system—an area where the Government of Saskatchewan allocates its largest budget. In the 2024-25 fiscal year, the province invested a record \$7.6 billion in healthcare, reflecting a 10.6% increase from the previous year (Richard et al., 2024). While this budget supports a complex system with multiple cost drivers, one significant factor is the provision of emergency care and extended hospital stays. For individuals experiencing homelessness, the average hospital stay is 22 days, costing \$22,516, significantly higher than the cost of a 7.5-day stay for housed individuals, which averages \$8,809 (Maxwell, 2024). These figures illustrate the financial toll of homelessness in the healthcare system, emphasizing the need for upstream interventions to prevent such costly outcomes (Patterson, 2024).

Increasing the Shelter Benefit to align more closely with current housing costs would provide critical support for SIS recipients, enabling them to secure and maintain stable housing. This preventive measure would also serve to mitigate the risk of homelessness, reduce high-cost service usage and costs in the healthcare system, and promote greater housing security for vulnerable SIS clients. Further, this increase would support SIS clients in becoming more independent, one of the core objectives of the SIS program, as it would allow them to better keep pace with the increasing costs of living.

<p>Action 2: Increase access to and availability of deeply affordable housing options for SIS clients.</p>	<p>Rationale: To address the critical need for affordable housing among low-income individuals, particularly SIS clients, who live well below Canada’s national poverty line, significant and targeted housing efforts must be introduced (Maytree, 2025). These efforts should prioritize housing options that are accessible, affordable, and supportive, ensuring they meet the diverse needs of SIS clients.</p> <p>Affordable housing should be defined using the CMHC standard, which considers housing affordable if it costs less than 30% of a household's before-tax income (CMHC, 2018). For SIS clients, this means a concerted effort is needed to expand access to rent-geared-to-income (RGI) housing options, which are currently limited and primarily provided by the Saskatchewan Housing Corporation. To address this gap, we recommend that the Ministry of Social Services strengthen its collaboration with Saskatchewan Housing Corporation and local housing authorities to ensure that SIS clients, particularly those deemed to be in the greatest need, have improved access to the province’s limited RGI housing stock, enabling them to better manage their housing costs while relying on the limited financial supports available through the SIS program.</p> <p>Given the inadequate capacity of existing RGI housing stock in the province, it is recommended that the Government of Saskatchewan actively partner with non-profit affordable housing providers (e.g., Quint Development, CUMFI, Cress Housing) who specialize in providing affordable housing. These collaborations should focus on expanding access to and availability of deeply affordable housing options for SIS clients and other vulnerable populations.</p> <p>To support this work, Government of Saskatchewan must consider:</p> <ul style="list-style-type: none"> • Targeted Subsidies: Providing financial subsidies to non-profit affordable housing providers with existing below-market-value rentals to enable them to offer RGI housing options for SIS clients. • Programmatic Funding: Allocating resources to nonprofit service providers who support SIS clients for enhanced case management and support services, empowering tenants to maintain stable housing and addressing barriers such as mental health challenges, disabilities, or addiction. • Capital Investments: Increasing capital funding to both preserve and maintain existing affordable housing stock and to develop new units, thereby expanding the overall availability of deeply affordable housing across the province. <p>Additionally, targeted measures are needed to address the unique challenges faced by SIS clients with significant mental health issues, disabilities, or addictions. Expanding supportive housing programs tailored to these populations is essential for ensuring their long-term stability and well-being. This reinforces earlier recommendations for the Ministry to connect these clients with comprehensive wraparound supports that meet their basic needs, promote self-sufficiency, and support their path to independence. Achieving this requires a collaborative approach, with the Ministry working closely with relevant partners to provide the necessary resources and services (see recommendations 2 and 6).</p>

Recommendation 5: Evaluate, Monitor & Strengthen SIS Case Management Practices	
<p>Action 1: Evaluate case management practices within the SIS program to identify gaps, improve service delivery, and strengthen client support strategies, including tools like Motivational Interviewing.</p>	<p>Rationale: The redesign of Saskatchewan’s income assistance programs and the shift to the SIS program aimed to simplify administration while fostering a more client-centered approach. Central to this redesign was improving case management practices, including the integration of Motivational Interviewing (MI)—a strengths-based, collaborative approach designed to build trust, engage clients, and create individualized case plans (Child Welfare Information Gateway, 2023). These changes were intended to enhance service delivery, support client self-sufficiency, and improve program outcomes.</p> <p>However, findings from this report and the 2023 Provincial Auditor’s audit reveal significant gaps in the current case management approach. Key issues include:</p> <ul style="list-style-type: none"> • Weak Client-Caseworker Relationships: Many clients report limited or no meaningful interaction with SIS caseworkers, resulting in a lack of trust or connection, which are core components of effective case management. • Delays and Deficiencies in Case Planning: As reported by the Provincial Auditor, SIS client case plans often take weeks or months to complete, with little to no follow-up on client goals, leaving clients unsupported in achieving progress (Provincial Auditor of Saskatchewan, 2023). • Inadequate Referrals to Support Services: SIS clients frequently miss critical connections to additional supports, such as mental health or housing services, due to insufficient engagement and planning by caseworkers (Provincial Auditor of Saskatchewan, 2023). <p>These gaps suggest that case management practices, including the intended use of MI, and other tools such as trauma-informed, culturally-relevant care approaches, are not being implemented effectively, undermining the achievement of SIS program goals and outcomes.</p> <p>To better understand the current challenges and opportunities underpinning SIS case management practices and approaches, the MSS should undertake a comprehensive program evaluation. This evaluation would help to:</p> <ul style="list-style-type: none"> • Identify Case Management Practice Gaps & Opportunities: Identify areas where case management practices fall short, including barriers to effective implementation (e.g., high caseloads, insufficient training, and lack of follow-up contribute to these challenges), as well as identify opportunities to expand positive case management practices currently employed. • Provide Data-Driven Solutions: Develop evidence-based recommendations to enhance the training, capacity, and oversight of SIS staff and caseworkers in achieving the core program goals and outcomes (e.g., supporting SIS clients to meet their basic needs, become more self sufficient and independent to the best of their abilities). • Improve Outcomes: Strengthen SIS client-caseworker relationships, improve communication pathways, service provision and connection, and ensure more

	timely and effective case planning to better support SIS clients in achieving self-sufficiency and independence.
Action 2: Develop an outcome measurement framework to assess, monitor and report on the SIS program's progress toward key program goals and outcomes.	<p>Rationale: This research highlights the need for the Ministry to better assess whether, how, and to what extent the SIS program is achieving its intended outcomes. According to the Government of Saskatchewan's website, SIS is designed to <i>"help people in need meet their basic needs while they become more self-sufficient and independent"</i> (Government of Saskatchewan, n.d.). However, this research was unable to determine how the Ministry defines and measures "self-sufficiency" and "independence" within the SIS program and found no structured approach for how outcomes of the SIS program were being measured and monitored. Further, in 2023, the Provincial Auditor also identified gaps in performance measurement approaches employed by the Ministry, recommending that the Ministry <i>"implement further performance measures to assess SIS's effectiveness"</i>, particularly measures focused on the achievement of client outcomes (Provincial Auditor of Saskatchewan, 2023).</p> <p>Without a structured approach to tracking the progress and outcomes of the SIS program, it is difficult to assess whether the program is achieving its intended outcomes or identify areas for improvement (e.g., case management practices). Clear performance measures or indicators, along with regular program evaluations, will provide valuable data to inform policy decisions, enhance service delivery, and ensure that SIS clients receive the support they need to transition toward financial stability.</p> <p>Outcomes reporting dashboards should be shared transparently with a working group of community service providers and governments to ensure accountability and informed decision-making (see recommendation 6).</p> <p>Community partners and clients identified the following data of interest:</p> <ul style="list-style-type: none"> • Rates and reasons for recidivism • Transition times and reasons from tier to tier • Average time it takes for employment and any associated recidivism • Rates of eviction for SIS clients • Average number of caseworkers over a client tenure • Release from systems (health, justice, etc.) onto SIS
Recommendation 6: Strengthen Collaborative Partnerships to Address SIS Client Needs	
Action 1: Create a working group with community service providers, including Indigenous-led organizations and government(s) (i.e., municipal,	<p>Rationale: The challenges and barriers faced by SIS clients are complex and cannot be addressed by the SIS program alone. Meeting the needs of SIS clients requires a systems-based approach that ensures access to essential supports, such as housing, mental health services, employment programs, childcare, and other resources that enhance well-being and promote self-sufficiency and independence. These interconnected issues often demand coordinated efforts from multiple service providers, many of which are funded through government contracts, to deliver holistic and effective support.</p>

<p>provincial, federal and indigenous) to address SIS client needs and guide program reforms.</p>	<p>While income assistance benefits remain insufficient to fully meet clients' basic needs, building strong partnerships with community service providers creates opportunities to fill service gaps and ensure a more seamless and client-centered support system. Collaboration can also prevent duplication of efforts, maximize the use of existing resources, and improve the overall efficiency and impact of service delivery.</p> <p>Ultimately, this systems-based approach acknowledges that no single program or organization can meet all the needs of SIS clients. It requires collective action, shared accountability, and innovative partnerships to ensure individuals and families needs are sufficiently met. The establishment of a joint working group between SIS administrators and community service providers is essential to fostering open dialogue, identifying service gaps, and developing pathways for seamless support delivery. Additionally, it provides a platform to identify and implement program reforms, enhancing the program's effectiveness and its ability to achieve its goals and desired outcomes.</p> <p>This working group should also focus on learning events and community access training materials to ensure that all agencies working to support community members have positive outcomes are privy to the most up-to-date and accurate policy and practices.</p>
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Contact the SPRP

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If you are interested in getting involved with the Saskatoon Poverty Reduction Partnership (SPRP) please connect with the Coordinator directly.

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