

# HOUSING DISTRESS in WINNIPEG

## IMPLICATIONS for POLICY PROGRAMS and SERVICES

2006



**Institute of Urban Studies**  
THE UNIVERSITY OF WINNIPEG

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## 1.0 Introduction

This is the Final Report of the research project “Structural Causes of Housing Distress in Winnipeg: Implications for Policy Programs and Services” undertaken by the Institute of Urban Studies on behalf of the National Secretariat on Homelessness (NSH). This research approaches the issue of homelessness from two interrelated world views: the first is that a person’s problematic relationship with access to shelter should be viewed along a continuum of “housing distress” from being safely housed to being absolutely homeless; and second, that the pathways through this journey be viewed in terms of their structural determinants, rather than personal risk factors.

The focus of this research is, as a result, oriented towards discovering themes that emerge from shared “lived experience” within social and political structures, naming those structures and confirming those themes embedded in the structures. The complexity of this approach is reflected in our review of literature, as well as our revised methodology.

### 1.1 Purpose of Report

This report presents a full accounting of the approach and management of this project, and therefore includes not only the analysis of data, conclusions and recommendations, but also a discussion of the revision of the methodology. The primary data collection tool, the “Ah-ha” workshop, is described not only in terms of technique but also in terms of field processes and outcomes. As such, some of the material in this report should be considered as an update to the Methodology report submitted in July of 2005.

### 1.2 History of Project

In January 2005 the National Secretariat on Housing and Homelessness issued an RFP seeking interest in research aimed at increasing our understanding of homelessness and ways in which the risk of homelessness may be reduced. Three sets of questions were included in the RFP from which proponents could choose. The Institute of Urban Studies proposed to address the following question:

*“What are the structural/systemic issues at the provincial and municipal levels that contribute to homelessness, and what changes could lead to the reduction of homelessness in the long term? How can policies, programs and services be improved to reduce the risk of homelessness? What are the most effective ways to deliver programs and services to integrate for structural and personal risk factors?”*



*What are the structural/systemic issues at the provincial and municipal levels that contribute to homelessness, and what changes could lead to the reduction of homelessness in the long term?*

## 1.3 Project Governance

The Institute of Urban Studies at the University of Winnipeg was the recipient of a research grant issued by the National Secretariat on Homelessness. The “project team” at IUS consisted of Director Jino Distasio, Research Associates Michael Dudley, Susan Mulligan, Gina Sylvestre, Marcie Snyder and Dianne Grant along with IUS Community Associate David Northcott and Community Researcher Harold Dyck. In addition, the project was undertaken with the guidance of a Steering Committee composed of representatives from some key agencies serving the needs of Winnipeggers in housing distress including Winnipeg Harvest, Neeginan Emergency Shelter and Siloam Mission. A methodology report, documenting the research to be undertaken, was initially submitted on July 29th 2005. The results of the consultation process, including group sessions and key informant interviews conducted during the winter of 2005 and 2006, are outlined in this final report.

## 1.4 Framework

This section sets out the scholarly framework in which the report was undertaken, in terms of the study area, focus of the research, area of concern, approach, methods and philosophy.

### 1.4.1 Study Area: Winnipeg and Manitoba

While the focus of our attention was on the Winnipeg context – and the participants in our qualitative research were chosen from this city – the policy environment at the Provincial level will also be of primary concern.

### 1.4.2 Focus of the Study: Structural Influences on “Housing Distress”

There are a wide range of social and economic influences and policies that are important when considering the structural causes of homelessness. These structural factors include, but are not limited to, housing, economy, service availability, incarceration and the social impacts of race. In this study, those influences are limited only to those having a direct bearing on the ability of individuals (and identifiable groups of individuals) to obtain affordable housing. For example, while a general discussion of macroeconomic conditions and trends is not included, the research project does consider ways in which housing and job markets – which respond to these conditions – impinge on the provision of shelter.

*These structural factors include, but are not limited to, housing, economy, service availability, incarceration and the social impacts of race.*



### 1.4.3 Area of Concern: Housing Policy and Service Delivery

This research focuses on whether housing policies and services aimed at alleviating housing distress can account for the structural factors identified. Policies and issues related to service provision are included in the discourse among potential structural factors.

### 1.4.4 Approach: Political Economy

A political economy approach to urban problems is characterized by an awareness of the metropolitan scale. This includes an acknowledgment of the influences of global capitalism, the role of institutions, real estate interests and government. Under this model, the importance of diverse cultural and the socio-psychological dimensions of space are also considered.

Drawing from this perspective, the present research seeks to uncover the political, economic, institutional, spatial, social and cultural dimensions of housing distress. This latter dimension must also include reference to the public discourse on “homelessness”, and how this concept is constructed.

### 1.4.5 Research Paradigm: Participatory Action Research

The research emphasizes the experiential dimensions of, and attitudinal and behavioural responses to, structural factors. This analysis is used to construct an experientially-based portrayal of structural factors and their impacts on peoples’ lives. Only through an understanding of these impacts may changes to programs and services be realistically proposed.

The research adopted a participatory action approach that emphasized collaborative inquiry. Participants and researchers engaged as “co-researchers” and “co-subjects” in an effort to democratize the process of inquiry (Reason & Heron, 1997). For this reason, the research depends to a great extent on the quality and depth of the relationships that the researchers were able to form with individuals in housing distress and with the agencies that are charged with addressing this issue.

Epistemologically, the researchers assumed a post-modern, transactional position, which views objectivity as an impossibility, and the researcher as inseparable from the phenomenon under examination. The research also adopted a cooperative approach oriented to a participatory action research model which is concerned not only with generating knowledge, but with applying this knowledge to address real-world problems.

This research investigates and confirms the structural barriers and systemic issues that impact those most concerned with homelessness: frontline staff, program and service planners, and of course, individuals in housing distress. By gathering these varying perspectives, it was intended to shed some light on the underlying understandings, assumptions, attitudes and beliefs about these structures that can inform thoughtful changes to policies, programs and services.

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## 1.4.6 Qualitative Methods

The study applied qualitative research methods to gather information based on a series of community-based “Ah-ha!” forums (GATT-fly, 1981), focus groups and key informant interviews. As a result, the analysis is not based upon numerical data, but rather a thematically-based review of the inputs provided by community participants. A complete discussion of the research methodology adopted for the study is outlined in section 2.

## 1.4.7 Project Principles

As the research is concerned with the interests of “vulnerable populations”, it was carried out with the highest attention to ethical considerations. As well, there are a number of additional principles that ensured the research team accounted for some important ethical and epistemological concerns:

1. The researchers recognized the heterogeneity within the economically marginalized populations of this province, and avoided using pathologizing categorizations such as ‘the poor,’ ‘the homeless,’ or ‘the underprivileged’ but instead conceptualized members of this stratified economic class as divergent social beings.
2. The research did not focus on the behaviours and appearance of people living within poverty, but rather on the material and discursive processes that continue to cause housing distress and socioeconomic marginalization among a growing population.
3. The research strove to begin a process of communicating ideas between communities, services providers, policy makers, academics and all research participants, to explain the perpetuation of extreme material poverty in our region, rather than identifying its occurrence. Working towards dismantling the most harmful impacts of poverty on the most vulnerable and stigmatized populations was the goal.
4. The research avoided considering one person as the representative for all members of a particular socioeconomic group, and made a conscious effort to avoid locating people within a homogenous entity that is primarily based on similar identity barriers.
5. The research stemmed from an awareness of the power imbalances among and between participants, community activists, policy makers, service providers, and the researchers themselves. As such, we approached the research in a way that was inclusive of many perspectives and acknowledged that each will play an important role in its progress.

## 1.4. 8Goals & Objectives

The goal of the research was not only to gain an understanding of the central issues, but to make policy and service recommendations that can better account for the structural factors identified in the research.

## 1.5 Types and Sources of Information

The literature employed for the study covers the period between 1962 and 2005. It consists of both academic social science research and documents from government agencies at all three levels, as well as anti-poverty organizations, community development organizations, and feminist organizations.

The report is largely based on the results of qualitative research conducted in Winnipeg, Manitoba in the winter of 2005-6. Those who participated in the research included individuals using partner agencies in a client capacity, as well as frontline staff from these and other agencies. Finally, the researchers conducted a series of interviews with officials from the Province of Manitoba and the City of Winnipeg.

Additional sources included quantitative data found in the 2001 Canadian Census, as well as the National Council of Welfare, and the Canada Mortgage and Housing Corporation.

## 1.6 Limitations

The research plan outlined in this document is further defined by some important limitations:

1. The research did not emphasize the personal factors that can impact housing distress.
2. As all members of the research team are housed and (for the most part) employed. Team members do not rely on income assistance/support and have not faced discrimination in the rental/housing and labour markets.
3. Middle-class values are assumed to be normative by the researchers whereas those of the socially and economically marginalized classes are not. While the researchers were aware of this barrier and attempted to overcome it, it is not possible to entirely divorce themselves from their own values and assumptions.
4. The selection of the steering committee members excluded a number of voices and the committee should not, therefore, be viewed as totally “representative” of the needs and characteristics of all those living in housing distress.
5. While some reference is made to impact of structural barriers on front-line workers at housing agencies and government departments, the emphasis is on how these barriers affect people in housing distress.



## 1.7 Organization of the Report

Following this introductory information, the report will present in more detail a description, summary and appraisal of our research process, with an emphasis on the “Ah-Ha!” workshop format. This is followed by a literature review that analyzes how structural factors have been discussed in the homelessness research.

With this foundation, the report proceeds to a thematic description and analysis of our consultation process, which leads to a synthesis of findings, conclusions and recommendations.

## 2.0 Context: Housing Distress in Winnipeg

Winnipeg’s population has been slowly and steadily climbing for a generation. The population of Winnipeg’s Census Metropolitan Area increased from 540,265 in 1971, to 667,210 in 1996 and increased to 671,274 in 2001 (Statistics Canada, 2001). The trend, however, is not experienced equally across the city. Winnipeg’s slow population growth marks a gradual movement of people and businesses away from the inner-city to that of the expanding suburbs.

According to Lezubski, Silver and Black (2000, p. 27) and Lezubski (1999, p. 5), an exodus of services, businesses and employment opportunities have followed this movement. They describe a process of inner-city decline and suburban growth whereby high-income families leave the area, lower-income families move in, and the inner-city’s tax base contracts, services decline, and housing prices drop. Ultimately, the inner city is left with a population experiencing low levels of “labour force participation,” and greater rates of unemployment and poverty as they become geographically concentrated in the inner-city (Lezubski, 1999, p.5).

In 2001 Winnipeg’s overall unemployment rate stood at 5.7% and the inner-city’s rate was 9% (City of Winnipeg, 2001). Although this figure appears high, this rate represents the entire ‘inner-city’ region and thus hides concentrations in given neighbourhoods. When inner-city neighbourhoods are viewed in isolation rather than within the entire geographic area the figures are considerably intensified. For example, in 2004 Winnipeg Harvest confirmed that households living below \$20,000 per year were concentrated in Winnipeg’s inner-city as follows: Centennial 67.9%; Logan C.P.R. 69.2%; Spence 66.9%; West Broadway 66.6%; Lord Selkirk Park 87.8%; North Point Douglas 59.9% and William Whyte 59.9% (Winnipeg Harvest, 2004, pp.37-38). Further, in comparison to the overall population, there was geographical concentration of unattached individuals and single-parent families headed by women residing in Winnipeg’s inner-city (ibid; City of Winnipeg 2001, p. 12). These neighbourhoods also experienced the greatest population declines in Winnipeg between 1971 and 1996 (City of Winnipeg, 2000, p. 7).



Winnipeg's inner-city comprises less than 20% of the city's total population but more than half of the city's social assistance case loads are concentrated there. The symptoms of extreme material poverty characterize these neighbourhoods: high crime rates, rampant unemployment, and low educational attainment levels all conspire to intensify housing distress (Janzen, Carter & McGregor, 2004, p 1). As employment opportunities steadily decline in Winnipeg's inner-city, poverty and its symptoms will necessarily continue to climb. As a result, social services become stressed, supports and programs erode and the combination these structural dependencies render housing distress to be an obvious outcome of these processes.

These aspects of poverty and housing distress in Winnipeg are also reflected in the larger provincial context. While the overall numbers of Manitoban homeowners have increased from 1991-2001, there are considerably more renters in housing distress than owners. For example, in 2001 30.5% of Manitoban renters were unable to access acceptable housing in contrast to 8% of homeowners (CMHC, 2004, p. 6). Among those households in severe core housing need almost 80% reported an annual income of less than \$20,000, and 28.1% reported an income of less than \$10,000.

The Aboriginal population in both Winnipeg and Manitoba is particularly vulnerable economically. According to the 2001 Census, Aboriginal families constituted 27% of households in housing distress in Manitoba. Aboriginal people living in this province earn a lower annual average family income than Aboriginal families nationally, and Aboriginal people in Manitoba earn almost half that of non-Aboriginal people in the province. The average family income for Aboriginal families in this province in 2001 was \$19,323; their median income was \$15,048. In comparison, the average Aboriginal family income nationally was \$22,332, with a median income of \$17,311, while non-Aboriginal family income in Manitoba was \$36,753, with a median income of \$32,384 (Statistics Canada 2001, Manitoba: 1-2).

These limiting economic conditions are reflected in the degree of core housing need among Aboriginal peoples in Winnipeg where almost 62% rent their housing. In rural Manitoba, 7% of all occupied dwellings by Aboriginal peoples housed more than one person per room and 16% of the population resided in residences with unsafe drinking water (Statistics Canada, 2001 Adult Housing Statistics for Winnipeg, p. 1). Moreover, 9% of this population is constituted by single parent families, with 86% of them mother-led, bringing the issue of housing distress to the forefront for the majority of Manitoba's Aboriginal population (Aboriginal Population Profile [APP] Families and Dwellings, 2001, pp. 1-2).

With these important contexts established, the report now moves on to an explanation of methods.

*The symptoms of extreme material poverty characterize these neighbourhoods: high crime rates, rampant unemployment, and low educational attainment levels all conspire to intensify housing distress (Janzen, Carter & McGregor, 2004, p 1).*

## 3.0 Methodology

The researchers employed a variety of qualitative research techniques to consult with both groups and individuals about the structural causes of homelessness. These techniques are discussed below in terms of the work with individuals in housing distress, agency workers, and policy makers.

### 3.1 “Ah-ha!” Workshops

The principal qualitative data gathering tool used in consultation with individuals in housing distress was the “Ah-ha! Seminar,” pioneered by the Ecumenical Coalition for Economic Justice in the mid-1970s (GATT-Fly, 1983). The steering committee for this project reviewed and approved this concept and a series of Ah-ha sessions were held in February of 2006. This process began with an informal test of the technique with a group of University of Winnipeg students .

Ah-ha! seminars involved facilitators working with small groups of people on the task of visually depicting their shared lived experiences. Queries concerning daily life – work, shopping, and access to services – are described by participants and drawn on large sheets of paper, rather than being simply written down.

The Ah-ha! format focus group meeting is conducted with drawings rather than flip-chart notes which facilitates participation and self expression. As such, it lends the research practice a capacity-building quality that a more standard meeting may not achieve. This form of research is designed to identify and communicate structural factors in the political economy that have an impact on people’s lives.

Participants visually place themselves within the economic system and investigate their lived experiences to enable a shared understanding of housing distress. Participants express personal experiences and common ground is established between focus group members. Participants are able to describe their own situations grounded within their experience of the world, and in doing so construct a shared portrait of the world. The objective is to construct a group perception rather than construct a consensus of understanding of the world “out there”.

For the purposes of this study, it is also essential to note that this format is ideally suited for work with people who feel otherwise disempowered by “the system”. As such, this method was utilized to engage people who felt shut out by the housing economy, thereby gaining an understanding of the barriers they have encountered – and the strategies they have used to overcome those barriers.

When administered thoughtfully and with respect for the lived experience of participants, the Ah-ha method:

- “encourages a high level of participation” asking for life experiences is a much more engaging process than simply asking for people’s opinions;
- “helps to ensure that the animator/recorder avoids the traditional role of teacher or expert” the participants are considered the experts when it comes to their own life experience;
- “places the participants in the centre of the larger picture that emerges, demonstrating that the world is in part their own creation” seeing that others share their experiences is validating; seeing that they are in fact actors and not merely beset by outside forces is empowering; and
- “gives the group a basis for testing general perceptions based on second-hand sources against their own experiences” participants will also be aware of and may indeed have been acculturated into accepting “common sense” explanations for the “way things are” (GATT-fly 1983, pp. 14-15).

The structure of the workshop was built around an investigative strategy that aimed not to ask about themes in an abstract sense, but rather to ask direct questions about lived experience. Instead of asking about the roles of the labour market or income in housing distress, participants were asked questions such as:

*Where do you work?*

*Where do you get your food?*

*How do you pay for your shelter?*

*Who do you live with?*

Each response generated a new pictogram. Each of these images was joined by a new line that made visual connections between individuals, institutions and other sources of power in society:

As participants discuss where they work and live, a description of the economic system begins to emerge...Consideration of the cost of [housing] puts the banks and other financial institutions in the picture. Often these issues will spark critical discussion of the role of these important economic institutions. In one way or another the various levels of government affect the lives of the participants and so they are added to the picture as they come up. At a later stage we invite the group to look at all the functions of the state, drawing in the ones that may not have been mentioned before, such as the military police and the legal system (GATT-fly, 1983, p. 28).

As outlined in GATT-fly (1983), the sessions were conducted not just with an “animator” but also an “observer” who was able to take written notes of the information and how it was being presented. The researchers were also aware that the drawings produced at the workshops would be considered “a reference point and a point of departure, and not an end in itself” (p. 26). Therefore, this information was regarded as a foundation upon which the remainder of the study could be constructed.

## 3.2 Evaluation of Workshop Process

The five Ah-hah! sessions included the participation of approximately seventy people. The number of participants in the sessions was as follows:

U of Winnipeg Student housing coordinators	14
Winnipeg Harvest	6
Neeganin	22
Siloam Mission	18
Low Income Intermediary Project	10

Leadership of the sessions was shared between three IUS staff members. Two hosts facilitated each session with the exception of the Winnipeg Harvest site where only one host was present. In these contexts the pictogram method of the Ah-hah! approach was utilized to provide accessibility to participation regardless of experience or language skills.

The philosophy governing the events required they not be dominated by the academic researchers. Attention to communication and use of language was integral to avoid creating barriers. The group picture-making style encouraged all participants to add to the imaging session and guide the creation of their own view of the community that they live in and experience every day. The workshop's guides helped set an encouraging attitude and sense of inclusiveness and openness for all to contribute, and to do so in a way that is uniquely theirs.

The method encouraged individual and group ideas to be noted and built into the 'picture'. Individuals illustrated how they forged community groups and made strategic decisions about daily survival. The pictograms illustrated how participants understood and navigated the many barriers and gaps that characterize the personal landscape of an individual experiencing housing distress.

At the completion of these workshops, there were both advantages and disadvantages to this approach. By applying this technique, the researchers were able to reduce barriers and have an open dialogue with participants thus ensuring that multiple opinions were heard and group consensus could be reached on some issues. The process of documentation and note-taking was transparent, which made for a visual display of the 'links' in the community, thus facilitating recognition of networks. This generated dynamic group interactions. Colour-coding helped identify priorities, and quotes and comments could be clearly displayed. Ultimately, there was evident pride of accomplishment in the quote, comments and picture analysis.

Some of the disadvantages included time limitations in the sessions. In some instances the researchers were aware that greater time was required particularly for larger groups. For example, sometimes there was too much focus on smaller scale drawings, with a loss of attention on the larger whole. This method required more time be spent within the community discussing the barriers that were identified by participants. Photographs of the pictograms should have been included in the research methodology to help convey the landscape of experiences presented by participants for this report.

*Individuals illustrated how they forged community groups and made strategic decisions about daily survival.*

## 4.0 Literature & Policy Review

The literature review is not exhaustive as it deliberately focuses on the processes that structure the conditions of life for low-income people in Winnipeg and beyond. Such a focus necessitates an avoidance of the common objective of much of ‘homelessness’ research, which explores the symptoms of extreme material poverty such as substance abuse, mental illness concerns, chronic unemployment, among others, as causes for housing distress. Rather, this work explores the systemic processes in historical, political and ideological context to untangle the roots of housing distress rather than detailing people’s responses to it.

### 4.1 Structural Factors of Housing Distress

The examination of the structural factors related to homelessness is guided by the conceptualization of “housing distress” along a continuum of housing provision. At one end of this continuum are those who are stably housed, while the other is constituted by those who are completely without shelter. Most importantly, this model considers all persons who are experiencing various forms of housing distress and are predominantly located between the two extremes. While this perspective builds on the commonly used conceptual tool of “homelessness” as a continuum, which has been popularized by ‘homelessness’ researchers and advocates, the numerous definitions of ‘homelessness’ itself (not to mention the stigma attached to it) has largely focused on the so-called absolutely or visibly homeless, which generally ignores those who are precariously housed as they are deemed to be separate entities (Levinson, 2004, p. 244).

The Canadian Mortgage Housing Corporation (CMHC) defines “acceptable housing” as shelters that are in “adequate condition, of suitable size” and “affordable” (2004, p. 1). They further distinguish between adequate, suitable and affordable housing, which refers to dwellings that: do not require major repairs, have enough bedrooms for each occupant, and cost less than 30% of a household’s gross income respectively (ibid.). Households where shelter does not meet these requirements are defined as being in “core housing need”. It is within these standardized parameters that we define housing distress.

Another important element of the housing distress paradigm relates directly to the structural causes of poverty. The fundamental cause of housing distress is “insufficient income relative to the cost of housing”. This project focuses on the systems that are positioned to provide or withhold income to all societal members (ibid., p. 517). The study examines social inequality in Canada generally and Winnipeg specifically through an examination of housing accessibility for individuals and groups within the labour market, housing market and social welfare income assistance programs.



### 4.1.1 Structural Inequality

Social inequality is a fact of life in North American society. Inequality refers to such consequential differences as they become socially structured and routinely practiced, which in turn shape daily interactions. This resulting “structural inequality”:

involves a process in which groups or individuals with particular attributes are better able than those who lack or are denied these attributes to control or shape rights and opportunities for their own ends (Grabb, 1993, p. xi).

Access and privilege are inextricably linked. People and groups are positioned in specific ways to either benefit or suffer from structural inequality. Those who are most advantaged have greatest access to societal rewards and privileges, which in turn strengthens their “rights and opportunities.” This effectively reproduces the power and privilege of certain factions to continue accessing such rewards (ibid.).

This study highlights Manitoba’s social welfare system, and the Provincial labour and housing markets as three essential areas of structural inequality that relate directly to housing distress in Winnipeg and beyond. To fully appreciate the reality of structural inequality in this region it is important to examine broader historical and political processes.

### 4.1.2 Wider Context of Inequality

In the post-war period (1945-1968) various strategies were used to lessen the harmful effects of inequality among Canada’s most vulnerable populations; this marked the institutionalization of Canada’s social safety net. Named the Canada Assistance Plan (CAP), social programs and services were universalized as all Canadians, regardless of personal characteristics, were guaranteed a national minimum of support by the federal government. That is, income support and services through social assistance, personal and hospital medical care through the Canada Health Act, and access to postsecondary schooling through federal subsidies, were afforded to all Canadians (Mascovitch, 1997, pp. 105-107).

In the wake of the signing of the North American Free Trade Agreement in 1988, the Canadian Federal Government legislated severe cuts to funding for social programs in the name of attacking poverty. In addition, federal transfers for social assistance, education and health care in the form of the Canada Assistance Program were greatly reduced. Unemployment Insurance was targeted; Family Allowance benefits were cut and then eliminated, and Old Age Security benefits were de-universalized all under the guise of the war on poverty (Rice and Prince, 1993).

These cuts to what once constituted Canada’s social safety net, which ensured that every citizen would be protected from the instability of the global economy, ushered in the beginning of a long-term process of deterioration within Canada’s diminishing welfare state (ibid., p. 92).

On April 1, 1996 CAP was completely dismantled and replaced by the Canada Health and Social Transfer (CHST). Under CAP the federal government shared the actual cost of healthcare and other social services with the provinces and territories, whereas the CHST was characterized by block funding based on a “mathematical formula rather than actual spending by the provincial and territorial governments” (National Council of Welfare, 2004, p. 1 [hereafter NCW]). In April 2004 the CHST was split into two major divisions: one “block” was allocated for healthcare and the other for three services, called the Canada Social Transfer, which encompassed funding for post-secondary education, welfare and social services (ibid.).

The consistent decentralization of Canadian social policy has resulted in larger groups of our population becoming more vulnerable by this dramatic shift in policy. As Canada has become a “minimalist and residual state welfare within a globalized economy dominated by trans-national corporations” (Pulkingham & Ternowetsky, 1997, p. 15), the systematic “retreat” of the federal role in social welfare as we shall see has been felt most profoundly by low-income populations. While “conditional” funding under CAP to that of block funding under the CHST (ibid.) appears to afford provinces and territories greater independence, considerably less funds are allocated to them directly for social provisions. The result has been a sweeping erosion of programs and services across Canada that low-income residents continue to depend on for their subsistence.

This policy transformation did not occur in a vacuum as the notion of the Canadian welfare state itself underwent a significant ideological shift during that time. The Liberals, the nation’s successive political regime, promoted a different form of social liberalism. Social policies were designed to protect those who failed in the market economy, rather than designing policies to protect them from the failures of the market (Rice & Prince, p. 93). While the idea of poverty was still under attack in the 1990s, as government ensured assistance was awarded to those who were deemed worthy and motivated to improve their lives, those who were not were severely stigmatized. McKeen (2005) suggests that staying in school, delaying child bearing and avoiding marriage breakdown were behaviours that were considered to reduce the risk of poverty and were therefore rewarded. This meant the model of the deserving/undeserving poor became legislated within Canada’s Unemployment Insurance system and Social Assistance system. As ‘clients’ were now deemed to be either capable and competent, or otherwise, they were granted benefits accordingly (ibid.).

As the contemporary focus has shifted toward individualization in Canada, the erasure of individual’s connectedness to social relations is central to preserving inequality. This concept is key to understanding the current processes of social policy that hinge on the dominating ideal of the normative citizen, who is male, urban, white, married, middle class, ‘able’-bodied, heterosexual, and Canadian born (McKeen, 2004; Winkler, 1998). That means that as all individuals become de-contextualized and prioritized within this hierarchical system of advantage, vulnerable populations continue to increase in size, their exclusion being ideologically justified (Novac, 1995). According to Wilkinson (1996), self-interested individualism is at the heart of cash market capitalism, as people appear to be more dependent upon their incomes than on one another, as the expression of need is perceived to threaten individuals’ income and financial well-being. One’s identity and worth are thus directly related to their income, rendering those occupying lower income levels as failures and responsible for their unenviable social positions (Reid, 2004, p.2).



Consequently, the us/them dichotomy on which neoliberalism rests has become more pronounced in Canadian society than it was a generation ago. This is due largely to globalization trends as Canadian governments compete globally by supporting corporate interests, decreasing social programs and services, and sanctioning relocations for large corporations to regions that offer inexpensive, dependent labour, few if any unions, and weaker state regulations (Bettcher & Lee 2002, p. 10; Fine & Weis, 1998). This not only means fewer jobs in Canada for the working classes and middle classes, but also points to a deliberate erosion of its welfare state that accommodates the interests of financial and business conglomerates. Thus, by shrinking manufacturing-based employment in Canada, in concert with an erosion of the public safety-net, the growing inequality between the rich and poor exacerbates social instability and by extension, aggravates housing distress. Put simply, under the current globalized arrangement, Canada's economy has and continues to make the very rich even richer at the expense of a much larger sector of the population (Reid, 2004; McKeen, 2004; Neysmith, Bezanson & O'Connell, 2005; Pulkingham & Ternowetsky (1997).

### 4.1.3 Welfare in Canada

Welfare, or social assistance, or income maintenance, was originally designed to provide subsistence income to individuals and families in Canada who have exhausted all other avenues of support. From 1966 to 1996 funding for welfare was based on that model and the provincial and federal governments shared responsibility for the programs under CAP, through funding arrangements and national standards. That changed in 1996, however, as the federal government assumed a purely financial role in the dispersion of social assistance and programs under CHST through block funding (Bach & Rioux 1996, p. 322).



While the provinces now received a reduction in cash transfers for health care, social assistance and post-secondary education under CHST, the “trade-off” of rolling funds into one lump sum payment meant the federal government removed conditions for spending those funds, except for one: provinces could not “impose residency requirements for those seeking such assistance” (ibid.). In April 2004 funding for healthcare was removed from the CHST block funding model. At that time the Canada Social Transfer was created whereby funding for social assistance and post-secondary education were rolled into one payment, whereas the Canada Health Act (established in 1984 under CAP) was preserved, rendering the universality of healthcare as the only social policy that survived the CHST (Silver, 1996). In 1998 the federal government stepped up its contribution to low-income families by introducing a National Child Benefit to low-income Canadian families. However, this complicated the funding arrangements as some provinces and territories deducted, or “clawed back,” the federal supplement as welfare income from recipients’ payments (NCW 2004, p. 1).

While it is tempting to think of an all-encompassing ‘welfare system’ in Canada, there are currently 14 social assistance systems in this country. Each province and territory operates their own welfare systems with a separate one for on-reserve Indigenous peoples (ibid.). Under the CHST the role of the federal government is severely limited and each province and territory has designed their own welfare systems to suit their financial needs but often at the expense of those who rely on it. According to the National Council of Welfare (2004) welfare incomes have dropped considerably over the past five years and constituted a fraction of average incomes in all provinces in 2004 (NCW, 2004, p. x).

Welfare incomes were further below the poverty line in most provinces in 2004 than they were in the late 1980s and early 1990s. While there is no official poverty line in Canada, Statistics Canada relies on three measures of low income set by the federal government, and are used as Canada’s unofficial poverty lines. Low income rates in Canada are based on Low Income Cutoffs, or LICOs, which are used by Statistics Canada and social policy groups as Canada’s poverty line (Webber, 1998; CASW [Canadian Association of Social Workers], 2004; Lezubski et al. 2000). Still, the NCW calculated these figures with the inclusion of the GST Credit and the National Child Benefit, which are federal supplements that are “clawed back” in some provincial welfare systems (NCW, 2004, p. 87). The NCW recommends a complete overhaul of the financial framework of welfare funding under the Canada Social Transfer, by eliminating the arbitrary system of block payments that fail to provide adequate income levels to welfare recipients, calling for eradicating all “claw backs” of child benefits (ibid.). The following section explores the effects of such policies in the Manitoba context.

*Welfare incomes were further below the poverty line in most provinces in 2004 than they were in the late 1980s and early 1990s.*

#### 4.1.4 Social Assistance in Manitoba

In May 1996 Manitoba's welfare system underwent a radical transformation. The passing of Bill 36 marked the beginning of Manitoba's Employment and Income Assistance Program, formally the Employment and Income Assistance Act (EIA), as it became responsible for administering the provision of provincial and municipal assistance, replacing the former law of the Social Allowances Act (Savarese & Morton, 2005, p. 7). By altering the philosophy of a program of "last resort" to that of one designed to help "people find a job or get back to work," employable, able-bodied welfare recipients were now expected to "maintain an active job search" to receive/maintain social assistance income. Such "welfare reform" based on workfare and learnfare (mandatory job training) was administered by the provincial Department of Family Services and the Department of Education and Training (MacKinnon, 2000, p. 57; Gorlick & Brethour, 1998). Participation in Employment First, an umbrella organization encompassing various employment-based programs and services, was now "mandatory for all income assistance recipients," and those who failed to comply with this regulation faced punitive financial reductions. Those exempt consisted of single parents with dependent children under the age of 6, elderly people, and residents in "authorized crisis facilities" (*ibid.*), otherwise known as the "worthy poor" (Bach & Rioux 1996, p. 323).

Welfare reform in Manitoba was characterized by direct cuts to payments among "employable" recipients. For example, shortly after the implementation of EIA, the Canadian Centre for Policy Alternatives reported that monthly payments to single people dropped from \$458 to \$411 in 1996, and childless couples were equally penalized (Savarese & Morton, 2005, p. 14). Yet the definitions of employability among recipients also suddenly changed within this revised system. For example, under the former law single parents with dependent children under the age of 18 were deemed unemployable, as they were involved in work that was not monetarily rewarded, whereas under the new system only parents with children under 6 were eligible for income assistance (*ibid.*, p. 7).

Entitlement to income assistance became severely restricted almost overnight under Manitoba's EIA, as punitive measures were directed toward those in receipt of welfare income. Consequently, recipients were forced to find attachments to the already overburdened labour market, subsist on incomes that were far below a reasonable living wage, 'deal' with cuts to formerly available services such as receiving student loans to attend university to supplement welfare payments, and were subjected to the stigma of living on social assistance (MacKinnon, 2000, p. 59). For example, in 1986 a single parent household with one dependent child received income assistance that was 56% of the poverty line whereas it was 52% in 2004 (NCW, 2004, pp. 66-67). Thus, the same people who turned to 'welfare' as their only viable option for income subsistence were now deemed employable under 'workfare,' even though their qualifications, life circumstances and access to the labour market remained identical under both systems.

Closely related to these cuts in social assistance is the fact that Manitoba has a dismal record on child poverty. From 1989 to 2002 Manitoba had the dubious distinction of being one of the top three provinces with the highest percentage of children living in poverty; for seven of those years, and as recently as 2001, Manitoba held first place. While Manitoba slipped into second place in 2002 it was not due to a decrease in child poverty, but rather the relative increase in the percentages

of poverty among children in the province of Newfoundland and Labrador. Most alarmingly, however, was that the child poverty rate in Manitoba in 2002 – 20.8%, representing 53,000 children – was almost unchanged from 15 years previously, when it had been 21.8%. Manitoba's child poverty rate has consistently been above the national rate and is in contradistinction to the House of Commons' pledge to eradicate child poverty by the year 2000 (Social Planning Council of Winnipeg [SPCW], 2004, p. 2).

It should be noted that the politicization of "child poverty" sometimes disguises the fact that children do not live alone. Family poverty has taken on new dimensions in Manitoba's market-driven economy as single-parent mothers in this province are the poorest in Canada. With 42.4% of single mother-led families living in poverty, they have the second highest rate of poverty among all family types in Canada, surpassed only by 45.6% of unattached elderly women (NCW, 2001, p. 41). Again, the family type with the lowest rates of poverty are among couples with or without children as they have two incomes to rely on, whereas the highest rates of poverty are reserved for unattached women in Manitoba, regardless of their age and household type (ibid.).

The severe mismatch between the shelter allowance component of social assistance and market rental rates is key to this research. Considering the fact that shelter allowances have been frozen at 1993 levels (\$243.00 per month for a single individual or \$351.00 for a family of four) – a decade of market rate inflation has dramatically impacted housing distress in Winnipeg (Janzen et al., 2004). Those receiving these penurious shelter allowances must inevitably seek the most degraded housing legally available, and dip significantly into their grocery budgets in order to afford them. As Janzen and colleagues (2004) observe, while these rates are on an individual basis quite low, it still amounts to \$102 million directed at Winnipeg's social assistance recipients, amounting to a massive transfer of provincial monies into Winnipeg's inner city. However, this transfer yields almost no benefit to local communities:

Considering the high portion of social assistance recipients living in private rental accommodations, a large percentage of this money is flowing into deteriorating rental stock that landlords have not been able to maintain due to budgetary constraints or that have been mismanaged by absentee owners. Due to this considerable leakage, it is essentially impossible for a neighbourhood to recapture any benefits from the steady stream of social assistance funding into inner city neighbourhoods annually (Janzen et al., 2005, p. 5).

Even if the shelter rate were to be increased, there is no guarantee that this would translate into improved housing. Janzen et al. (2004) claim that such an increase would only serve to increase monies received by slum landlords without ameliorating deteriorating housing stock.

While under the CHST provinces and territories are far more in control of their welfare systems, they overwhelmingly lack the appropriate funds and incentives to maintain them at acceptable levels. For example, in 1996 the Government of Manitoba reduced its welfare budget by \$23 million (NCW, 1999). Thus, when funding for social programs arrive in a "block" form to provinces and territories with numerous expenditures, it is in their best interest to restrict the number of welfare recipients

by lowering assistance payments, publicly shaming people from accessing the services, and actively discouraging potential 'clients' from attempting to access the services and programs that were originally designed to help those who are already disadvantaged by a highly competitive labour market.

The National Council of Welfare's (NCW) report on welfare incomes for 2003 illustrates the penurious nature of social assistance in Manitoba. A single employable adult received an annual income of \$5,567, which was 20% of the estimated average income (\$27,473) for a single employable adult; persons with disabilities received \$8,354 annually, which was 30% (\$27,473) that of their employed counterparts; single parents (the majority are female) with one dependent child received \$12,433, which was 38% (\$33,628) of their employed counterparts (the majority are male); and couples with two children received \$18,907 from social assistance in 2003, which was 26% of their employed counterparts' annual income (NCW, 2003, p. 31).

Further, welfare incomes have been consistently unstable in Manitoba. In 2003 annual social assistance decreased by 7.4% for single parents with one child in contrast to the 1986 annual income of \$13,977. The highest income afforded to this group occurred in 1992, as this household type received \$15,016. However, welfare incomes among couples with two children faced greater decreases within that period as they received \$18,907 in 2003, which was a 14% decrease from the 1986 annual income rate of \$21,984. Again, 1992 was the year with the highest assistance for this household type as they received \$24,894 for the year (NCW, 2003, p. 50). Thus, these figures illustrate that welfare recipients in Manitoba fit the CMHC's criteria for households in severe core housing need.

As the NCW concludes, "no other program of income support is as erratic as welfare" (2003, p. 33). In contrast to other programs that protect Canadians from the cost of living, such as buffers afforded by tax brackets in the income-tax system and federal government benefits from the GST/HST Credit to the Old Age Security pension and Guaranteed Income Supplement that annually increase in concert with the Consumer Price Index, welfare incomes are routinely "frozen" and even reduced by provincial territorial and provincial governments. Thus, single employable adults, adults with disabilities, and families with children in receipt of social assistance, are clearly unprotected by the fluctuations in the Canadian economy and their choices are similarly weakened and even diminished within the housing market.

#### 4.1.5 Labour Market

In the 1980s and 1990s the Canadian economy changed significantly. Economic restructuring was a hallmark of Canadian institutions during that period largely due to the growth and influence of globalized capitalism which, under liberalized trade rules, gave companies the capacity to spread industrial production worldwide. While many Canadians benefited from more than a decade of continuous economic growth under this new economic structure, many have been disadvantaged by it – a fact to which high rates of unemployment and polarized labour markets attest. As Canada is built around earnings as the primary source of income for its populace, one's relationship to the labour market has direct implications on their economic well-being (Lee, 2000, p. 53).

The labour market consistently punishes low income wage earners. While poverty rates have historically risen and fallen in concert with economic growth and decline in Canada, the trend was broken in the late 1980s as unemployment, underemployment, and the depth of poverty consistently grew despite Canada's recovery from recessions that peaked in 1996 (NCW, 2001, pp. 8-9). This necessitates that while the majority of Canada's population under the age of 65 were active participants in waged labour in 2001, a large percentage of them could not afford basic necessities. According to the National Council of Welfare's Poverty Profile (2001) and Burke, Mooers & Shields (2000) the current economic regime is designed to benefit large corporations and financiers as the labour market favours employers by creating a vulnerable work force. That is, employers benefit from restricting and limiting benefits to workers, paying their employees the lowest allowable wages, and severely limiting job security in the form of temporary and part-time work (NCW, 2001, p. 131).

Poverty is also directly related to family type or household type as it greatly influences one's access to the labour market. For example, single parent households with pre-school children are distinctly disadvantaged as participants in waged labour, in contrast to double parent households, as they do not have a second wage earner and they are required to pay for expensive child care services (Silver, 2000, pp. 1-3). Households with two income earners and no children have the lowest incidence of poverty (*ibid.*, p. 3).

Family type and levels of formal education are also important factors for determining poverty. In 2001 the highest rate of poverty among any group of people (67%), was among unattached women over the age of 65. Unattached women under 65 represent 55.3% of women in poverty and of women who were single-parents living in poverty, 61.8% did not have a high school education. For men, the picture improves only marginally. Men under the age of 65 who were not attached and did not have a high school education accounted for 45.3% men living in poverty and 38.4% of unattached men over 65 were without secondary schooling and lived in poverty in Manitoba in 2001 (NCW, 2001, p. 50). These figures represent the entire provincial population and are considerably higher for the Indigenous population.

Manitoba's economy has been relatively stable in contrast to other provinces as it continuously proceeds at a steady growth rate. With its diversified and slow growth economy the province does not benefit from sudden 'booms' that are enjoyed by its oil-rich western counterpart Alberta, but it also does not suffer from damaging 'busts' that can characterize resource-dependent economies. The strength of Manitoba's economy, according to Todd Hirsch, the province's chief economist, is its diversification as it relies on agriculture, mining, biotechnology, manufacturing, food production, aerospace, construction, hydroelectric production and exports, and federal financing and transfers (Hirsch, 2004).

## 4.1.6 Housing Policy

Homelessness is not only a housing problem, but it is always a housing problem. The central observation about the diverse group of Canadians known as 'the homeless' is that they are people who once had housing but are now unhoused. Canada's housing system once had room for virtually everyone; now it does not (Hulchanski & Shapcott, 2005, p. 6).

Markets are based on the principles of supply and demand. In 1993, the Canadian federal government eliminated the national housing program. This bolstered the private housing market and reduced the provision of affordable housing. In the resulting market-driven enterprise, Canada eclipsed the United States in our reliance on the private housing sector for shelter (ibid; Freeman, Holmans and Whitehead, 1996).

The privatization of housing amid a corporate-business friendly economy and a fragmented social safety net has meant a dramatic increase in housing distress that is severely affecting a larger sector of Manitoba's population. This is a multi-layered problem that requires a comprehensive solution. Community organizations have repeatedly asked for a "renewed commitment to social housing" by both levels of government that includes:

a commitment to increasing the minimum wage and Employment and Income Assistance shelter allowances...to rais[e] low-income households' financial capacity to pay rent...Low-income families need affordable, safe housing now. Governments must take the lead by working with community groups and non-profit housing organizations to build, acquire, develop and manage housing to ensure a long term commitment to affordability and adequacy. This will cost government money. There is no avoiding it. Making affordable housing a priority is an important choice to make and all 3 levels of governments ought to work together to make this choice. A long term, comprehensive, multi-government commitment is critical if we are to begin to make a dent in a problem that has been allowed to build for much too long (MacKinnon, 2005).

Housing has reached a crisis level in inner-city Winnipeg. The most acute problems point to the need for affordable rental housing, rather than ownership, as the latter remains out of reach for low-income families and individuals. Inner-city residents in particular have limited access to safe, affordable and adequate accommodations as the housing stock continues to deteriorate, pointing to the need for replacement housing in addition to upgrading existing stock. Vacant buildings are routinely boarded up and left to rot, and thousands of rental units are in need of major repair, while an equal number of families are enrolled on public housing waiting lists trying to access an already overburdened system (MacKinnon, 2005).

While there have been initiatives to improve infill housing, and revitalize existing housing stock by community groups such as the Neighbourhood Assistance program, these projects are simply too small to tackle the growing housing crisis in inner-city Winnipeg.

## 4.2 Policy & Program Delivery Structure

Housing and related shelter issues are integral to this research. The history of the policy and program delivery structure of housing in Manitoba and Winnipeg illustrate the context of policy devolution in Canada. As Carter and Polevychok (2004) point out, while the Canadian federal government led in the social policy arena in the 1960s, over the course of the 1970s and certainly in the 1980s their role became more of that of a partner with the provinces leading finally to the complete disinvestment on the part of the federal government in social housing in 1993, and the devolution of this responsibility to the provinces in 1996. As a result, between 1993 and 1998 Canada had “no national policy; virtually no federal funding; limited provincial funding; and a debate on who should do what as opposed to what should be done” (ibid., p. 4). This debate has also been involving non-governmental organizations at the community level, who are increasingly being called upon to deliver on affordable housing construction and programs while at the same time providing ongoing maintenance and management of this stock.

The situation in Canada is part of a much larger trend in politics and governance that has also been noted in the United States: “new processes and institutions – often nongovernmental ones – have become more central to public policy” (Kettl, 2000, p. 488). While public administration professionals may have been educated and trained under the assumption that social policy is the responsibility of government actors, they now need to operate in an environment in which this is no longer the case. The successful collaboration required between nongovernmental agencies and elected officials is a challenge given the different philosophies and organizational structures. This is leading to a host of problems, as Kettl points out, that are both place-based and process-based. Still, “despite these transformations, the expectations on government – by citizens and often by government officials – remain rooted in a past that no longer exists” (ibid.).

This is true of the delivery of housing in Canada, and in particular, Manitoba. While the City of Winnipeg maintains a small and “arms length” stock of public housing through the Winnipeg Housing and Rehabilitation Corporation, and the Province of Manitoba holds a much larger stock through the Manitoba Housing and Renewal Corporation. Increasingly, actual delivery of new housing construction is falling to community-based organizations. The result, as Kettl (2000) affirms, is “an extended chain of implementation. A vastly complex network produces the program, and no one is in charge of everything” (ibid., p. 492).

Housing is integrated into the web of contributing factors. The ability to “be in charge of everything,” is hardly possible. Housing services are an extremely complex policy area, involving: contracting, building codes, land values, real estate markets, maintenance, inspections and building technologies. Housing policy cannot be seen solely in terms of the construction and maintenance of housing units as it continually interacts with other social policy areas (Carter & Polevychok 2004). Health, economy, income security, and the well-being of distinct constituencies (aboriginals, women, children, the elderly, immigrants and the disabled) – all are intimately connected to a sound housing policy environment.

The following section provides a snapshot of program and policies at the municipal and provincial levels.



### 4.2.1 Plan Winnipeg 2020 Vision

As the primary document guiding planning and development in the City of Winnipeg, Plan Winnipeg 2020 Vision takes a broad perspective on a wide range of issues. As such its focus on housing is minimal. Section 1C, “Addressing Housing Needs” is concerned with how the city can “facilitate provision of safe and affordable housing” by developing “long term funding strategies” in partnership with other sectors; promoting by unspecified means home ownership among lower-income households; proposing tax measures; enforcing bylaws, inspecting and providing information; supporting non-profit housing groups in their efforts to acquire property; and demolishing houses where rehabilitation is not possible.

### 4.2.2 The City of Winnipeg Housing Policy (1999)

The involvement on the part of the City in the provision of housing is perhaps better reflected in the City’s 1999 Draft Housing Policy, which states:

Social housing construction and housing rehabilitation programs have been and remain the responsibilities of the federal and provincial governments. The City of Winnipeg is not prepared to replace in any way federal or provincial responsibilities in the area of housing (p. 1).

Within its narrow purview the policy states a range of activities in which the City can engage, primary among them being the maintenance and enforcement of standards, codes and by-laws as they concern safe housing. As well, the City can facilitate the formation of neighbourhood housing plans and leverage funding for programs from the other levels of government. The policy also recommended a shift in focus for the mandate of the Winnipeg Housing Rehabilitation Corporation from acquiring properties for rehabilitation, to “providing leadership to new and existing housing groups” in the implementation of their housing plans.

At the municipal level, it is clear that apart from the Winnipeg Housing Rehabilitation Corporation, the City’s involvement lies primarily with the maintenance and enforcement of standards, codes and by-laws as they concern safe housing. This City is also involved in the Winnipeg Housing and Homeless Initiative and contributes to the Provincial Affordable Housing Initiative.

### 4.2.3 The Province of Manitoba

The Province of Manitoba administers and delivers a number of housing programs that range from the subsidization of rent or rent geared to income based programs to funding the repair and rehabilitation of units (both within the existing portfolio and for qualified owners and renter in the private sector). The Province also manages a portfolio of units under its arms length corporation “The Manitoba Housing Authority” and plays in role in the Winnipeg Housing and Homelessness Initiative through its Neighbourhoods Alive! strategy.

More recently, the federal and provincial governments partnered on establishing a 50 million dollar Affordable Housing Initiative which will run over a five year period. According to the department’s webpage, “the AHI was developed to increase the

supply of affordable rental units and new housing available in Manitoba. This will be achieved by supporting the development of new rental and homeowner units, offering a repair/conversion option, homebuyer down payment assistance and rent supplements” (Government of Canada, n.d.).

#### 4.2.4 Winnipeg Housing and Homelessness Initiative

In response to growing pressure to deal with the homeless situation in the late 1990s, the federal government launched the Supporting Community Partnerships Initiative (SCIPI). This was a \$753 million dollar, three year initiative that was subsequently extended. The Supporting Communities Partnership Initiative was envisioned as the cornerstone of the Government of Canada’s strategy to deal with absolute homelessness. Winnipeg was one of the ten cities included in the first wave of funding. The result was the establishment of the Winnipeg Housing and Homelessness Initiative (WHHI).

From its inception in 1999, the WHHI was to provide a “single window” access point for housing programs being delivered by the three levels of government. The intent was to establish a seamless tripartite delivery mechanism that would ease the inter-governmental bureaucracy by concentrating services in one location. The WHHI’s mandate has been to address housing and homelessness in Winnipeg by focusing on the deteriorated housing stock in target inner city neighbourhoods.

While it is beyond the scope of this research to provide a detailed analysis of each program and strategic initiative, the intent has been to demonstrate that the overall government policy environment has shifted away from providing and maintaining shelter and supportive services to that of facilitating the construction and devolution of units and services to the non-profit sector. Few studies have been undertaken to quantify how this shift in policy has affected perceptions of residents regarding the units, the annual maintenance and administrative costs per unit and the effectiveness of the delivery model. Investigating the quality, cost, delivery and success of this housing model for persons in need is imperative.



## 5.0 Consultations

### 5.1 Ah-ha! Sessions

Contributions made at five “Ah-ha” sessions were integral to the findings of this project. They were conducted with diverse participants at several different types of service agencies in a range of areas of the city. Emergent themes from the sessions illustrated shared experiences by people in need of housing assistance. The results suggest a social service and housing policy environment that is failing to meet the needs – both utilitarian and emotional – of their clientele. Participants revealed a range of systemic barriers which take the form of:

- Poor and confusing provision of information that leaves people uncertain not only where to go for information or whom to turn to, but even what questions to ask;
- A hampered ability to secure rights partly as a result of the information barriers;
- Discrimination experienced by clients depending on age, gender and race and social status; and the violence faced by many individuals and families in their housing environments;
- Mutually contradictory rules and policies placing people in a variety of “Catch 22” situations which are extremely difficult to escape; and
- The insensitive bureaucracy that is more obstructionist than helpful.

The cumulative result of these barriers is a systematic failure to meet needs which forces people to improvise however they can to make ends meet. The end product is a housing and social assistance policy environment that nourishes a thriving underground economy driven by the underlying need to survive.

Each of these shall be discussed in turn; but first, we need to “set the stage” in terms of the portrait of daily life that emerged from the sessions. Italics indicate a direct quote from a participant.

## 5.1.1 The Lived Experience of Housing Distress

*“Go on the grind all day”*

Many participants in the “Ah-ha” sessions worked in the mainstream economy. However, most were only able to find low-wage temporary employment which contributed to their housing distress. Seasonal employment, often limited by location or other conditions, was also a barrier to securing income. Many day-labour positions require physical work that, in addition to often providing a low wage, cannot be secured by those who are physically limited in their range of abilities. This particularly affects older adults or disabled persons.

Often, income is in the form of social safety nets: Employment Insurance, Canada Pensions Plan, disability, widow’s pensions, Social Assistance, Workers Compensation or other charitable supports. Individuals receiving income through such supports will sometimes engage in volunteer activity. This unpaid work can bring personal and training benefits. Participants revealed that Social Assistance workers apply pressure to seek paid employment over volunteer work.

For people experiencing housing distress, sustaining themselves can present constant challenges. Grocery shopping, food storage and meal preparation all become more difficult when exacerbated by housing distress. Most single room occupancy hotel rooms (SRO) are not equipped for people to store and cook food. In addition, when people had income to purchase food, stores that serve areas where participants lived were perceived as more expensive than large grocery stores that serve suburban areas. Although participants frequented food stores on ‘sale’ days, few people actually purchased groceries to cook complete meals – largely because they lacked the home infrastructure (kitchens, storage) to support meal preparation.

In the absence of well priced nutritional food, people in housing distress also face compromised health. As a result of these barriers, many rely on food banks and soup kitchens for food. Typical charitable sources of food also include Main Street Project, the Neeginan Emergency Shelter, the Salvation Army, and Thunderbird House. This is not without its hazards: “recycled food” at other shelters/soup kitchens have made people ill. Relying on soup kitchens and food banks was seen as a choice between

*“Go on the  
grind all  
day”*

*-participant*



“dignity or food” by participants.

The relationship between location of housing and access to food (charitable or purchased) is critical to quality and quantity of nutrition available for the day. The daily journey to get food is accomplished on foot and at times with the free downtown bus service provided by the Downtown Winnipeg BIZ (the Downtown “Spirit”). However, this service is mostly intended for tourists, and as such stays in business district, doesn’t come all the way down Main St., and is of a limited nature (i.e. short routes, odd hours). But participants also mentioned that the public transit system (especially the free service) is important for transportation in general, going to medical appointments, and staying warm in winter. This reveals that routing and availability of public transit in general has an important impact in terms of enabling people to reach sources of food.

One significant relationship concerning food and income – which has been widely noted elsewhere – is the fundamental mismatch between the shelter allowance provided by Social Assistance and the actual housing costs people face, necessitating that the food budget be used to augment the rent money. Since the food budget is the only flexible item in the monthly expenditures, the number and quality of meals is regularly compromised to provide for critical needs in other areas. This leaves people unable to afford groceries and needing to rely on food banks instead. The question for many becomes “pay the rent or eat”? Daily life becomes a series of actions and choices that are essentially geared towards meeting basic survival needs.

For those who are at the end of this struggle – whose lived experience of poverty has a terminal conclusion – the question then becomes, where can people go to die? Many end up in the hospital, the Main Street Project, a hotel room in an SRO. For those less fortunate, they spend their last hours in jail, or on “the streets.” One respondent summed up this condition by saying that when people’s lives end in poverty, they can die “everywhere”.

As the above snapshot reveals, there is neither a common “pathway” to poverty and housing distress, nor a common coping strategy. Ultimately, however, what we learned from both participants and the literature review is that homelessness may always be housing problem, but it is not only a housing problem. As one participant told us during the “Ah-ha” session: “housing is just the object”, the most visible aspect of a much larger and systemic problem.



## 5.1.2 Barrier: Poor and Confusing Provision of Information

“You need to learn to talk their language.”

Over and over, we heard from participants that they encountered a wide range of barriers in terms of finding out about resources, opportunities, and even what their rights were. Too many departments and agencies simply “let you go” – unless you managed to start, build and maintain a relationship with an agency; but oftentimes this depended on the goodwill of a particular staffer, rather than the “structure” of that organization. Each worker is different; for some participants, it seemed that you needed to “learn to talk their language” in order to get the information you needed.

It became clear that there is a great need for people in housing distress to have access to high-quality and confidential information which includes legal advocacy. Participants perceived a proliferation of “unwritten” rules, unknown rules and discretionary information. Many expressed feeling that government and social service agencies were not forthcoming with information unless directly asked about a service. Several participants expressed that finding the right question to ask was difficult. Government, it was felt, should be more transparent, but it constructs barriers instead. Government workers “won’t inform you of your rights - won’t let you know what you’re entitled to”.

While the Winnipeg Public Library was cited as an information resource, most often people rely on gaining access to supports and information via word of mouth and other informal communication networks, such as friends, relatives and co-workers. Information and personal supports often come from the charitable groups that provide this environment without the cash support. Failing that, however, for too many people, navigating the housing and social service environment can be a series of frustrations.

*“You need to  
learn to talk their  
language”*

*-participant*

### 5.1.3 Barrier: Securing Rights

“How do I fight that, where do I go?”

There was a connection between the ability of people in housing distress to access information about tenant and social assistance rights and the ability to secure and enforce them. The “structure” within the housing economy presents another barrier which many people felt ill-equipped to challenge. “Ah-hah” participants expressed that in matters of conflict between a caretaker and a tenant, the social service agency will inevitably side with the caretaker. Participants felt that there was no recourse for tenants who were facing difficulties in their living situation. Accountability to this vulnerable population, either from a landlord or property management company, was virtually non-existent. One participant even longed for the days when they had a “slum landlord” – at least they could contact him. “Mediated Agreements” through the Residential Tenancies Branch are seen as a contract with no appeal. If a person is evicted, he or she is cut off from assistance and will likely become homeless.

Awareness, understanding and access to a citizen’s entitlements are irregular at best. The struggle to deliver on the conditions needed to have effective rights activism is difficult. As well, the language of human rights is not adequate to be effective in helping a person ensure food and shelter as a basic right. Even long-time tenants expressed feeling precarious in their ability to assert a concern given the number of people who would readily accept the accommodation without complaint. The participants also emphasized that a caretaker or building owner’s concerns do not include building a healthy, lasting landlord-tenant relationship. If one feels they have been discriminated against, “Human Rights (sic) tries to verbally dissuade you from filing any complaint whatsoever”.

### 5.1.4 Barrier: Discrimination and Violence

Issues relating to discrimination surfaced – particularly regarding a systemic failure to serve the needs of youth. Many young people enter the social housing stream at age 16 and report that they are treated unfairly. Young renters have been evicted from their housing units because they were offering shelter to friends whose names were not on the lease. Some younger participants felt that adult tenants on assistance were not treated in the same manner. This illustrates that regulations may not always serve the human need to be housed. Sheltering friends can result in eviction. This would simply not be tolerated in private market-rate housing. Young tenants also claimed to be subject to more noise complaints, even when not “throwing a party”.

While much attention is generally directed to the plight of single mothers, we were surprised to hear that young male single parents often encountered discrimination and found it difficult to access resources. Whereas a wide range of programs and support groups that they can be accessed by single mothers, single fathers felt that there were few services designed for their assistance and often have to go to extremes to get help. One single parent father also mentioned that while single mothers can often rely on a “word of mouth” support network from each other, fathers don’t always have this type of support.

*“How do I fight that, where do I go?”*

*-participant*

Discriminatory sentiments were also expressed among participants. One individual complained that sleeping in one of the shelters meant that he “got to sleep beside a bunch of greasy people”. This raises the issue of underlying insecurity faced by people in housing distress. The aggravating conditions that arise from sharing shelters and rooming houses with strangers coupled with the stress of dealing with hostility and negativity from neighbours and other clients can result in increased levels of violence. One mother in a Manitoba Housing unit spoke of how her mixed-race son was physically attacked and beat up so badly he had knuckle marks on his forehead and a black eye. Although she lodged complaints with Manitoba Housing, no action was taken.

The stress brought about by the threat or presence of violence has a major impact on the ability of individuals to secure housing, particularly over the long term. Housing complexes in core neighbourhoods are seen to have safety issues, but the shelters named by attendants were largely considered “safe places”. However, for many people the house rules that inhibit day-time occupation was a source of insecurity.

There are distinct differences in the needs among those in housing distress. For those with some sort of housing of their own, a daytime place to just “drop-in” does not exist. Occupants of hotel rooms or similar accommodations have limited space or controllable territory for social interaction or shared meals as previously described. For those in homeless/emergency shelter situations the lack of a 24-hour “safe place” to go to is a more pressing concern.

### 5.1.5 Barrier: Rules & Policies

“You get through the fence only to hit a brick wall”

The tenant or social assistance recipient attempting to secure their rights too often finds that, even if they do obtain the information they need, the information is either so confusing or so inappropriate to their on-the-ground reality, that it often places people in impossible situations – popularly known as “Catch-22” scenarios.

This conundrum is faced by many first-time renters or those trying to start over again following a past eviction, or recent release from incarceration. The need for a current housing reference immediately becomes a difficult barrier to overcome. In order to provide a current reference a person already needs to be renting somewhere else. If you were without housing, you cannot provide a reference. Similarly, if you have no job, you cannot afford housing. Without an address you cannot apply for assistance. If you cannot get assistance you cannot afford an address. Without an address you cannot apply for work. Staying at a residence of another person on assistance without being listed on their lease is an offence and can result in a loss of housing for more than one person. The cycle to obtain secure housing once in housing distress is both frustrating and perpetual.

Another example provided by a participant is as follows. An individual sustained a broken ankle and needed transportation to the doctor. A doctor’s letter was required to be allowed this transportation. In order to get to the doctor, the individual needed transportation. A participant described it this way, “you get over one restriction, and then there’s another”.

*“You get through  
the fence only to  
hit a brick wall”*

*-participant*



Manitoba Housing was also the subject of many complaints for confusing rules. Participants observed that in spite of lengthy waiting lists, units in MB Housing complexes would often remain vacant for long periods of time. There is on average, a two-year waiting period for MB Housing, and a lack of choice as to area where you live. Families with children are not prioritized for housing units.

Such complaints are not limited to the provincial social service arena. There are perceived gaps between agencies and criteria for housing as well. The gaps in services not only exist between governing bodies of Provincial social services and Canadian transfer payments, but also within non-government agencies and private landlords. There were questions about consistent housing policies and funding relationships among NGO groups that respond to people with disabilities and questions about the role of First Nations governance groups. Whether the existing policies are that diverse or not, they were perceived by our participants to be administered and interpreted inconsistently.

Shelters and not-for profit agencies were also the subject of complaints regarding their rules. The primary complaint was that people were forced to leave the shelters during the day. Other participants asked why Winnipeg was the only city where shelters charge per night. Participants also wanted to know why they were not aloud to stay for consecutive months, as is the case in Saskatchewan, Alberta and BC. One person complained that their room was searched for no clearly explained reason, leaving them to assume that it was because they paid for a room out of pocket rather than having welfare pay for it. Yet, by and large people recognized that in spite of flaws, and some gaps in service provision, the charities are staffed by “good people” who don’t make the rules. Incomprehensible rules and confusing bureaucracy was consistently the fundamental barrier for participants.

### 5.1.6 Barrier: Insensitive Bureaucracy

“The system closes the door”

Having to deal with frontline staff can be difficult and can depend on the person in the position with whom one is dealing. Social assistance case workers were characterized as “merciless and predatory,” perpetuating the miserable situation of navigating services. One individual reported how in spite of having bruised ribs and having not eaten for days, a worker still made them “run around” through the bureaucracy to get their assistance. The attitude our participants reported was as if “we made a choice to be poor”. Case workers may have studied the problem “but haven’t experienced it”. Some workers, it was reported, acted as though social assistance was coming directly out of their own pockets. This made the applicant/ recipient feel that he or she was at the mercy of the caseworker. Participants reported that they often felt they needed to lie to achieve an outcome, and were frustrated with the process.

Although social assistance is supposed to be delivered in a confidential manner, often it is not. For example, job search processes require documentation for assistance recipients. Prospective employers are required to sign a form saying that the assistance recipient has asked about a job. This automatically identifies the applicant as a social assistance recipient which can both carry a social stigma and breach confidentiality. In addition, the Province does not assist in acquiring a

*“The system  
closes the door”*

*-participant*

personal phone line but instead requires that recipients share a group phone line. Participants felt that prospective employers would, sooner than later, recognize this number, and prejudge their competency for the job. It is also not uncommon for Welfare investigators to ask questions of a recipient's neighbours. Participants described this breach of confidentiality as "tagging" that person as someone on welfare. The social stigma attached to "welfare" makes these contraventions of confidentiality a barrier to self-esteem and efficacy.

There is clearly a need for institutionalize advocacy: as one participant put it, you "shouldn't have to be an activist to get help". However, the Province will not fund advocacy. Without adequate access to advocacy, it would appear that, in the face of the obstacles described above, some otherwise law-abiding people are turning to other strategies in order to cope and survive.

### 5.1.7 Nourishing the Underground Economy

"To make ends meet, you got to cheat"

Many participants suggested that income and other services are often obtained in the "underground", "grey", or barter economy. The apparent, cumulative effect of placing large numbers of people within a system in which they are chronically under-funded, obstructed, confused, faced with poor response times, discriminated against, and forced to adhere to unrealistic and mutually contradictory rules and regulations, is that such people will naturally consider this system hostile to their own best interests. They are often forced to resort to alternative, and sometimes illegal, measures.

Many people spoke openly of having to lie to welfare to survive or of "borrowing" from stores. Participants faced tangible threats of hunger and poverty and often felt that morality needed to take a back seat to necessity. Monthly shelter provision is a mere \$236.00 per month for a single recipient. This is so inadequate that the balance for rent must come from the grocery budget, or some outside source of sustenance, legal or not. As one participant put it, "sometimes we have to break the law so we can eat something". Panhandling is discouraged, but "if you're walking up and down the street you can do it".

Outright illegality, such as dealing in drugs, is not uncommon. One of the most poignant and disturbing examples that emerged from the sessions was the story of grandmother of several children. Not only had she lied to her caseworker about the fact that she was essentially the main care provider of her grandchildren, but that she was selling her own prescription pain medication – which she needed to control her arthritis – on the black market just to feed them.

The other aspect of the underground economy is the so-called "Grey Market" in which welfare recipients work on the side. While it provides badly needed supplementary income – to say nothing of valuable skills and services – it is supposed to be reported to the caseworker, but often is not. Because any reported income is directly deducted from an assistance cheque, many felt it was hardly an incentive for self-directed action.

Depending so heavily on a shadowy economy increases the threat to an already

*"To make ends meet, you got to cheat"*

*-participant*

insecure group of individuals. People in housing distress are more vulnerable to drug dealers and scammers. They are at greater risk of becoming either victims or perpetrators. However, this pattern of working around the system is found not just among welfare recipients, but also among those who serve them. Conscious of the “claw-backs” caseworkers enforce, third-party agencies will also avoid providing certain information to the authorities, or otherwise turn a blind eye to activities that might cost their clients their benefits.

### 5.1.8 Struggles and Coping Strategies

“We want to have hope”

What emerges from these contributions is a portrait of impediments and challenges against which those in housing distress must struggle. One has to “fight to get the necessities” and navigate the labyrinth of bureaucracy. There is a decided lack of resources outside the core area and while this concentration improves access for those in the centre of the city, it also concentrates poverty in the core, and proves a barrier to seeking other living arrangements. For this and other reasons the city of Winnipeg was often viewed negatively.

In conducting the ‘Ah-ha’ sessions with individuals in housing distress, we identified barriers and systemic gaps in the provision of safe and secure affordable housing. Through these workshops, we sought to discover what could be done to improve the provision of services based on the lived experience of individuals. A significant gap between what individuals need in terms of affordable housing, income, food and shelter and what the system is capable of providing was revealed. The overwhelming perception that both individual case workers and agencies can be hostile and unsupportive of those in housing distress also emerged. Competition and even hostility between individuals and organizations over what few resources are available was another considerable issue.

Yet, for all that was reported about the ongoing struggle to make do in the present system we also heard a great deal about the sense of community that exists in soup kitchens and food banks, and how even though they may not have money, they are rich because they have each other. The struggle engenders “[an] endless, greedy need for each other”. People are there to support each other, share and communicate, thus increasing the range of choices available. The shelters were praised for being structured and comfortable, and the shelter culture was also cited for its diversity and the humour that can be found there.

However, soup kitchens and other charitable organizations are not sufficient to address the challenges described within this report. We also heard about what other sectors could be doing. Businesses, for instance, also need to help the community. Participants felt that grocery stores that throw away product such as baby formula when it can still be safely consumed could rethink their policies. Low-income parents would like to see a product such as this being donated to the community. Non-Government Organizations are also viewed with some doubt, as they are not permanent and in any case are sometimes seen as an extension of government.

*“We want to have hope”*

*-participant*

There are also things that individuals can do. Our participants spoke of how they work on “Personal Action Plans” that sets goals related to getting out of shelter settings, and looking for chances to “build themselves up”; plans that can help them to attain personal goals. Goals like employment, maintenance of a personal space, enrolment in a treatment program, taking responsibility for self, for sleeping space and observing rules were all part of how participants saw themselves improving their housing situations. The stigma of “welfare” was seen by one as incentive: “so long as the stereotype exists, we’ll keep fighting”. This was best summed up with the sentiment, “we want to have hope”.

Clearly, when given adequate supports, people can “build a strong base,” “attain, maintain”—and if necessary, “start all over again”. What remains for those contributing to the structures of those supports is to ensure that they are put together in a manner that is fair, just, equitable and sufficient to help people achieve their goals – not to tear them down again.

## 5.2 Service Providers

On Thursday February 23rd, a breakfast meeting was hosted with representatives from key service agencies in the city. This included staff members from Neeginin Emergency Shelter, Siloam Mission, Ojijiita Pimatiswin Kinamatwin (OPK), the Low Income Intermediary Project, Manitoba Urban Native Housing Association, Winnipeg Harvest, Stradbroke Youth Services, Sage House, SAM Management, Winnipeg Métis Association, and the IUS Research Team.

The session was structured around the following three questions which were used to stimulate discussion:

1. *What can you tell us about your clients' most important housing needs?*
2. *What are some of the challenges and barriers your organization faces in terms of accessing, administering, and delivering municipal and provincial government supports to your clients?*
3. *What is the one thing you would like us to tell policy makers about the challenges your organization faces?*

The questions were oriented toward identifying elements within the structure of provincial and municipal government supports that may be in need of examination as they relate to, and exacerbate, housing distress.

The responses from the group are synthesized below thematically.

### *What can you tell us about your clients' most important housing needs?*

Perhaps the most consistent thread among the group was the shortage of housing units, especially for aboriginal families. The situation was compounded by growing waiting lists and a housing stock viewed as being in generally poor condition. Few opportunities to remedy this situation was discussed given the lack of support and an unwillingness of private sector owners to make meaningful changes to their rental units.

However, consistent with the findings in the literature review, service providers stated that the problems their clients face were always about housing, but not in isolation of other factors. As such, housing affordability needs to be seen in connection to source of one's income, and their general lack of financial resources to address change: as rents go up, the gap between income (social assistance) and rent cost has continued increase – financial resources have not met the need. This situation was observed as resulting in increasing numbers of persons having to use “food money” to offset shelter costs. There is, for example, a particular irony about a situation such as that faced by “at risk” youth offenders who are employed by a renovation agency that does work in the North End, but can not afford to live in the houses they rehabilitate.

Gender was also raised as an issue: there needs to be a safe place to send transient/homeless persons. Although facilities for men exist, there are too few spaces for women. Safe and supported housing in general is needed, but this sense of safety needs to extend outside peoples' place of residence. The urban environmental

context in which so many shelter spaces in the city are found often result in people go outside their doors only to face addictions, violence or other threats to their security. Because of this it is very difficult to succeed for people trying to make a new start. As a result the agencies see the same people coming back over and over again. A quality place to live can go a long way to enhancing client self-esteem, and people need to participate in creating their physical shelter to feel like it is home - but these opportunities are tough to find. Single room occupancy hotels are most often a place of last resort and those living in these precarious shelter environments face the challenge of securing a long term and stable housing arrangement.

The issue of supportive housing was also raised. Accessible social services support is needed so clients can not only acquire apartments, but live independently. It was also stated that there is a need for hospice housing with “end of life” care, but that this is an issue that is seldom given sufficient resources. Moreover, it was felt that many people living in poverty with illness end up dying alone, in a cramped hotel or rooming house, lacking the dignity afforded to those with adequate resources and supports.

In keeping with the results generated from the “Ah-ha” sessions about food issues it was noted that under financial pressure of inadequate Social Assistance and low income, it is extremely difficult to obtain safe, quality, and affordable food. The connection between access to food and housing is especially true when families are forced to raid their food budgets to pay the rent. This is not just a matter of Social Assistance rates: the second highest food bank users were observed as being the working poor.

The bottom line: more work needs to be done to ensure that people have access and can afford housing without being subject to lengthy waiting lists.

*What are some of the challenges and barriers your organization faces in terms of accessing, administering, and delivering municipal and provincial government supports to your clients?*

There appears to be a mismatch of needs between the government and the service providers. Key program outcomes are funded over one, two or three year contracts, and the design of the funding model promotes irregular response over time and is not self-sustaining. To respond, the funding mechanism needs to extend over a longer term to address housing distress for multiple perspectives. Short term funding has resulted in agencies being unable to plan for the future, or know where their funding is going to come from. Nationwide Manitoba ranks lowest in terms of financing emergency shelters and in this province agencies get the lowest per diem rates in Canada. What is worse, in some cases agencies report that the Province is behind in meeting its funding commitments. Agency staff contended that their services are not a priority of government; yet a failure to support these shelters should be seen as a drain on general health and police resources.

This mismatch shows up in a number of significant ways in the interface between the agencies and the government. Many felt that agencies are ostensibly delivering a public service on behalf of the government –with provincial funding – yet they are required to pay provincial sales tax (which could be used more effectively by

*...many people living in poverty with illness end up dying alone, in a cramped hotel or rooming house, lacking the dignity afforded to those with adequate resources and supports.*

the organizations). It was contended that agencies should also receive discounted rates from Manitoba Hydro for their heating costs. These are just two examples of substantial financial burdens that could be eased through more thoughtful public policy.

Participants also spoke of a mismatch between clients and government with which these agencies struggle. People are seen as objects rather than participants in social policy, and as such people don't feel they are a part of the process. Clients lack adequate knowledge of how the government works, and have to search piece by piece. Advocacy could help fill this gap, but it is provincial government policy not to fund advocacy and there is active discouragement of this role.

Many participants commented on how government sees itself functioning. The sessions revealed that people in housing distress do not believe government sees itself as being responsible for feeding people. They see this as having been off-loaded onto citizens – such as those representing the agencies in question. A stumbling block in terms of changing these attitudes is “bureaucratic inertia,” which also contributes to the obstacles in the way of clients meeting their needs.

Agency staff commented that rules and regulations often run counter to what people actually need. For instance, Social Assistance policy would rather see people go on endless job searches, rather than using their time to engage in unpaid work or volunteer in their communities. These are not considered by the Province to be “valid” activities, even though it would likely make individuals more employable, and also return benefits to local communities. The agencies at the table also spoke of the need for more “human infrastructure”, volunteers who would be able to carry out their service. This need could be filled by some people on Social Assistance would be willing to provide but are not permitted to remedy.

The issue of training and employment was seen as key. Participants indicated that the province is importing skills/trades people, rather than educating and training the people who live here. This was seen as being extremely short-sighted and negligent of community economic development opportunities.

*What is the one thing you would like us to tell policy makers about the challenges your organization faces?*

Agencies need to adopt “one voice” when addressing policy makers. Those working at the ground level know what needs to go into policies to make them effective and representative of their needs. But at present there is no province-wide housing strategy, and there should be pressure at all levels to develop one. A key element of such a strategy would be stronger guarantees of funding sustainability with programs. Also, the province needs to recognize the need to allow for, and institutionalize, advocacy for individuals. Advocacy groups have fallen apart; there is no mechanism in place to build democracy or processes in place to enhance democratic participation. This is particularly important to make it easier to engage Aboriginal community members in meaningful ways.

The other major theme that emerged on policy was clearly financial. There has been a significant decrease in the provincial spending on housing since 1999. The Province

*People are seen as objects rather than participants in social policy, and as such people don't feel they are a part of the process.*

needs to increase rather than adjust existing figures. Agencies need to receive a consistent per diem rate across the board to shelter those most in need. Currently, per diem provisions for human shelter are half as much as those dedicated to sheltering animals.

Yet such policies are not the sole responsibility of the Province. All levels of government should adopt anti-poverty legislation. Part of this would involve recognizing the transition that has taken place in housing over past 20 years: seniors and people with disabilities have moved out of institutions and are living independently and need adequate housing and services.

On a general level, the interface between the three levels of government, the agencies and clientele needs work. The federal government needs to orient its social development strategy toward strengthening social capacity. There is clearly room for a larger federal role in addressing housing needs. At the same time, instead of focusing on “federal bashing,” advocates and agencies should take the provincial and municipal governments to task for their shortfalls in providing for the poor and in supporting the social service infrastructure.

A link between housing and the need for additional supportive mechanisms was raised. People with mental/special needs can live independent lives but support from the health sector must be expanded. This was noted as an area to work on as building stronger community links to ensure that those persons in need of supportive services do not end up forgotten in a rooming house or hotel.

Ultimately, the people and the government are dependent on each other; there needs to be better and more effective dialogue on these issues.

*Currently, per diem provisions for human shelter are half as much as those dedicated to sheltering animals.*



## 5.2.1 Service Providers: Summary

Service providers were consistent in their vision of making Winnipeg a better place to live for those most in need. The issues raised covered not only the physical aspects of shelter but that many other important sectors from health to what was called “human infrastructure.” It was noted that a concerted effort is needed to address the current shortfall in support. There is no doubt that more housing is needed but without the related services and supports, building more units will not solve the problems experienced by many. The major actions emerging from service providers included:

- The need for long-term core and stable funding mechanisms for agencies;
- The timely delivery of government supports and programs;
- Resolving the confusing and detrimental interface between the agencies and the government: e.g., provincially-funded agencies paying PST, expensive hydro bills;
- The need for a funded and institutionalized advocacy role;
- The government role in providing for low income persons needs to be acknowledged and strengthened;
- Addressing the rules and regulations that run counter to what people actually need;
- Developing a provincial housing strategy;
- Developing anti-poverty strategies at all levels of government; and
- There needs to be better and more effective dialogue on these issues between citizens, agencies and government.

### 5.3 Policy and Program Environment

The information within this section is synthesized from interviews with representatives of provincial and municipal departments related to housing. These individuals were by and large associated with the delivery of programs, rather than the actual formation of policy. Comments are not ascribed to individuals, and are organized thematically.

Historically, the City of Winnipeg did provide social housing, social services and public health services. In the past, social housing was funded on a three-way split, with 50% being the responsibility of the federal government, and then 25% each provided by both the province and the city. Housing units were being built, but the units did not always meet the needs of people on Social Assistance. In 1999, all housing responsibilities were turned over to the Manitoba government.

Currently, the role of municipal government is much more constrained. The limited powers of the city are set out in the Housing Policy (1999). Nearly a decade later, no expansion to housing policy has been made. Within their limited mandate, the municipal government can make certain provisions to increase affordable housing stock. While the City of Winnipeg cannot actually build shelters, it can acquire buildings, and small lots. These lots can, in turn, be offered to non-profit housing groups. Without heavy subsidies from the City these sites could not be developed. The City, through its Community Services department, also maintains several functions related to housing. A relocation service in cases of fire or other types of emergency evacuations is in place. The boarded-up building bylaw has also encouraged a positive trend by putting old buildings back on market, rather than demolishing them. Fire inspections on rooming houses are also conducted every two years. While all housing constructed and maintained in the city needs to adhere to the National Building Code, there is no housing standard for rooming houses, which leads to a wide disparity in conditions. General housing inspections are conducted on a complaint basis only.

Informants contended that the City of Winnipeg is not prepared to put money into health, supportive living, addiction supports or a “whole health” approach. Comprehensive reforms are required at all levels. A change to the Municipal Assessment Act is required in order to secure tax exemptions for city shelters which would increase operating budgets. Because housing distress is not just a problem with “housing,” a more coordinated, integrated approach is desired, one that would be more multi-disciplinary and intergovernmental. There is a need to be able to address a wide range of social, health and financial issues if people are to be adequately housed.

Some integration of service groups does exist. This includes a downtown committee for safety with an independent working group, and an ad-hoc committee on housing. Community service, paramedic, and other “first responders” are also integrating services. These front-line service providers often find that dealing with homeless individuals is like a “revolving door” where people in distress are moved from hospital, to shelter, to street and back to the hospital in a cycle of crisis response. Without integration of the necessary programs and services between the two levels of government, the needs of people in housing distress are not adequately met. While the city has had a good relationship with Neighbourhoods Alive! staff, there is a great need for more municipal-provincial cooperation with respect to program

*...there is no housing standard for rooming houses, which leads to a wide disparity of conditions*

delivery and service coordination. This can involve communication, education and the sharing of infrastructure.

This is a particularly significant problem as it concerns public health. Since Unicity (1972) there is a major anomaly to the amalgamation. Public health was not included in the amalgamation of departments. Only those neighbourhoods included within the original (pre-Unicity) boundaries of the City of Winnipeg were included within jurisdiction of city's health department. Other areas brought into the city after Metro (St. James, Transcona etc.) are under the jurisdiction of provincial health authorities. This leads to a highly confusing situation in which houses on one side of a street will be under one jurisdiction, and those on the other side of the other.

Informants also noted that as a result of jurisdictional conflicts and confusion, some public health issues as they relate to housing, such as insanitary conditions, are dealt with very slowly, if at all. The provincial authorities will sometimes fail to act on these complaints, leaving the city's department to pick up the case. Sometimes residents are left to battle between the provincial and civic health departments. An outcome of this jurisdictional conflict is that it has been very difficult to get both levels of politicians to sit down at the same table to coordinate services.

The Provincial perspective on these issues is similar in some respects to that of the municipal informants with whom we spoke. They believed their programs are capable of contributing significantly to addressing the issues, but that other levels of government need to be more involved. Between the two levels of government there is, to some extent, parallel systems in place for low-income housing. The province has a number of shelter benefits for different needs and constituents. They are aware that the SA shelter allowance rates are not keeping pace, so they offer rental supplements and subsidy programs. These are for people earning an income in order to cover rental gap rather than for Social Assistance recipients. In fact there are so many different shelter programs it can be confusing to clients. The province is now moving to what is being called an "Integrated Shelter Benefit" that will streamline all the various shelter programs.

The Provincial policy environment concerning housing continues to evolve. Phase II of the Federal/Provincial Affordable Housing program (2002) will now be targeting mid-income range households, and not just social housing tenants. This is because the province of Manitoba wanted more flexibility to also include homeownership in the program.

Informants acknowledged that the Affordable Housing program had significantly improved the availability of units. As a result of the Housing Policy and Neighbourhoods Alive!, some neighbourhoods are now in their second round of planning. The City requires neighbourhood organizations to have plans for funding to ensure community buy-in, not just that of a small group of people. Plans and planning processes are in place at both levels of government which have helped to raise awareness of the issues at the neighbourhood level. This process has helped increased awareness of the needs and capacities facing neighbourhoods in distress.

There are a number of ways in which the province works to make housing affordable for people. In addition to an inquiry line, the Manitoba Housing Authority office has "satellite offices" within neighbourhoods which operate as "storefronts." There is also a website.

Yet our informants acknowledge that it can be “dizzying” going through the process to get housing, to access information and put it to their personal use. The Winnipeg Housing and Homelessness Initiative “single window” was intended to make it easier. Because there are so many programs, and so many applications, it can be confusing.

WHHI is streamlining the application process, but it currently remains confusing for many people. The Affordable Housing Initiative and WHHI offices are intended to serve housing corporations and community organizations, to help them get funding to renovate and build housing for individuals. They do not provide service directly to individuals. In order to get assistance, individuals need to go to Manitoba Housing office storefronts in their communities. Health care and support workers will also help people access housing. There is also an Urban Native program that acts as an interface for individuals, and the array of third sector, not-for-profit housing agencies to which people can go to in their own neighbourhoods. If they go to the WHHI office, individuals will be referred to these offices by staff. The reality is that people often have to go to more than one location, potentially visiting multiple storefronts in various neighbourhoods. Most people find that even when registered on a number of waiting lists, the average wait for housing is still three-five years.

One way that Manitoba is working to ameliorate wait lists is through the creation of a Housing Registry that would be updated with all housing units available on the market. Along with the Integrated Shelter Benefit, these are both positive steps in addressing some of the shortcomings identified in this research.

We have seen that from the point of view of the individual in housing distress it can be extremely frustrating and difficult to learn about personal rights and entitlements and to secure them. Our provincial informants point out that while there is no Provincial Advocate office per se, there is the office of the Human Rights Commission (7th Flr-175 Hargrave), as well as the Residential Tenancies Branch (302 - 254 Edmonton Street) and the Provincial Ombudsman (750 - 500 Portage Avenue). There is a formal process for complaints under the residential Tenancies Act. Manitoba Housing Authority tenant relations staff often acts in a liaison capacity, but not advocacy. In Manitoba Housing and Renewal Corporation units new tenants are visited by an Authority representative who provides contact information in the event of a housing problem. Additionally, some community groups in West Broadway and Spence have put in place tenant-landlord relation committees.

Another issue that was raised in consultation was the “Catch 22” of needing references for housing. Informants from the service provision industry insist that references are necessary. However, first-time tenants in MHRC units should not have a problem securing housing without a reference. Bad references on the other hand will effect housing provision. Informants indicate that it is also possible to lie about having bad references.

The issue of violence was also raised. In cases of violence faced by tenants, there are security measures in place. While there is no on-site security, MHRC units have a 24-hour line to call for security to be dispatched.

There is a recognized need for more coordination, and the province is already working in this direction. Recently Manitoba started up “Integrated Service Delivery Centres,” which will be able to deal with complex problems faced by members of the

community requiring the intervention of a variety of government-delivered programs. The first to open was the River East Access Centre. Additional centres are planned in Transcona, and the Inkster area. They will offer:

- Accessible program information and application forms at all sites;
- Integrated reception and referral functions;
- Co-ordinated intake and case management functions;
- Service delivery staff organized into interdisciplinary teams based on neighbourhoods or communities;
- Service coordinators links to appropriate services and staff across programs;
- Consolidated service plans address multiple/complex needs; and
- Managers and team leaders with cross-program responsibilities. (Manitoba Family Services and Housing 2003).

This sort of interdepartmental action is well-recognized and happens in a number of ways. There are interdepartmental “working groups” at the Provincial level that include members of the public. There is also a great deal of informal interfacing between staff involved in Provincial housing service delivery, and those involved in social services.

Participants complained that the Provincial government needs to “strengthen its own role in terms of helping the poor”. However, our informants also stressed that while they felt services did exist, improved communication and further coordination of those services would reduce the frustration and stress associated with accessing safe and affordable housing.

Informants questioned why the Province does not assist shelters, and other NGOs delivering housing services, with tax breaks or help with Hydro costs. Manitoba Finance policies are rigid in terms of waiving fees and as such, rate reductions are unlikely.

Participants questioned whether the City needs a “Winnipeg strategy” for urban housing. While there is a provincial housing strategy for the North, one does not exist for urban centres. A long-term social housing strategy is needed. But most importantly, there is a need for a new federal housing strategy, but there is no certainty yet about present federal administration and what its level of commitment to housing will be.

Regardless of how one looks at housing the issues are the same: supply and service delivery. No one level of government can do all of the things required to provide and deliver housing on their own. Housing must be achieved through partnerships.

## 6.0 Findings

This report has highlighted that the structural causes of housing distress are many and operate at multiple levels and in interrelated, reinforcing ways. There are, in fact, so many identifiable influences in the economy, in multiple policy areas at each level of government and in society in general, that no single report could accurately and completely describe all of them. Each of the forces described in this report could – and perhaps should – be the subject of their own focused assessment.

Given this multiplicity of factors, what follows is thematic rather than specific, and should not be considered exhaustive. The summary is concerned with broad classifications of factors, rather than naming specific regulations.

## 7.0 What are the structural/systemic issues at the provincial and municipal levels that contribute to homelessness?

The statements below are a synthesis of the contributions of the comments we received from consultations, as well as from the findings of the literature review.

### 7.1 Income/Housing Mismatch

Housing distress is primarily the result of insufficient income whether gained through employment or state supports. Housing mismatch occurs when housing is available, but people cannot afford it. The market cannot support new units if existing units are beyond the reach of those in need. The market responds further by failing to maintain and repair existing stock without substantial intervention.

Those in housing distress who find work report that it is generally of a temporary nature, and at a very low wage. The minimum wage in Manitoba was \$7.60 per hour as of April 2006. Much low-wage labour is physical in nature and can be difficult for some women, or those with disabilities.

Affordable housing must also be seen in the context of other costs, such as commuting. If people can not afford to get from home to work, they will be unable to earn income to pay for housing. Rising energy costs also increase the threat to affordable housing.

### 7.2 Spatial Housing Mismatch

Housing distress in Winnipeg is concentrated in the inner city. In this circumstance housing distress is often – but not exclusively – associated with larger processes of inner-city decline and suburban growth. Owing to long-standing trends that have seen residential, commercial and employment growth in suburban areas, Winnipeg's inner city has been left with a diminishing population, and one that chronically experiences low levels of labour force participation, smaller incomes, more reliance on Social Assistance and a less stable housing market. The concentrations of affordable housing stock in inner city Winnipeg is acknowledged to be in generally poor condition. Statistics Canada reports that as of 2001, between 20% and 30% of homes in several of Winnipeg's inner city neighbourhoods are in need of major repair.

In addition to a declining physical stock of housing, the social environment associated with concentrations of poverty represents an important barrier to housing security. Many shelters and single room occupancy hotels are located in areas of urban decline. The resulting dynamic is that individuals often face addictions and violence in close proximity to where they live. This insecure environment can make it difficult for people wishing to recover from these problems to be able to do so.

Spatiality plays out in other important ways. Accessing healthy and affordable food for people living in the inner city is difficult. Conversely, those living in poverty in suburban areas must travel greater distances to access social services and resources located in the inner city.

### 7.3 Social Policy/Housing Mismatch

This report advocates that housing is only one among many needs. Many are living independently with mental illnesses, addictions, health problems, injuries or the debilitation of old age. More and better integration of service supports with housing are required, and these need to be integrated throughout the “supply chain” of policy, governance and bureaucracy. Informants described a system unprepared for the increasing aging population that will be in need of affordable housing.

*...housing is only one among many needs.*

Stringent adherence to the rules governing Social Assistance qualifications are seen as a barrier. Often they inhibit recipients from pursuing volunteer opportunities to develop skills in lieu of paid labour. Often, SA will insist participants continue through a long series of rejections for paid employment instead of networking through a volunteer opportunity. While volunteerism can enhance self esteem and social capital, perpetual rejection can be emotionally debilitating. Participants felt that such experience could provide the client with training that might serve them well in future job searches.

Without national welfare standards, each province and territory operates their own welfare systems with a separate division for on-reserve Indigenous peoples. As such, given the “block” form in which provinces and territories receive federal support payments, it is in the best interest of the province to restrict the number of welfare recipients by lowering assistance payments, directly cutting payments among recipients deemed “employable.” In part because of this political economy of Social Assistance, welfare incomes have been consistently unstable in Manitoba.

The effect of these cutbacks and restricted access to supports is that Social Assistance recipients must subsist on incomes that are far below a reasonable living wage, the most germane for our purposes being the extremely low shelter allowance component of Social Assistance, which has been frozen at 1993 levels. These low shelter rates have had a toxic effect on the physical housing stock, which has deteriorated badly. Landlords operate with such narrow margins that they are unable to reinvest in their properties, in terms of maintaining them in a reasonable fashion, to say nothing of making improvements.

Yet, even if a person were receiving an adequate shelter allowance, or has enough of an income to pay for affordable housing, the City of Winnipeg faces a serious shortage of such housing units, to the extent that some people are on waiting lists that will take years to work through.

## 7.4 Market/Housing Mismatch

Beyond program and service improvements, the fact remains that there simply are not enough housing units available, nor are they being added to the stock at anywhere near the quantities needed. The housing market, with its financial institutions, federal infrastructure (in the form of CMHC financing and other programs) and development industry does not seem to be capable of profitably develop affordable housing. The necessary financing – and the political will to create and use it – are needed to build new affordable housing units. Substantial, long-term subsidies are required to make these financially viable. This will require a real, substantive commitment on the part of all three levels of government.

Market forces are also limiting the ability of homeowners to maintain and upgrade existing housing, and this is particularly the case for landowners who rent to low-income individuals. The market cannot respond effectively when the primary constituency – persons with low-incomes – are unable to inject the necessary capital into the housing stock.

## 7.5 Governance/Housing Mismatch

Housing programs, being concerned with much more than just the assembly of building materials, must of necessity reference a host of policy areas, as has been stressed above. This represents a significant governance challenge, as each of the policy areas referred to are managed within departments dedicated to their implementation. Yet, we observed that, while the responsibility for housing is ostensibly vested at the level of the provincial government, the actual delivery of affordable housing programs is being devolved not to the municipal level, but to non-governmental actors who must carry out their operations consistent with – and dependent upon – the financial and policy support of these two levels of government. The result, as Kettl (2000) affirms, is “a...vastly complex network [in which] no one is in charge of everything” (ibid., p. 492).

Service providers also complain that it is inequitable and counterproductive to have agencies receiving provincial funding to carry out provincial mandates being required to pay provincial taxes, and to have to pay expensive Hydro bills. As well, any improvement to the shelter properties results in an increase in taxes. There is a serious disconnect here in terms of governance.

Another issue that arises from this arrangement, according to our informants, is a “mismatch of needs” between the government and the service providers. Government processes are not necessarily convenient, productive or desirable for the non-governmental agencies receiving funding. For example, short-term project-only funding that needs continual attention to applications and reports requires undue attention from NGO staff that could be better spent on their core responsibilities.

*Government processes are not necessarily convenient, productive or desirable for the non-governmental agencies receiving funding.*



## 7.6 Bureaucracy/Housing Mismatch

We received numerous comments to the effect that the policy, program and service environment in Winnipeg was inadequate; that people faced

- poor and confusing provision of information that leaves people uncertain not only where to go for information or whom to turn to, but even what questions to ask;
- the hampered ability to secure rights partly as a result of the information barriers;
- discrimination depending on age, gender and race and social status;
- mutually contradictory rules & policies placing people in a variety of “catch 22” situations that are extremely difficult to escape; and
- an insensitive bureaucracy that is more obstructionist than helpful.

An individual’s ability to navigate this system will sometimes depend on the goodwill of a particular staffer, rather than the “structure” of that organization – and this is exacerbated by the sense that there is a proliferation of “unwritten” rules. Part of the problem, as was pointed out to the researchers, is that the staffers about whom these complaints were made have likely needed to inure themselves against the stories of hardship they hear time and again, and that given the unavailability of housing there is simply little they can do besides put people on a waiting list or refer them elsewhere. They may as a result appear unfeeling to the client.

Discussions concerning this stated “uncaring” quality of housing services led to the observation that what we are seeing is the unfortunate result of an inherent contradiction of social goals. In order to create social housing that is both affordable and readily accessible, the system must, to a significant degree, take an “assembly line” approach to ensure cost-effectiveness. This makes it difficult to “personalize” services and meet a wide range of needs.

But the fact remains that even if a frontline staff person were to be as helpful as possible, there are so many different benefits and programs with different qualification requirements, forms and processes that it can be confusing and challenging. The province recognizes this and to help remedy the problem they are implementing an “Integrated Shelter Benefit” that will streamline all the various shelter programs, and applications to access them. However, there is still a great need to help people through the bureaucracy.

One of the biggest problems discussed in the consultation is that of “catch 22” situations in which people were trapped by the rules. For example, without an address, you cannot get on assistance; without assistance you cannot afford housing.

Although we did not hear any complaints about racism on the part of frontline provincial housing and welfare workers, it certainly was discussed in terms of accessing housing in the marketplace, in the form of owners or landlords denying

*...there is still a pronounced need for institutionalized advocacy, an independent entity that could refer people to resources, assist them in making their way through the bureaucracies, and follow up with them to ensure that their needs were met.*

unit availability – based, it was suspected, on ethnic and racial identity. Options are available for those who feel they have been discriminated against, but the Residential Tenancies Branch was dismissed by participants and the Human Rights Commission was considered too specific and potentially intimidating. Despite these, there is still a pronounced need for institutionalized advocacy, an independent entity that could refer people to resources, assist them in making their way through the bureaucracies, and follow up with them to ensure that their needs were met. Such a resource could go a long way to repairing the information gap.

## 7.7 Information/Housing Mismatch

The provision and dissemination of information are definitely an issue, and cause problems in a number of ways. Although benefits, programs and services may exist – and indeed some of our participants affirmed that there have never been more programs available – often people never learn about them. Part of this is because standard information dissemination methods such as brochures, websites and signage may be used less than word-of-mouth. As a consequence of the sheer proliferation and changing nature of social programs aimed at particular constituencies, no one person can be aware of all of these potential resources.

A significant barrier in information and communication is also inherent when dealing with many people who are considered in housing distress. Owing to a host of personal risk factors (mental illness, alcoholism and addictions) many people are simply incapable of taking advantage of the common means of communication between citizens and government: websites, workshops, public meetings. Reaching these constituencies be more effectively is a challenge. In the absence of guidance and assistance, too many people are falling through the cracks. When this happens, individuals fall outside the system.

## 7.8 Law/Housing Mismatch

In an effort to overcome these and other barriers, many individuals find themselves involved in – or needing to deal with – an underground economy in which unreported income is earned, illegal goods are exchanged, and information is concealed from authorities for fear that benefits will be clawed back.

In essence, the structures identified in this and other reports are leading people into illegality; not only in terms of actions inconsistent with rules and regulations governing the administration and deliver of social housing and Social Assistance, but also in terms of broader criminal law. While this can be considered an unintended consequence of the structures in question, as it relates to other structures it must also be considered a barrier on its own terms.

What was fascinating to learn in this regard was that there are patterns of deception intended to bypass regulations viewed as cruel that are occurring within the system itself. Frontline staff may withhold information about their clients from other authorities, or advise their clients to take certain actions, all so that the client can avoid having benefits clawed back.

A common-law couple may, for example, pretend to not be a couple so that they can independently receive a greater sum from Social Assistance than they could receive together. Often, the man will go through the pretence of taking a room in a rooming house in which he never sleeps, and even though he is spending \$236.00 a month the household is still financially better off. Yet as a result a housing unit that might otherwise be made available is effectively removed from the market. Or people will work on the side and under the table and not declare the income to avoid losing the equivalent amount in benefits, regardless of how dangerous – or even socially undesirable – that work may be.

Any cost savings associated with punitive measures in the housing and social welfare apparatus must be viewed against the costs associated with the circumvention of these measures, particularly if they result in outright illegality – or even risk of personal harm, which is likely in the case of work in the underground economy or in drug trafficking.

## 8.0 Improving policies and services to reduce the risk of homelessness.

Clearly, what emerged from this research is the need for an integrated approach. The delivery of housing programs must be done through partnerships, and as a part of a long-term strategy, not as a result of piecemeal programming.

Existing housing units are made affordable under short-term subsidies that will eventually expire: these subsidies should be geared to income of the residents, not arbitrarily terminated. Those whose circumstances improve can then do without the subsidy while those who are not able to manage without it will not lose it. By taking a holistic approach the costs associated with displacing a low-income household, finding them new accommodations, having their children change schools and so on, should be taken into account when thinking of the cost-efficiencies associated with housing subsidies.

Housing agency staff stated that they would benefit from more ongoing subsidies to make their operations more financially sustainable. These could include tax waivers or rebates, or more favourable utility rates. But Manitoba Finance had strict rules about what can be waived in these situations, and the provincial Municipal Assessment Act determines what a municipality may tax.

A new housing strategy would need to include all three levels of government. While tri-partite agreements are not new to Winnipeg, there is a pronounced need for much greater integration, collaboration, cooperation and communication between levels of government and departments within each level of government.

Significantly, such a strategy cannot succeed without more federal dollars. The Manitoba government on its own does not have the resources to fund the necessary construction and financing of housing units: only the federal government has the needed resources. Yet the federal role should be limited to only a financial one: the actual formulation of policy and programs should still remain with the province.

As indicated, advocacy needs to be institutionalized and integrated fully within any new housing strategy.

## 9.0 Effective program and service delivery strategies.

While this report is not intended to be in any way a program evaluation, it would appear that, for the most part, the agencies mandated with serving those in housing distress are very good at what they do. In the face of tight budgets and burgeoning needs, they are accomplishing a great deal of good.

In respect to suggesting changes to such services it would be important to recognize that the clientele in question constitute a highly diverse population, making statements concerning general improvements difficult. For example, it was noted that those with some sort of housing of their own – especially one that affords little space or controllable territory – need a daytime place to just “drop-in”, but these are hard to come by. On the other hand, those in homeless/emergency shelter situations are more in need of requiring a 24-hour “safe place” to go to. Those in housing distress do not, obviously, have homogenous needs. This was also raised in reference to single fathers, who feel there is much more attention given to services for single moms than there are for them.

It is also important that new ways are found to communicate that services exist. The personal risk factors affecting many persons in housing distress make accessing a lot of traditional forms of communication difficult. New ways to take advantage of existing facilities where people congregate – such as public libraries and shopping malls – might be a fruitful strategy.

Certainly the Integrated Shelter Benefit and housing registry being pursued by the province are positive steps, as are the Integrated Service Delivery Centres. However, beyond these, the improvement with the greatest potential to improve service delivery would be to fund and institutionalize – that is, recognize and assimilate into agency and government processes – a well-organized and confidential advocacy function that could assist individuals in their quest to access housing.

The delivery of effective, affordable, healthy and appropriate housing requires a comprehensive strategy, one that takes a “whole-person” approach to housing. In other words, housing would be recognized for its integral linkages with health, income, and social well-being, and would therefore be related to relevant policies, programs and services.

While it is true that the provision of social housing has improved tremendously over the years, nonetheless one can see that, at almost every level, a more holistic, more coordinated, and more integrated approach is needed to address these and other issues, one that would be more multi-disciplinary and intergovernmental. Multiple city departments – planning, inspections, public health and social services – need to be working more in concert with multiple provincial departments – health, finance and housing and family services. At the same time, the interface between these units as the public sees and uses it needs to be more seamless, more intuitive, more user-friendly and more accessible. Because housing is also being delivered by non-governmental organizations, there is also a need for better coordination and communication between governments and NGOs.

*The delivery of effective, affordable, healthy and appropriate housing requires a comprehensive strategy, one that takes a “whole-person” approach to housing.*

## 10.0 Conclusion

Instead of a holistic, integrate and intuitive apparatus advocated in this report, one can see that individuals are left adrift on their own and unsure where to turn and, that as a result of jurisdictional conflicts and confusion at the policy and program level, some serious conditions affecting members of the public are dealt with very slowly, if at all. The province does recognize this need for more coordination, and is already working in this direction with the creation of “Integrated Service Delivery Centres.”

While this holistic, coordinated approach is essential, it cannot compensate – or indeed even function properly – in the absence of robust financial commitments from the federal government. While the reduced social service spending in the form of block grants to the provinces may be seen by some to be a cost-savings measure, it should be noted that shortfalls in the social safety net lead to considerable expense for other public sectors such a police, fire and paramedic services, to say nothing of the criminal justice system.

Indeed, studies show that it is the durability and breadth of poverty that incurs enormous direct and indirect costs to society, rather than the taxes required to deal with these problems through social welfare programs (NCW, 2002). For instance, high unemployment and poor prospects in the labour market raise the incidents of economically-motivated crimes such as theft, but not more violent crimes like murder or rape (Gould et al., 1999). Paying for the costs of incarcerating people who would, had they been more economically secure never would have committed their crimes in the first place, is hugely expensive for society as a whole. According to the National Council on Welfare, low-income offenders of minor crimes [who] get locked up with experienced criminals [receive] advanced lessons in crime. In addition, their experience erodes their respect for the law, which can lead to future problems. Jailing often means people lose jobs, housing, their children and support from family and friends who could have helped them through a temporary period of difficulty. To make matters worse, they often lose their future because they obtain a record that makes it very difficult to get what they have lost back again. This is an extraordinary amount of damage for a minor offence. This situation is not helped by cutbacks to health, welfare and employment services that put more mentally ill people, homeless families and unemployed youth into the streets where people are afraid of them (NCW, 2002).

Furthermore, poverty and the stresses associated with it take an enormous toll on the health and well-being of individuals and their children, which in turn raises the costs to the public health system. Yet our public policies are failing to take this “whole health” approach to dealing with poverty, preferring instead to approach it from a purely medical perspective:

Again and again, population health researchers have shown the importance of income and social status [to] peoples’ health...Canada devotes a very large share of its wealth, effort and attention to trying to maintain or improve the health of the individuals that make up its population. These massive efforts are primarily channelled through the health care system, despite evidence that income, employment and social status would have a greater positive effect. As citizens and taxpayers, we are all bearing the costs (NCW, 2002).

*...individuals on Social Assistance cannot make do without sacrificing basic resources, such as grocery money, or turning to the black market.*

According to the Canadian Centre for Policy Alternatives in Manitoba, part of the solution must include an increase in Social Assistance benefits:

Benefits, which have not been increased since 1993, must be raised so that they relate to the ability to purchase adequate food, clothing, shelter, transportation, recreation, and health and educational goods and services...Currently, a single mother with one child getting general assistance receives only about 50% of the before-tax Low Income Cut-Offs (LICO) for 2000 for Winnipeg (CCPA, 2003).

By maintaining a social policy environment in which each level of government is contributing so minimally to anti-poverty measures that recipients are not even at the LICO but in fact substantially below it, the result is often that individuals on Social Assistance cannot make do without sacrificing basic resources, such as grocery money, or turning to the black market. As Mel Hurtig asserts, they are forced to choose between “paying the rent and feeding the kids” (Hurtig, 2000).

In contrast to this political status quo in which the poor are expected to receive penurious social welfare benefits and thus be encouraged to find a job, research actually shows that those nation states that have the most generous social welfare regimes are those that managed to reduce their poverty between the 1960s and 1990s, while those states with the “stinginess” of social welfare regimes produce intractable poverty rates (Gould et al., 1999).

If it is, in fact, the aim of social welfare policies to reduce poverty and allow individuals to earn money, pay rent or mortgage payments, pay taxes and contribute to society in whatever manner they choose to, then it is incumbent on those policies to be generous enough to accomplish this, not so minimal as to ensnare people in intergenerational poverty.

The perennial debate between the role of the market and the role of government (explored in Jane Jacobs’ 1992 book *Systems of Survival*) is a constant when considering social policy responses to contemporary problems. Should the government build houses, or should private developers? Should the government manage health, or should medical services and related research be market-driven? Should people living in poverty depend on the state for their sustenance and prospects, or should they be encouraged and required to engage in the workplace on the same footing as every other citizen?

Given the dominant capitalist ideology in the political economy discussed in the literature review, it is not surprising that the prevailing attitude towards social housing is one of reluctance, and hence a decidedly market-oriented approach. There is no real consensus over which level of government is supposed to provide social housing and no political will to take ownership of the issue. Housing is thus left to the market, or to non-governmental actors utilizing government program dollars.

From the point of view of government, it is for rhetorical purposes necessary to discourage people from relying too much on the state for housing – hence low shelter rates for Social Assistance recipients. Yet, the net effect of this approach can only be described as perverse: the rates are too low to let the market work.

By design, owners of affordable housing – primarily rooming houses – are prevented from doing what any other individual in the market economy is expected to do - make profit from their efforts. Any discussion about raising these rates is shut down with the retort that extra monies would only go into the pockets of “slum landlords.”

If a government’s social policy is designed to rely on the market to provide social housing, then the market must, to a greater extent, be allowed to function.

The limitations of this political philosophy were cruelly apparent in the aftermath of Hurricane Katrina, when officials kept talking of how “the market” would stimulate reconstruction and rehabilitation in New Orleans. The trouble, as some economists have been pointing out, is that there is no market capable of responding (Gosselin, 2005). While it would be sheer hyperbole to compare Winnipeg’s inner city to post-Katrina New Orleans, it is essential to recognize that in some cases the government can not depend on the market; first, that market must be nourished and stimulated, and the only sector capable of doing that is government.

The same principles apply equally to the other major force in Canadian social housing policy, that of the non-governmental organization. These are not immune from market forces, be they utility charges, procurement costs or staffing costs. Chronic under-funding and the constant need to seek and justify additional resources leaves community-based organizations hampered by budget shortfalls, inadequate compensation levels, high turnover rates, and, ultimately, burnout.

Community-based housing groups are essentially acting as on behalf of government – and engage in activities that governments do. This includes public consultation and planning. But NGO’s are not funded as fully as they would be were they actually government departments. In addition, NGO’s must pay taxes and utility fees to the Province. Often, community organizations provide much needed services without the budget, resources or benefits afforded to government public administration professionals or city planners.

This growing reliance of government on non-government actors is a “third way” between “big-government” liberalism and “small government” conservatism – and yet it fully meets the aspirations of neither. No combination of non-governmental organizations are capable, on their own, of fully addressing Winnipeg’s social housing problem, nor can they adequately stimulate the local housing market.

There would appear to be a fine line between community empowerment and governmental neglect. There are still things that only governments can do, and these should not be off-loaded onto the shoulders of dedicated, passionate individuals without giving them the means to carry them through.

It is important that tax-supported housing and social welfare expenditures at all levels of government not be viewed as a burden on the state and on the economy, but rather as an investment in both. Asserting the value of taxes, United States Supreme Court Justice Oliver Wendell Holmes Jr. said that “taxes are what we pay for a civilized society”. The responsibility of all levels of government to allocate tax revenue is directly linked to the success in alleviating housing distress.

## 11.0 Recommendations

The researchers recommend that, in order to more adequately address housing distress in Winnipeg, the provincial and municipal government should:

- Institutionalize a new independent service function that can guide and assist people through the process of accessing, using, maintaining and keeping affordable housing, through the provision of housing information, referral and advocacy;
- Institutionalize increased interdepartmental collaboration, cooperation and communication between and among related provincial and municipal Departments – and with non-governmental organizations;
- Increase coordination at the public service level so that individuals seeking housing information can to the greatest extent possible use a single point of entry, linking provincial and city run programs and services;
- Take greater advantage of existing institutions such as public libraries and shopping malls to disseminate information about policies, programs and services addressing housing and poverty; this might take the form of social service and housing programs staff keeping office hours in the Millennium Library;
- Address the gap between the provincial shelter allowance and market rental rates;
- Let the market work: allow owners and operators of affordable housing to earn enough from their operations so that they may be invested in;
- Eliminate punitive claw-backs to benefits and regulatory inflexibility that perpetuate underground economies and illegality;
- Revisit, study and resolve the parallel services and jurisdictional conflicts over public health between municipal and provincial governments;
- Engage in better and more effective dialogue on these issues between citizens, agencies and government; and
- Develop an anti-poverty strategy at all levels of government.





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