# 2011 *State of the Inner City Report*

## *Neoliberalism: What a difference a theory makes*

Canadian Centre for Policy Alternatives–Manitoba

# Acknowledgements

## Cover artwork

**Jacqueline Young** is a graduate from the University of Manitoba's Faculty of Architecture. Her photographic collages attempt to document the space between the real and the imagined, bringing attention to the role of subjective experience of everyday life in the city.

The subjective experience Jacqueline depicts so well can refer to the frustration many inner-city residents experience while negotiating the labyrinth of barriers and dead ends they encounter every day. Those barriers include institutional rules and regulations at odds with their attempts to get ahead, and pervasive societal attitudes that further stigmatize and alienate them.

# Neoliberalism:
# What a difference a theory makes

## Introduction

"We need to say no to the neoliberal fatalism that we are witnessing at the end of this century, informed by the ethics of the market, an ethics in which a minority makes most profits against the lives of the majority. In other words, those who cannot compete, die. This is a perverse ethics that, in fact, lacks ethics. I insist on saying that I continue to be human...I would then remain the last educator in the world to say no: I do not accept...history as determinism. I embrace history as possibility [where] we can demystify the evil in the perverse fatalism that characterizes the neoliberal discourse in the end of this century." — Paulo Freire and Donaldo Macedo, *Ideology Matters*

As has been the case every year for the past seven years, our community partners set a clear direction for us to follow as we moved forward with this year's State of the Inner City Report.

The process of deciding on a focus for this year's State of the Inner City Report was a particularly interesting one. In past years our partners were most interested in telling the positive stories while also pointing out where policies might be improved. But things took a bit of a different turn this year.

In the early stages it seemed as though the main interest was to focus on education in the inner-city. At a meeting in February, 2011, participants talked about the many interesting initiatives currently underway that are providing opportunities for education from early years through to adulthood.

As a result of this discussion we began down our usual path, developing a proposal to bring back to the group.

However, at a meeting later in the spring the discussion moved us in a different direction. One participant raised concerns about the unreasonable expectations placed on community organizations. She described the devastation she sees around her that has resulted from growing poverty and inequality. She described what she believed to be a failure on the part of all levels of government to do what is necessary to resolve this problem.

The discussion became lively as other participants jumped in, affirming her frustration.

There was general consensus among this group that community-based organizations are doing all that they can do to support individuals and families in their communities. But they know that they cannot do it all.

They talked about their frustration with the lack of housing and governments' refusal to increase income assistance rates. One participant pointed out the irony of the argument that, on the one hand uses rising costs as an excuse not to build new housing units, while on the other expects social-assistance recipients to find housing on budgets that have not been increased for several years and have fallen far below market rates. She wondered "Since the

Province seems to think $285.00 is enough for rent, why don't they just build more units and charge that amount?"

Another individual talked about the arbitrary manner in which EIA caseworkers make decisions about who they will allow to participate in training and for how long.

Many of the participants are long time inner-city residents and/or community workers who expressed concern that people seem to be worse off now than in past years. In particular they are concerned that growing poverty and inequality has led to a greater number of inner-city youth who have become further disenfranchised and all too often succumb to the lure of gangs.

In order to begin answering participants' questions, this year's report puts their problems and frustrations in the context of the theory behind the policies they struggle with: it looks at the effects of neoliberal economic policy on inner-city life.

As readers will see, neoliberal theory provides unreasonable answers to our participants' reasonable questions. This result will no doubt be unsatisfying, but is inevitable given the flaws of the theory. What is even more frustrating is that governments around the world, including — to a certain extent — Manitoba have bought into this theory; what is encouraging is that civil society is beginning to ask why.

We hope that this year's State of the Inner City Report fuels the growing debate and encourages Manitobans to rethink the wisdom of relying on a theory that clearly does so much damage.

# Manitoba's Employment and Income Assistance Program:

## Exploring the Policy Impacts on Winnipeg's Inner City

### by Lindsey Li

"I think that [EIA workers] would really benefit if they could spend a month or a week or something with a person that has been through various situations, just as a learning tool – a teaching tool – just so they could have a different point of view. Because it doesn't matter what you say to a person, they cannot grasp, they cannot see it; they cannot understand it unless they experience that for themselves. They're talking in two different languages; the social worker talking from a textbook versus the people down here…are talking from the street, because that's how they live… there needs to be a way to bridge that gap".

## Introduction

In planning this 2011 State of the Inner City Report, our community partners expressed concern that many people in receipt of social assistance appear to be worse off than in past years. As a result, we decided to examine how social assistance policy has evolved since the 1970s. We wanted to understand what Manitoba's social assistance program, renamed Employment Income Assistance (EIA) in the 1990s, offers recipients and whether or not it affords a viable means to help them exit poverty and social exclusion. We also wanted to reflect on how the shift from welfare-state social policies to neoliberal social policies has affected the EIA system and the treatment and programming its recipients receive.

These lines of inquiry are important because the mere existence of a social assistance program does not ensure that those who should benefit actually do so. For better or worse, government policy always follows from theory, so people's lives are inevitably impacted by the prevailing theory of the day. As will be illustrated, the change from the welfare state to neoliberalism has created policies that can be unhelpful and even counterproductive.

In addition to analyzing the evolution of social assistance policy through a theoretical lens, we wanted to hear from recipients themselves about what their experiences with EIA are, because only they can say for sure how they have been impacted. Consulting recipients themselves helps us understand what changes need to be made to ensure that all recipients benefit from the program.

Following a review of the related literature, we interviewed eight people: seven women and one man, who have been involved in or impacted by social assistance in some way. Five are EIA recipients and three work at community-based organizations in a variety of positions: a program coordinator; recipient advocate; and recipient mentor. The interviewee pool was not as diverse as we had hoped for, and we were unable to gather participants from a variety of areas in the inner city (all of the respondents cited here reside in the West or North End). The respondents all observed that that there are discrepancies between how

EIA looks on paper and how it works on the ground, and that these discrepancies are harmful to their health and overall wellbeing. Even though the individual experiences described in this paper may not reflect that of all recipients, they do give us insight as to how the questions above might be answered.

The respondents' background varied in several ways: the amount of time they have been on social assistance and why; their area of residence; their employment history; their family structure; and, the ethno-cultural community they identify with. Even though the knowledge we gained from them cannot be generalized, there are important similarities: all have children, although not all have dependent children; all have either always been unable to work or have been unable to so do at some point; all have different reasons for being on EIA. Because we wanted to understand how EIA affects inner-city residents, all our respondents live in the inner city.

### Considering Context: Why only consider EIA recipients from the inner city?

The inner city is a place of "spatially concentrated, racialized poverty" (Silver, 2008, p. 5), which displays higher levels of crime, lower educational attainment and poorer health outcomes than in the rest of the city (Janzen et al., 2004, p. 1). The term "concentrated, racialized poverty" can be understood when we look at the demographic and socioeconomic conditions of the inner city. There is a significant number of single-parent, women-led families, Aboriginal people, immigrants and refugees in the inner city (Silver 2010).

Given the correlation between poverty/social exclusion and poor health, low-education levels, unemployment and under employment,

it is important to understand how EIA affects those who live in the inner city. Poverty is in large part a result of a lack of income, and EIA is a main source of income for many inner-city residents. Changes to the system will not only impact recipients on individual levels, but will have structural, long-term effects on communities in the inner city and the Province as a whole.

### The Employment and Income Assistance Program[1]

EIA is defined as a program of last resort. It "provides temporary assistance to participants who have no other means to support themselves and their families" (Hamilton, Holley & Penziwol, 2010, p. 44). Its broad goals are to help recipients find and sustain employment and increase self-sufficiency. Benefits (ostensibly) cover food, clothing, personal and household needs, shelter and utilities, basic health services and supplies, and supports to help recipients find employment (Manitoba Family Services, 2011a). As will be described further, since the 1990s policy in Manitoba and in the rest of Canada has been modelled after "work-first" policies in the U.S. that are very much in line with neoliberalism.

In Tables 1 and 2 (next page), the 2010 provincial benefits given to individuals in the general assistance (GA) and disability categories, both without children, are broken down in terms of the resources they need. These do not represent a budget tailored to meet an individual's unique circumstances (for example, they do not include medical or special needs), but they are a general illustration of where money in the budget will go.

Anyone who lives in Manitoba can apply for EIA, and can receive benefits so long as s/he is determined to be "in financial need". One

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1. In light of the data we gathered, these aspects of the EIA program are important to consider. For more information about the Manitoba EIA Program, visit http://www.gov.mb.ca/fs/assistance/eia.html

important restriction for applicants is that married or common-law couples must apply together. If someone has quit, been fired from or refused a job without just cause[2], their "application for EIA may be affected" (Manitoba Family Services, 2011a).

A major change consistent with the work-first policy is that employment expectations now apply to single parents, and the dependent children of these individuals if they are at least 16 years of age and do not attend school. Persons with disabilities, the elderly, individuals in authorized crisis facilities and single-parent families with children under the age of six are not subject to work expectations. An individual who is subject to work expectations must be making efforts to participate in programs that assist with finding work, and continually seek work (Manitoba Family Services, 2011b, section 6.1.8). This general overview of EIA shows that the program is built on specific notions of "basic needs", adequate income, recipient responsibilities and the relationship between employment and income assistance. The following sections will explain the political context in which EIA changed from a program that, as described in the chapter by Shauna MacKinnon, pushes clients as quickly as possible into the workforce, with the expectation that they will accept any job, regardless of its appropriateness or level of pay.

## EIA and the Evolution of the Welfare State

The Manitoba Employment and Income Assistance program (EIA) has its foundations in the rise of the welfare state following the Great Depression, in the years 1945-1965 (Ismael, 1985, p. 140). Under the welfare state the government created, funded and delivered social programs in areas such as health care, education, income support and housing within the goal of a "comprehensive, national social security system" (Rice, 2005, p. 55).

In the 1940s, the federal government developed

**Table 1:    EIA allowances breakdown for a recipients in the general assistance category, seeking work**

| | |
|---|---|
| Rent (private rental, including fuel and utilities) | $285 |
| Basic necessities | $195 |
| Job Seekers Allowance | $25 |
| Manitoba Shelter Benefit | $50 |
| Total | $555 |

Source: Hamilton et al., 2010, p. 17

**Table 2:    EIA allowances breakdown for recipients with disability, not seeking work**

| | |
|---|---|
| Rent (private rental, including fuel and activities) | $285 |
| Basic necessities | $331.40 |
| Income Assistance for Persons with Disabilities Benefit | $105 |
| Manitoba Shelter Benefit | $50 |
| Total | $771.40 |

Source: Hamilton et al., 2010, p. 17

2. This condition also results in many Employment Insurance applicants being denied, leaving them with no place to turn for financial assistance if they do not qualify for EIA.

programs such as the nationwide Unemployment Insurance, Family Allowances and provincial health services. These efforts continued through the 1950s with the introduction of Old Age Security, Old Age Assistance, allowances for working age, disabled adults, unemployment assistance, and universal hospital insurance program. Many of these programs were run under cost-sharing agreements between the federal and provincial governments.

Initiatives such as the schooling allowance, Canada and Quebec Pension Plans and the Guaranteed Income Support within the Old Age Security Program marked the 1960s, as the government became increasingly involved in social security (Robinson, 2008, p. 2). A major achievement was the Canada Assistance Plan, under which each of the provinces signed agreements with the federal government to cost-share the funding of social assistance and other social programs (FTP Directors of Income Support, 2010, p. 3).

As late as 1971, the government of Manitoba began a project aimed at testing the feasibility of a guaranteed annual income in partnership with the federal government (Ismael, 1985, p. 32). However, the experiment ended due to funding concerns and a change in federal interest (p. 43), although Ross concludes that "a similar type of scheme on an expanded basis would be administratively feasible" (1981, p. 53). In 1972, the introduction of the new Unemployment Insurance Act meant extended benefits, including for maternity and sickness. In 1974, the new federal Family Allowance Act introduced more benefits per child, albeit in taxed income (Robinson, 1999, p. 2).

This policvy environment began to change in the 1980s. For thirty years, the government had steered the country via policies characterized by a strong sense of social security, but as the 70s came to an end, the federal government began to withdraw from its promises to provide comprehensive social security, encouraged by the changes the governments of Britain and the United States made to focus on economic relations rather than welfare. This move towards an ideology called "neoliberalism" continued throughout the 1980s, presented as the cure to economic challenges that emerged in the 1970s. It prescribed smaller government, low taxes and inflation rates, less government regulation, low government debt, open markets and free trade, and emphasizes the virtues of individualism and entrepreneurship.

The 1990s epitomized the decline of the welfare state and rise of neoliberalism, with major changes to the social safety net including federal withdrawals from social assistance (Harell, Soroka & Mahon, 2008, p. 56) made possible through the elimination of the Canada Assistance Plan in 1996. Anticipating the 1996 changes, the Conservative government in Manitoba began to make changes to the provincial program beginning in 1993-1994 . In 1993, the provincial government eliminated:

- The $205 monthly exemption on child support payments received during the first three months on welfare

- Income tax refunds from the list of exempt income[3]

- Provincial income supplements of up to $30 a month per child in low income families

- The provincial supplement—of more than $100 every three months for people 55 and older—from the list of exempt income

- Special programs that allowed recipients

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3  Exemptions refer to the amount of money social assistance recipients are able to earn in addition to their assistance. Money earned beyond the exemption limit is deducted in full from the recipient's payment. In Manitoba both clients and single parents with and without disabilities are allowed $200 if enrolled for less than one month, or $200 plus 30percent of the net monthly earnings over $200 if enrolled for more than one month (Manitoba Family Services, 2011b,  section 16.2.2).

to go to school, resulting in the return of over 1000 people to social assistance (MacKinnon, 2011, p. 2).

Reductions in 1993 included:

- In exemptions, from $240 to $130 a month, for families

- In exemptions, from $125 to $95 a month, for single people

- For supplemental health insurance coverage for social assistance recipients

- For some medications and services previously covered for recipients

- For major restorative dental services (also included with the changes was the addition of a three month waiting period for non-emergency dental and vision care)

(Compiled from MacKinnon, 2000, pp. 52-58 & MacKinnon, 2011, p. 3)

In 1994:

- Shelter allowances were cut by $14 a month for employable single people

- The $30 supplement received monthly by single people and childless couples was cut

- The income definition used to determine tax credits was broadened to include incomes previously exempt (including social assistance). This reduced tax credits for welfare recipients, so that supplement paid directly to recipients through Family Services was reduced

- Grants to welfare organizations, day care facilities and nurseries were cut

- Special needs policies which included newborn allowances, assistance to purchase appliances, moving expenses, school supplies, household start-up needs, bedding, beds and other extraordinary expenses were eliminated

- A range of prescription medication covered by social assistance was cut further

(Compiled from MacKinnon, 2000, pp. 52-58 & MacKinnon, 2011, p. 3)

The 1996-1997 replacement of the CAP with the Canada Health and Social Transfer (CHST) stifled the development of social programs in part because it gave provincial governments the choice to allocate federal funds elsewhere (Ismael, 1985, p. 38). There were great reductions in federal transfers and provinces increasingly had to take on the costs of funding, planning and delivering social security programs (Eardley et al., 1996, p. 79). In the case of social assistance, the federal government would no longer reimburse the provinces 50 percent of social assistance costs.

The number of social-assistance cases and recipients in Manitoba dropped drastically in the latter half of the 1990s (FPT Directors of Income Support, 2008, p. 77). However, it is difficult to tell whether this was mostly a result of the slowly improving economy and high rate of job creation (Eardley et al., 1996, p. 78) or of welfare 'reforms' that increased the barriers of entering and accessing social assistance. The rise of recipients and cases at the beginning of this millennium dampens speculation that a recovering economy after the recession in 1990-1991 was the main reason for reduced dependency on welfare during the last few years of the 1990s.

## EIA and the Rise of Neoliberalism

The neoliberal political environment has inspired a change in the way poverty is perceived. Not only did the government withdraw material support for social assistance, it also created a backlash toward the poor through "a language of blame" (Swanson, 1997, p. 151). Although social assistance policy is rooted in the Elizabethan Poor Laws that dictated "the principle that wage labour should always be preferable to "dependency" on public handouts," (Shragge, 1997, p. 20), policies that

evolved after the Great Depression showed greater empathy for people living in poverty. Since the 1980s certain stigmas about social assistance recipients have increased, stemming from feelings of contempt toward the poor (MacKinnon, 2000, p. 56), causing them to be labelled as incompetent or lazy (Wiebe and Keirstead, 2004, p. 7). These feelings are intensified by the individualistic nature of neo-liberal thinking within a "market-oriented economic perspective" (Low, 1996, p. 189 in Rice, 2000, p. 152).

This mean-spirited attitude toward the poor was evidenced in the creation of the Welfare Fraud Line, a 'service' designed to encourage the reporting of suspected fraudulent welfare clients, in 1994 (MacKinnon, 2011, p. 3). People were discouraged from seeking help from social assistance, and recipients were treated with suspicion despite the fact that the "incidence of fraud is significantly lower than generally believed" (Mosher & Hermer, 2005, p. 6). EIA failed to reduce individuals' dependency because it did not provide opportunities for independence; it merely created obstacles to accessing or staying on EIA.

The case studies of two of the women respondents detailed below will show how policies rooted in distrust of poor people affect EIA recipients' daily lives[4]. The stories of the other six recipients serve to reinforce the basic ideas brought forward by the women's accounts.

## Case Studies: Experiences of Inner City EIA Recipients

### Joan: Raising a family on EIA

Joan is a single mother with four children, two of whom are dependent and attending school. She first sought social assistance after pregnancy and continued to move in and out of the system as she fought alcohol and drug addictions, the aftermath of divorce, custody

battles and bankruptcy. Joan does not receive adequate financial assistance or basic provisions for her children from her former spouse; she currently receives monetary assistance of only 10 dollars about every two weeks from the other guardian of one of the dependents, aside from EIA.

Joan does all she can to ensure her children's well-being. She goes to food banks about every two weeks and she volunteers as much as she can to obtain the extra $100 per month EIA gives to recipients who fulfill the requirement. She worked hard to enrol a son in a community recreational program. Joan helps her non-dependent children during times of need as well, whether it is letting her daughter sleep over for a night or lending her clothes. As her dependent children grow older, Joan finds it difficult to afford clothing, much less buy the materials her older son needs to complete school projects.

Even more fundamentally, Joan and her children do not have adequate space in their home. She and their son lived "in a bachelor suite for a year sleeping together on the same floor"; some time later, she had to "take a hell-hole down on Furby [with] drugs, alcohol… just abusive people". Joan notes the bedbug problem in the social housing where her family now lives. She stated that "the rent is always higher than what they give you."

### Nicole: On the Importance of Paying Attention

Nicole has been on and off social assistance for the past 21 years. She first sought social assistance when she moved out of her father's home to attend high school in a different town. She studied hard and achieved A and B level marks until she began to associate with whom she calls "the wrong people". She dropped out of school in grade 12 and subsequently stayed

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4  All names and identifying characteristics have been changed.

on social assistance for ten years. Years later, she completed her high school diploma and obtained her first job. After that point, Nicole only sought social assistance in between jobs, while participating in job-search programs.

The reason she is now on social assistance is a workplace injury, which still negatively affects her health. Nicole now falls into the disability category in the EIA program; although persons with a disability receive more income assistance than general assistance recipients, she still struggles to meet all her needs because recovery from injury and dealing with disability consumes more time and income than EIA will recognize.

Nicole feels that the system's flaws are reflected in its unproductive environment which creates hurtful interpersonal dynamics. She stated that "in dealing with EIA, you have to know how to talk, you have to know how to ask questions, you have to know what questions to ask" because one never knows if they are going to be matched with a helpful or unhelpful EIA worker. Nicole feels that EIA is already very much about " trial and error, and usually it's a lot of error…in just understanding that welfare does have its policies and procedures, and what your rights are—what you can ask for; what you're entitled to". Nicole adds that "there are resources in welfare that you can access but a lot of people don't know about them, and [the workers] don't tell you because you don't ask". She knows firsthand that lacking a helpful worker makes "not knowing" harder to handle.

One helpful worker took the time to sit down with Nicole and explain the various responsibilities of recipients in the disability category of EIA, ensuring she was comfortable with the procedures, and then followed up with her after a period of time while continuing to give her suggestions as to what EIA programs would best suit her needs. Nicole was not so fortunate with another EIA worker. At one point she had a medical emergency and needed to consult a worker, but could not reach anyone after repeated phone calls. The worker did not reply to the messages left on her answering machine and denied that she had received the messages when asked. When Nicole went to the doctor to seek medical help, she was told she would not be attended until she paid the fee for a note.

Nicole said she has now been empowered by turning her challenges with the EIA system into productive efforts to mentor others. She started by sharing information about welfare rights and entitlements with friends and colleagues, believing that "knowing gives you power" and helps people to stand up for their rights and less likely to "do things they normally wouldn't do just to survive". Nicole now volunteers at a community-based organization as an EIA mentor. Her vision for a better future consists of more affordable housing, and a service so that tenants can report careless slum landlords who are failing to ensure their homes are safe—not unlike Residential Tenancies, but one that can force landlords to take responsibility for damaged or bedbug-infested homes, for example.

On a less pragmatic but equally important level, Nicole stresses the role of empathy in the EIA program: "I think that [EIA workers] would really benefit if they could spend a month or a week or something with a person that has been through various situations, just as a learning tool—a teaching tool—just so they could have a different point of view. Because it doesn't matter what you say to a person, they cannot grasp, they cannot see it; they cannot understand it unless they experience that for themselves. They're talking in two different languages; the social worker talking from a textbook versus the people down here…are talking from the street, because that's how they live… there needs to be a way to bridge that gap".

As an Aboriginal woman, Nicole feels there's a lack of foundation and commonality between the EIA workers who have taken up her case. The need for that foundation and commonality is distinct from that of other groups and so important in Nicole's point of view because of the enduring "unspoken thing, that wall" that prevents meaningful interaction between the majority of current EIA workers and Aboriginal clients on the whole. Nicole suggests initiating a pilot program with an Aboriginal-based EIA office or agency.

Nicole's and Joan's impressions come from significant experience with the EIA system and their insights correspond with what the literature tells us about how neoliberalism affects people's lives. The interviews for this chapter all highlighted four areas in particular; overall attitude of the system and its workers; housing; employment; and food banks. The following section explains how the shift from the welfare state to neoliberal state policies plays out in these four areas.

## From Theory to Practice: EIA in a neo-liberal regime

### *Dealing with a new attitude: A culture of blame*

The problems which perpetuate the negative treatment of EIA recipients are rooted in the government retrenchment of social assistance under neoliberal governance and the related view that poor people are to be blamed for their circumstances. Some EIA caseworkers have internalized a culture of blame, resulting in great difficulties for EIA recipients. Claire said that many people she has mentored resign to their circumstances, and refrain from disputing malicious comments made by staff:

> [If] I get her into trouble after [a negative comment] . . . [at] the next meeting she'll give me the hardest time. Sometimes when they say something mean to a person and

they know you heard it, and you ignore it, it's [on] their conscience. They don't know what you're going to do. If you're going to report it to their supervisor, they don't know that. But the thing is, if you confront them, then they'll get 'I have a different story'. After that they'll back up their case and then [say] 'I didn't know you'.

Joan experiences hardships with the EIA program that have to do with the treatment she receives, in addition to the lack of access to resources. Joan stated once that she felt as if she was being "violated", resulting in embarrassment and stress, as a result of incidents with some EIA workers who she feels overstepped their boundaries. This year, she was cut off social assistance without being told because of a misunderstanding that she had an adult cohabitant in her home.

After Joan was cut off without being told, she was visited without announcement one morning by an EIA worker who searched her entire home, looking for her so-called non-existent partner. Joan had just found out she was pregnant, and told this worker, who then made a condescending comment, wrote a note on a pad and walked out without a word. Joan said that situations like this have happened on more than one occasion. In fact, she stated that she "can't even count how many times they've done that". This sort of problem was described in some accounts in Wiebe and Keirstead study of EIA (2004, p. 7) showing that Joan's case is not isolated. The discretion that a worker has in terms of doing or waiving home visits (Manitoba Family Services, 2011b, section 6.7.7), akin to the discretion they have over up to $150 in each of the budgets they draft for recipients (Wiebe & Keirstead, 2004, p. 22), means more inconsistency and more confusion for recipients.

Following the home-search incident, Joan went to her welfare mentor at a community-based organization, because she could not trust the

case worker assigned to her at the EIA office. This worker, according to Joan, had refused to give her certain entitlements, such as a bus pass for medical appointments (Joan knew that she was being denied her rights because her advocate informed her of them). Joan stated that she "was so naive about it. [She] didn't know the ropes", and there was no mention of rights at the time she applied. It was only later, and too late, that she found out about the existence of a 'welfare rights' course that her friend attended.

Joan describes an incident with another worker, in which they told her that she could make more money "if she had any street smarts", and then denied that they had done this.

Interestingly, these incidents were not always part of Joan's experiences with social assistance. She said that when she first started on EIA some two decades ago, her worker was very informative and engaged with her case, making sure on one occasion that she knew she was entitled to an allowance to buy her daughter a crib. However, as time went on, Joan found that some of the workers assigned to her case acted "abruptly" towards her, and some acted "above and beyond abrupt". She found that she had to approach the EIA office supervisor whenever she was being deprived of her entitlements – for example, she was not allowed her monthly fifty-dollar shelter benefit for a time when she lived in private housing – because talking to her worker did not ever help. She even had to bring her mentor with her to ensure that she would not be ignored.

The negative actions of some income support workers towards recipients may be explained with Nicole's description of the EIA office atmosphere. For many staff working in community-based organizations, overly large caseloads, unclear work methods, erratic clientele, rules imposed from the top-down, rigorous reporting demands, and heightened public expectations cause stress every day (Rice &

Prince, 2000, p. 105). These same pressures can be applied to EIA workers. With no time to spare, workers may fail to explain an applicant's rights or responsibilities to them, as was the case in Joan's earlier experiences of EIA, or fail to return even urgent phones calls, as in Nicole's case. Hamilton et al. (2010) reported that none of the EIA staff they interviewed analyzed an individual's circumstances in detail before determining their eligibility for the program (p 36). There is no doubt that EIA workers have much to deal with, and their difficult working conditions are themselves a consequence of another aspect of neoliberalism: the cutting of government expenditures in order to allow for the lowering of taxes.

Dan, Claire and Kim all stated that the size and focuses of their organizations respond to need as it is expressed by their communities. The rise of community-based organizations as an increasingly major source of support for the poor because of government retrenchment of social services (Saunders, 2004, p. 3), and the enormous pressure placed on them as a result of funding problems today (Hall & Banting, 2000, p. 18), could offer an explanation of why Joan had successively more negative interactions with EIA workers over her time.

The stereotyping and stigmatization of EIA recipients is unwarranted because all recipients have different reasons for seeking social assistance, although most of the long-term recipients are in the system because of a disability. Furthermore, respondents who did not start in the disability category gave reasons for initially going on welfare that are different from those for currently being on it.

Joan's and Nicole's reasons for seeking and remaining on welfare are different, as can be seen in their accounts above. Some of the major reasons individuals might rely on social assistance are separation or divorce, disability or illness, or having children or children with disabilities (Wiebe & Keirstead, 2004, p. 14).

Sheldrick notes that being a single mother was the biggest reason for reliance on social assistance (2006, p. 60). Additional reasons for reliance on social assistance include the loss of a job, absence of job opportunities, no access to education or job training and tough transitions to urban life from northern communities or following releases from jail (2006, p. 60). Several participants in Kohm's study of urban poverty in the inner city were enduring long-term illnesses such as diabetes, HIV, or hepatitis. They described the difficulties of acquiring or maintaining disability status so that they could secure higher benefits (2006, pp. 96-97).

Joan and Nicole both emphasized the importance of knowing and understanding one's EIA rights several times during their interviews. There were several rights they said they had no knowledge of when they entered the EIA system, and they had to learn about them the hard way. They felt that because they did not know what they were entitled to, they were dependent upon the whims of their workers.

The 2010 Manitoba Ombudsman Report to Manitoba's Employment and Income Assistance Program agreed with complaints put forward by a consortium of non-government organizations that far too many decisions are left to the discretion of caseworkers.

Half of all the participants in Sheldrick's study of EIA "described themselves as having no or virtually no understanding of the system. Only 7.4 percent of respondents felt they "understood the system very well". Social assistance advocates interviewed also stated that "many of the problems they deal with are the result of individuals not understanding the requirements of the system and what their caseworkers expected of them" (2006, p. 65). Respondents reported that staff rarely used accessible terms and vocabulary (p. 66).

There is no evidence to show that the entire EIA system deliberately stigmatizes individuals. The way certain EIA workers treat and interact with recipients is not uniform. In spite of this, it is important to address experiences such as Joan's and Nicole's because they indicate what broad attitudes surround EIA and how they contribute to negative impacts on recipients. Joan's experiences over time suggest the possibility that workers' attitudes have deteriorated under a neoliberal regime.

## EIA and Housing

Nicole's struggles with EIA were rooted in the overall difficulty in obtaining the resources she needs; a shortcoming of the "income assistance" component of the program. One of these resources is housing. As a result of this difficulty, Nicole has come to believe (in keeping with the findings found in this report's chapter on housing) that housing is one of the biggest factors that influence people's wellbeing: "If you have a decent place to live, it'll give you that grounding"; it helps ease one's worries about safety so that they can concentrate on things like acquiring food on a daily basis, or eliminating addictions or other harmful personal behaviours.

Kate, Carol and Claire echoed Joan and Nicole's accounts of negative housing experiences. They all spoke to the lack of accessibility, safety, affordability and transparency in the rental market. Some of them mentioned the prevalence of slum landlords in the core areas as a specific problem, while all stated that they lived in or are currently living in unhealthy conditions because of their income—EIA rates are too low to match the rental rates demanded by the market.

## EIA and Food Banks

As governments pulled back their support for the poor, which was generally supported by a public swayed by the 'language of blame',

there was a resurgence in charity as a means of meeting basic needs. For example, food banks initially emerged in the 1980s as a temporary fix but they are now permanent institutions that EIA recipients and the working poor turn to regularly to meet their basic needs.

Nicole and Joan both mention in their accounts that they access food banks regularly. This is because they cannot afford the amount of food they need. Kate also spoke about having used food banks in the past, and knowing other EIA recipients who do so as well. For them, and 60,000 other Manitobans (MacKinnon, 2009a, p. 28), EIA is their main source of income as they are not allowed to keep more than $200 in additionally earned income per month (Manitoba Family Services, 2011b, section 16.2.2). EIA's low rates force them to rely on food banks.

For singles on welfare, especially those in the GA category and those with disabilities, EIA is not adequate to sustain their most basic needs. The current total (provincial plus federal) monthly tax free income for a single adult without children in the general assistance (GA) category of EIA is $576 (Manitoba Family Services, 2011c, p. 6). For a single person with no children with a disability, it is $793 (Manitoba Family Services, 2011d, p. 6).

$285 is allocated by EIA for shelter costs. If, in the core area, a one-bedroom apartment costs around $615 dollars to rent as it did in 2010 (Dyck, 2011, p. 3) a person in the general assistance category would have spent her entire income, and a person on disability would have spent 78 percent of his entire income, just paying for housing, leaving nothing or very little for food and clothing. This is one reason why 57,966 people in Manitoba used food banks in 2010—21 percent more than in 2009 (Thomas, 2011, p. 2).

Although there were minor changes to rates for single individuals and those with dis-

abilities in 2003, their basic monthly assistance rates have remained relatively unchanged since 1993 (Janzen et al., 2004, p. 1), despite the rising costs of living (Statistics Canada, 2011a, p. 3). If inflation is accounted for, social assistance recipients only have 65 percent of their 1993 income (Perras, 2011).

Each year, EIA recipients are able to afford less than they could the year before. For the single person the result is a sense of hopelessness and helplessness as described by "Joe"

> When you are poor you have no choices. I hate having no choices and having to be forced to beg on the streets. Having choices gives you self-respect, dignity, self-esteem, self-control and confidence. But this is lost when you are forced to use food banks and line up at a soup kitchen every day—to be forced to eat what is served without any choices of what you would want to eat and when and where—in the company of strangers or the privacy of your own home. (MacKinnon, CCPA, 2009b).

What is the reason for this stagnancy in EIA rates?

Starting in 1963 Manitoba's total social services expenditures had grown yearly with the majority being spent on social assistance payments (Ismael, 1985, p. 147), until 1972. In 1972, all expenditures reduced dramatically and did not again attain the rate of growth seen earlier (p. 143). This slowdown mirrors the stagnancy seen after 1993 in terms of EIA rates.

While it is true that 'welfare incomes' have eroded, it should be noted that for families with children, this erosion has been in part been addressed as a result of the National Child Benefit (NDB) and the NCB Supplement program introduced in the 1990s. When elected in 1999, the NDP ended the provincial government's claw-back of the supplement from EIA recipients, thereby increasing the

income of families (Stevens 2011). This does not mean that the income of EIA recipients with children is satisfactory and for individuals without dependents, the rates are far below any respected poverty measure.

## EIA and Employment

EIA recipients are clearly in need of more income, so it would make sense for EIA recipients to be able to earn the income they need instead of a mere $200 per month on top of their allowance. Consider that the average wage per *week* in Manitoba is $802.32, with wages having increased 4.1percent from January 2010 to January 2011 (Social Planning Council, 2011, p. 1), while the *monthly* income of general assistance recipients is $576.

Kate explains that the general exemption limit of $200 is simply too low to do any long- term good. Joan, Kate and Nicole all volunteer as many hours as is permitted per month in order to earn the extra $100 from EIA for doing so (EIA Act, 1988, Section 12(1)). Even though they are giving back to their communities, doing so takes away time they could spend job searching, which if successful could earn them more than $100 per month. Kate asks a simple question: "if you're making more on assistance, why work?"

Nicole stated that even if recipients want to find work, the job-search programs offered by EIA do not help them do so. She found them disengaging and redundant, as did the majority of EIA training program participants interviewed in Sheldrick's study, who claimed the programs did not actually lead them to a job. This may be because training and certification programs are generally directed toward those who have a relatively high level of education, but because educational attainment in the inner city is very low, many inner city recipients are unable to access those training programs or find them helpful (2006, p. 60).

A more detailed account of the kind of training/education programs that would truly help EIA recipients is found in this report's chapter on education.

The biggest reason Nicole wanted to stay off EIA are what she sees as a shortcomings in both the "employment" and "income" aspects of the EIA program. She found that the job-search training components of the program do not help recipients find work, She said that she was not "even close to being job ready" when she began receiving social assistance, and so was looking for a program that would encourage her both practically and morally to acquire work. She did not find this program.

When Nicole found an externally-run community job search training program where she felt comfortable, engaged, and morally encouraged, she gained the confidence to seek and attend job interviews and push herself in finding employment. However, this positive experience was offset when, following her work-related accident, she was cut off social assistance because she quit the job she had been injured at. Upon appealing, she was accepted again into the EIA program.

According to MacKinnon, "there is no difference between welfare recipients and non-welfare recipients in terms of their attitudes toward work" (2000, p. 65). Rather, there are barriers to finding and keeping employment, including: " a) skills, education, and training, b) affordable childcare, c) health issues, and d) an actual lack of stable permanent jobs" (Sheldrick, 2006, p. 64). The lack of available childcare is but one significant obstacle to finding employment. Lack of access to transportation, vocational training and education opportunities prevent independence for women on EIA (Wiebe & Keirstead, 2004, p. iii).

Claire stated that in her experience as an EIA mentor, "mostly, EIA will cut you off once they find out you have a job". However, even

if recipients find employment that pays a substantial amount over $200 dollars per month, they cannot initially afford to leave EIA until they have saved enough to meet their needs over the long term. If they were permitted a higher income on top of EIA while working, they could save to gradually ease off it. But if any money they make over $200 is subtracted from their EIA budget, as it is now, they are always stuck just being able to meet their needs, at least some of the time.

Nicole stated that as a result of quitting her job and claiming it to be unsafe due to her workplace injury, she was initially cut off welfare until she appealed the decision. The policy does state that if someone has quit, been fired from or refused a job without just cause, their "application for EIA may be affected" (Manitoba Family Services, 2011a). However, Nicole did have just cause in her circumstances; staying in that unsafe working environment could very well have caused her more harm, bodily and otherwise.

Several policies pertaining to allowance rates and employment in the EIA program have been shown to be detrimental and counterproductive to the overall goals of decreasing poverty and dependence on social assistance. Several formal and informal procedures also contribute to recipients' negative experiences of EIA.

## EIA: The good, the bad and how it can be improved

In spite of its shortcomings, EIA continues to be an important program for Manitobans who find themselves in need of financial assistance. It can be much improved to ensure that they are able to meet their basic needs with dignity. But if it is to be a program that better responds to poverty and social exclusion, policymakers will need to begin to take a more holistic view of income insecurity. For example, income has

been determined to be a core determinant of health (Raphael 2010). Given the connection between income, poor health and healthcare costs, viewing income insecurity within this context provides good reason for increasing the income of EIA recipients who continue to be the poorest of the poor in Canada.

Although the amount provided remains grossly insufficient, EIA provided support to over 56,000 people from 2008-2009 (Hamilton et al., 2010, p. 16). Some more recently established components of the program extend support to recipients in the disability category or encourage people to find employment. For example, the Job Seekers Allowance assists single non-disabled individuals who are seeking work or already employed (p. 21). The Get Started! component helps individuals cover job-related costs (p. 20). The Volunteer Allowance supplements the income of people with disabilities who volunteer (p. 21).

The ability of EIA workers to use their discretion when determining benefits for applicants has sometimes proven to be a positive feature when recipients have been lucky enough to be assigned to a caseworker who empathizes with them and fully informs them of their entitlements, their needs, follows up with their cases and allows additional benefits when needed.

In 2010, the provincial government introduced the All Aboard Strategy, which includes steps to improve the wellbeing of low-income individuals and families (Hamilton et al., 2010, p. 21). The provincial government has also made more specific changes to certain areas covered by EIA. For example, they raised the Manitoba Shelter Benefit from $50 to $60, to be effective December 2011 (Manitoba Family Services 2011e, p. 2).

Despite these benefits, the EIA system's flawed policies still have extremely negative impacts on recipients. Clearly policy changes are called for.

## Policy Recommendations

The following first three recommendations are those gathered through broad consultation and endorsed by over 70 organizations in *The View From Here: Manitobans call for a poverty reduction plan* (CCPA, 2009). The final recommendations respond to issues raised by individuals interviewed in research for this chapter and proposals put forward to the Manitoba Ombudsman through the Raise the Rates Campaign.

Adequately addressing poverty and social exclusion requires comprehensive policy measures involving all levels of government and many government departments. The recommendations we make in this chapter are in addition to the specific housing and education recommendations made in this report's other two chapters. Other policy measures are also required, such as increased access to childcare, and more comprehensive physical and mental health services/supports as also outlined in *The View from Here*. However, implementing these EIA specific recommendations would go a long way to address the poverty and social exclusion of Manitoba's most vulnerable citizens, many of whom live in the inner city.

### *Increase EIA benefits*

For all categories, EIA incomes, as a percentage of the poverty line, have been on the decline since the early 1990s. Furthermore, social assistance rates are not indexed to inflation and so have not kept up with increases in the cost of living. Low-income households spend a larger proportion of their incomes on necessities and these costs have increased faster than the general inflation rate for the past number of years.

Over the next two years, EIA benefits for all categories should be increased until they are equal to inflation-adjusted 1992 levels. Then rates should be indexed to future increases in

the cost of living so that recipients are at least holding ground in the face of inflation.

### *Implement livable income support rates*

Current basic rates are not sufficient to allow EIA recipients to meet basic needs as currently defined, and this definition does not even encompass items that should be classified as needs.

As recommended by the Manitoba Ombudsman, basic needs should be redefined to include such things as telephone service, recreation and transportation, so as to help EIA recipients have the resources to find and maintain employment.

The Province should develop and implement a transparent mechanism to establish livable basic income support rates that reflect the cost of purchasing redefined basic need including: telephone service, recreation, transportation, food, clothing, shelter and utilities.

### *Allow EIA recipients to claim child maintenance payments*

Recipients should be allowed to claim child maintenance payments as earned income in recognition of the unpaid work that goes into child rearing. As it stands, the program treats earned and unearned income differently when determining eligibility for assistance. Child maintenance payments are considered unearned income, with the effect of lowering the amount of social assistance recipients are eligible for. But it is widely acknowledged that the unpaid work involved in child rearing is comparable in value to paid work performed in the market. The Province should take action to acknowledge this unpaid work by treating child maintenance payments as earned income so it falls under the Work Incentive Program which allows recipients to keep $200 and 30% of every dollar earned monthly. This change

would bring policy closer to the way it was prior to 1994.

### *Increase support for those who wish to transition from EIA to work*

EIA recipients tell us that the current $200 income exemption level is too low. The province should increase it to $500.

### *Create a standard procedure/ protocol for EIA staff*

The recommendations outlined in the Manitoba Ombudsman Report on Manitoba's Employment and Income Assistance Program (2010) should be implemented. A particular concern highlighted in the report regarding procedures and protocols was also raised by those we interviewed and therefore we are emphasizing it here as well. Individuals expressed concern that EIA caseworkers have far too much discretion, making it easy for them to arbitrarily deny clients what they are entitled to under the program. The recommendations concerning procedures and protocols in the Manitoba Ombudsman's report would be helpful and they should be implemented (Manitoba Ombudsman 2010).

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# Housing for People, Not Markets:

## Neoliberalism and housing in Winnipeg's inner city

**by Sarah Cooper,** with information from interviews conducted by Lindsey Li

*We need to explicitly recognize that Canada's housing problems are the result of our normal, day-to-day ways of going about our business. That is, the problem is an unintended consequence of our established laws, institutions, and social practices.*
—Hulchanski 2005, 3

## Introduction

Housing is a human right, enshrined in the Universal Declaration of Human Rights. Despite this, although most Winnipeggers are well-housed, there are thousands of people in Winnipeg and in Manitoba who do not have adequate access to good housing. And as a result of neoliberal policies, housing is becoming less and less affordable, especially for low-income people.

Good housing[5] is essential for individuals and for families. When affordable housing is well-integrated with other social policies, it can act as a stepping stone to addressing basic needs (Pierre 2007). However, over the last 30 or so years, finding affordable, quality housing has become a challenge for many Canadian families. This is a direct result of the neoliberal trend that has overtaken public policy in the last few decades.

Neo-liberalism is an economic system that privileges 'the market' and the accumulation of wealth and private property, in contrast to redistribution of wealth through public and social programs (e.g. healthcare, EIA, public sector services). It focuses on the individual as opposed to the collective, and believes that government (the state), if allowed to become too powerful, prevents both individuals and the market from working effectively.

From this perspective, government regulations and social policies and programs interfere with the proper functioning of the market. However, in practice, loosening of government regulations and cuts to social policies and programs have a serious negative impact on the lives of lower-income families and individuals who are already struggling to make ends meet.

Winnipeg and the inner city have not been exempt from this trend. In this paper, we will examine what neoliberalism means for housing, particularly for lower-income households. This paper begins with a discussion of why housing is important, and looks at Canada's housing system and the context of housing in Winnipeg's inner city. It then considers, through the policies that affect people's access to housing, how neoliberalism has affected those who live in the inner city. Finally, it offers some recommendations to improve the situation.

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5  What is good housing? Good housing is housing that does not cost too much, that is in good condition and does not require any major repairs, and that is an appropriate size for the number and make up of household members. If any one of these criteria is not met, the household is considered to be in core housing need.

## The Importance of Housing

Good housing contributes to emotional and physical health, offers a place to store one's stuff, like clothing and food, and provides a foundation for building social networks and community, as well as for attending school or holding down a job. It is also extremely difficult to get a health card or driver's license, or access income assistance, without having a place to live. Children do better in school and families experience less stress when they are well housed. One inner-city resident described it this way:

> If you have a decent place to live, it'll give you that, that grounding, that, you know, getting a good night sleep, having a place to cook your meals, having entertainment at night, you know, with TV, or movies, or...a safe place, a quiet safe place. Ideally, I think that's what people want. It's something to call home, that they can feel and secure and not have to worry about everything else that's going on, like the bedbugs. (07.25.11)

People's living conditions—the houses and neighbourhoods in which they live—have a huge impact on their health. Housing is one of many social determinants of health[6], and the greater the inequality in a society, the greater the costs associated with poverty and poor housing become.

At a broader level, cities and countries do better when their citizens have good housing, because housing contributes to economic development and reduces other social costs such as healthcare and criminal justice costs. There are significant costs associated with poverty and lack of good housing. One study, based in Ontario, estimated that poverty costs Canada between $24 billion and $30 billion per year (Standing Senate Committee on Social Af-

fairs, Science and Technology 2009, following Laurie). This represents a significant expense for Canadians, which could be saved by addressing basic human needs, including housing. Securing decent housing is a significant challenge for many who live in Winnipeg's inner city.

## Winnipeg's Inner City

Once a bustling downtown surrounded by vibrant neighbourhoods, Winnipeg's inner city began to decline after the Second World War (Comack and Silver 2006). Although historically the North End, north of the railway tracks, was a working-class area with serious housing challenges, while the southern part of the inner city was middle and upper class, both areas experienced a sharp decline as wealthier households and businesses began to move to the suburbs (Comack and Silver 2006; Silver 2010).

As a result of this movement away from the city centre, the housing in the core areas became more affordable, and lower-income people began moving into the area. In the 1960s, Aboriginal people moving to Winnipeg began to settle in these neighbourhoods, as did immigrants and refugees arriving later in the 1980s and 1990s (Comack and Silver 2006). The City did not maintain its public facilities in these neighbourhoods (Comack and Silver 2006). In many parts of the inner city, housing prices dropped so much that landlords and other private investors stopped investing in the area (Skelton, Selig and Deane 2006). Drug and gang related violence and crime followed (Comack and Silver 2006). As a result of this process of disinvestment, as well as processes of globalization and suburbanization, poverty became concentrated in the inner-city areas (Comack and Silver 2006).

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6   Social determinants of health are the economic and social conditions that shape the health of individuals and communities.

Today Winnipeg's inner city, a collection of about 35 neighbourhoods centred around the downtown core, is a relatively dense area, comprising 6.4 percent of Winnipeg's land area, but housing 19 percent of Winnipeg's population (City of Winnipeg 2006). About 121,000 people lived in the inner city in 2006 (City of Winnipeg 2006). The housing situation for many people in the inner city is increasingly difficult, as the housing stock is substantially older and less well maintained than in other parts of the city (City of Winnipeg 2006).

In a context of increased migration to Winnipeg, from other parts of Manitoba and Canada as well as from abroad, and increasing pressures on a rental market that is already tight, the vacancy rate is declining and rents are increasing. Close to two thirds of the households in the inner city rent, compared with 35 percent outside the inner city (City of Winnipeg 2006). In April 2011, the vacancy rate in Winnipeg was 0.7 percent, the lowest among the municipalities surveyed (CMHC 2011a). At the same time, average rents increased by 3.6 percent (excluding rents charged for new units, which are exempt from rent regulations), substantially higher than the 1 percent mandated by rent regulations for 2010 (CMHC 2010b).

Rent regulations are intended to manage the rate at which rents increase, but they do allow landlords to apply for above-guideline rent increases, based on changes in operating expenses and the cost of renovating or repairing the building (Grant 2011). Although the rent guideline increase for the last decade has hovered around a one to two percent increase each year, in practice rents have increased by three to five percent each year (Grant 2011, based on CMHC data). Between 2000 and 2010, rents in the core area increased on average by 39 percent (Dyck 2011). While this may be consistent with market demand (Grant 2011), it provides a challenge for those on fixed incomes and those on very low incomes.

With the increased rents, and low vacancy rate, many lower-income people and families have had a hard time finding affordable, good housing. A staff member at an inner-city organization described it this way:

> …we've seen much more homelessness. We've seen much more people just, you know, not—not being able to find housing. And it's not that they have really profound mental health issues or addictions, they could—they, they can function. So that hard-to-house population, we see those. But there's a lot of other people that are homeless that are just experiencing the tight rental market and how difficult it is to find a place that's affordable given the budget that they have if they're on just public pension or welfare. Or have, or are working, you know, a low-wage job and have lots of kids. (7.21.11-2)

Little rental housing is being built in Winnipeg, and even less at a level that would be affordable for lower-income households. In addition, much of the most affordable private rental housing is being lost. For example, rooming houses fill an important need in Winnipeg for lower-income housing for single people, and many rooming houses in the inner city are in need of upgrades. However, it is very difficult to find funding to fix up rooming houses, and landlords may be more likely to convert them to single family dwellings and sell them, as one staff member described:

> I think more was the, was the concern that they couldn't afford the housing, and the quality of some of the housing was a concern… and it's happening maybe now at a faster pace, with the rooming houses are being turned into single family dwellings. And… some landlords… manage a rental property that has marginal income, they're better off to renovate the housing to a single family dwelling and sell it. So some of them have been mentioning that

and moving in that direction. So those are, those are some of the concerns. (7.21.11-1)

The number of rental units available in Winnipeg has declined during 15 of the last 18 years (CMHC 2010b). Little new rental housing is being built, particularly at the affordable end of the spectrum, and many units are demolished or converted to condominiums each year (CMHC 2010b). Since 1991, the rental universe in Winnipeg has declined by about 5000 units (CMHC 2010b). In addition, many units are removed temporarily from the market for renovations, only to return with substantially increased rents.

Overall, this rental situation presents a difficult scenario for renters in the inner city. Today's inner city population is markedly distinct from the Winnipeggers who do not live in the inner city. Although there are variations within both the inner city and the rest of Winnipeg, statistics show a very different picture for the two areas (see Table 1).

Outside the inner city, the median household income is $55,812, compared with a median household income of $31,773 in the inner city. The proportion of households below the after-tax low income cut off (LICO)[7] is 11.7 percent outside the inner city, while in the inner city the rate is almost three times that, at 32.5 percent, or one in three households.

Not surprisingly, the proportion of renters is also higher in the inner city, at 60.9 percent, or almost two thirds of all households, compared with 27.7 percent of households outside the inner city. The proportion of renter households spending over 30% of their income on housing is roughly the same in both areas, 36.1 percent outside the inner city and 39.2 percent in the inner city. However, the proportion of dwellings that need major repairs is about double in the inner city, at 14.4 percent compared with 6.9 percent outside the inner city.

The inner city is also home to about two thirds of Winnipeg's Aboriginal population. Generally speaking, Aboriginal people in Winnipeg and in Manitoba have lower incomes than the rest of the population, lower educational outcomes, and as a result, fewer housing options. Because of a combination of population growth in Winnipeg and migration to Winnipeg from other parts of Manitoba and Canada, the Aboriginal population is expected to grow, almost doubling by 2026 (Manitoba Urban Native Housing Association [MUNHA] 2008).

For the last few years, the province has had a policy of actively recruiting international immigrants to move to Manitoba, and most of these move to Winnipeg. Many of these immigrants, especially refugees who may not have many financial resources, look to the concentration of relatively affordable housing

## Table 1. Housing Statistics in the Inner City and Non-Inner City areas

|  | Non-Inner City | Inner City |
|---|---|---|
| Population | 503,980 | 121, 615 |
| Median household income | $55,812 | $31,773 |
| Total private households below LICO after tax | 11.7% | 32.5% |
| Rented dwellings | 27.7% | 60.9% |
| Renter households spending more than 30% on housing | 36.1% | 39.2% |
| Dwellings in need of major repairs | 6.9% | 14.4% |

*Source: City of Winnipeg 2006*

7  The low income cut off is the measure used by Statistics Canada to describe the proportion of the population that does not have enough income to meet its needs. This is also known as the 'poverty line'.

in the inner city for a place to live. This population is also expected to continue to grow in the next few years.

These two demographic shifts will have an important impact on the inner city in the next few decades. They represent an increasing population of lower-income households who will require affordable housing, making it all the more crucial that there be coherent housing policies to address the housing situation.

Unfortunately, as we will see in the next section, the current state of Canada's housing system leaves much to be desired.

## Canada's Housing System

For many years Canada had a housing system that was recognized around the world. From the 1940s to the 1980s, a variety of housing programs built affordable housing across Canada, including public housing, cooperatives, and other forms of housing run by non-profit organizations. Between 1964 and 1974, the strongest period, about 200,000 units of public housing were built. After 1973, the government's focus shifted away from direct provision of public housing to the provision of subsidies to non-profit organizations (Skelton and Ribeiro 2010).

In keeping with a neoliberal, hands-off approach that increases the role of the private market in providing housing, the federal government withdrew from housing in 1993. It then downloaded responsibility for housing to the provinces so that they—with fewer resources than the federal government—then had to consider alternatives to government-funded housing solutions. The amount of social housing being built with government subsidies dropped sharply (see Fig. 1). Over the last few decades, the federal government has also reduced the amount of money that provinces receive for housing and other social programs (Hulchanski 2007). Each province has dealt with this in different ways: some have chosen to further download responsibility for housing to the municipal level, while others have maintained their portfolio at the provincial level.

The result of this is that there is currently no national vision for housing in Canada, and very little funding available to support housing for lower-income people.

At the same time, over the last 30 years the gap between the rich and the poor has been growing. In 1976, the average income of the richest 10 percent of Canadian families was approximately 31 times the income of the poorest 10 percent, while in 2004, this gap had

## Figure 1: Affordable Housing Construction in Canada
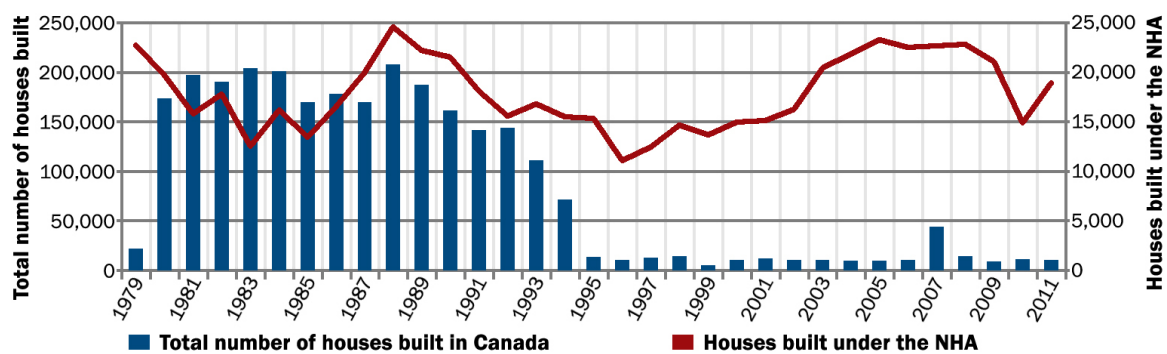


In 1993, the federal government withdrew from housing. Until then, about 10 percent of the housing built each year in Canada was affordable for lower-income households; since then it has been less than one percent (source: CMHC 2011b; CMHC 2011c). This retreat has had a negative effect on Winnipeg's inner city and has put additional stress on the Province and City to deal with an increasingly difficult situation.

risen to 82 times (Yalnizyan 2006). We can see this growing gap in the housing system itself. The average household incomes for owners are double the average household incomes for tenants, and many tenants pay too large a proportion of their income for housing as it is (Hulchanski 2007; Canadian Mortgage and Housing Corporation [CMHC] 2010a).

This gap has become particularly pronounced for households who rely on Employment and Income Assistance (EIA). Most EIA programs include a "shelter component [which] varies across and within jurisdictions by size of family and size of community to reflect differences in cost of living" (Prince 1998, 838). However, housing costs have increased over the last 30 years, even as EIA rates have been frozen or even decreased, relative to inflation.

This has resulted in a gap between what lower-income households can pay, and the cost of the housing options that are available. For EIA recipient who do not live in social housing, housing allowances have not kept pace with the rents in the private market. This disconnect has worsened over the years as rents have increased.

The proliferation of food banks is a direct consequence of insufficient EIA rates compared with rising housing costs, as EIA recipients dig into their food budgets to pay rent. Although it now seems like it has always been this way, before the 1980s there were no food banks (Mackinnon 2010a), and very few homeless people in Canada (Hulchanski 2002). Now there are food banks and shelters serving tens of thousands of men, women and children every month in most Canadian communities.

## The Policy Framework Affecting Winnipeg's Inner City

Inner-city decline was recognized as a problem by governments in the 1960s. The first program to address poverty in the inner city took an urban-renewal focus. "Urban renewal" refers to an approach from the1960s that bulldozed large areas of the North End and replaced existing 'slums' with "low-income rental housing" in complexes such as Lord Selkirk Park and Gilbert Park (Silver and Toews 2009, 104). However, this approach did not provide sufficient affordable housing to meet needs, and as the housing crisis of the time continued, the complexes became "housing of last resort" and became areas of concentrated poverty without any social supports (Silver and Toews 2009, 105).

In the 1970s, the focus shifted to rehabilitation, through the Neighbourhood Improvement Program (NIP). Focusing on five inner-city neighbourhoods (and one non-inner city neighbourhood), the NIP was a short-term, five-year program intended to stop decline in the target areas (Silver and Toews 2009). However, it was similar to urban renewal in its lack of attention to social issues. It also approached the inner city in a fragmented way, without the coherent overarching strategy required to address the complexity of issues in the inner city (Silver and Toews 2009).

The Core Area Initiative was established in 1981 as a partnership between the federal, provincial and municipal governments. With funding of over $196 million, its intent was to address the poverty and decline in the inner city, and its "substantive mandate combined the themes of economic development, employment and training, and physical revitalization of inner-city neighbourhoods" (Layne 2000, 258-9). It built on strong community mobilization in numerous community organizations across the inner city (Silver and Toews 2009). Despite this, much of the funding through the CAI went to improvements in the business district rather than to alleviating poverty, and again, there was little coherent strategy in addressing the inner city's issues (Silver and Toews 2009). One positive outcome of the CAI was the "of innovative inner-city CBOs with strong grassroots leadership that began to

emerge in the 1960s and 1970s" in the inner city (Silver and Toews 2009, 116). This infrastructure is still active in fighting poverty in the inner city today.

In the 1990s, the inner city was not a focus for the three levels of government. In 1995 the Winnipeg Development Agreement, another tri-level project, was put in place to address economic development, but was city-wide, rather than focusing on the inner city (Kalcsics 2004). Approximately 44 percent of the funding went to 8 programs that focused on the inner city (Silver 2002). The funding was used for a number of different areas, including training, infrastructure, and housing (Kalcsics 2004). Nevertheless, in many core neighbourhoods, housing values continued to drop, losing up to 50 percent from 1988 to 1998 (City of Winnipeg 1999).

## Housing policies today in the inner city

Today, all three levels of government continue to affect housing development and maintenance in Winnipeg. The federal government does provide funding to a variety of housing programs, but is still not nearly engaged in housing as it was before 1993. The provincial government provides funding, and manages a wide variety of housing-related programs including social and public housing programs. At the city level, Winnipeg maintains that housing is a provincial responsibility; nevertheless, Winnipeg has a housing policy that is intended to address and improve housing and neighbourhood health.

In 2000, a new tri-level partnership, the Winnipeg Housing and Homelessness Initiative (WHHI), was set up to focus on housing. With an office in downtown Winnipeg, it aims to address housing and homelessness through a "single window office", to enable the three levels of government to work together (WHHI date unknown).

*Federal*

The main role of the federal government in addressing housing issues in the inner city is financial. There are a number of programs that are federally-funded, including:

- the Affordable Housing Initiative (with matching contributions from the Province, and additional support from municipalities and private and non-profit organizations) in the early 2000s, which was intended to increase the supply of affordable rental and homeownership housing,

- the Residential Rehabilitation Assistance Program, which provides subsidies for rehabilitation and renovations to both owner-occupied and rental housing,

- the Housing Opportunity Partnership (with funding and partnership from the Province and others), which renovates houses and sells them, with down payment assistance, to first time homeowners, and

- the Homelessness Partnering Strategy, which provides transitional housing and other supports for homeless people.

In addition, CMHC provides mortgage insurance for home buyers who cannot pay what lenders consider a reasonable down payment. Although the home buyer has to pay for the insurance, it is meant to protect the bank in the case of mortgage default. However, as noted above, since 1993, very little funding has been provided by the federal government for federal-housing initiatives as it has devolved responsibility to the provinces.

*Provincial*

At the provincial level, the government is responsible for managing the social and public housing portfolios. The Province subsidizes about 35,000 households' housing, through public housing managed by the Province as well as through social housing managed by

cooperatives and non-profit and Aboriginal organizations. A number of these units are located in the inner city.

In 2000, the provincial government created Neighbourhoods Alive! (NA!) to work with residents and community organizations to improve quality of life at a neighbourhood level. Beginning with five neighbourhoods, and now working with 13 neighbourhoods in Winnipeg's inner city (and others across the province), NA! builds on local priorities to support housing and other community projects. NA! funds programs such as neighbourhood housing-assistance programs, training initiatives, and community development, arts and recreational programs (Government of Manitoba date unknown).

The Province's approach to housing and community development has been informed by community economic development (CED) principles. It uses a CED lens and a CED Policy Framework to integrate CED into government policies, including Neighbourhoods Alive! and neighbourhood housing projects (Loewen 2004). Through the WHHI, the CED approach seeks to hire people from the neighbourhoods where programs are being implemented, and to complement the housing programs with other social and safety program (Loewen 2004).

Although in many parts of Canada public housing is being torn down and replaced by mixed income neighbourhoods (usually without increasing the number of affordable units), in Manitoba in the last few years the Province has invested a substantial amount of money in maintaining and updating public housing units (Silver 2011). In addition to these programs, the Government of Manitoba promotes community economic development in housing development, and is taking a more proactive approach to providing affordable housing in Manitoba. In 2009, the Province committed to building 300 units of affordable housing a year for five years, and thus far is meeting its targets (MacKinnon 2010b, 144, 146). Given the current dearth of affordable housing in Winnipeg, this commitment is vital to maintaining housing for lower-income people, and somewhat addresses the damage caused by the prevailing neoliberal norm.

## Municipal

In 1999, the City of Winnipeg approved a housing policy that identified specific neighbourhoods based on the level of decline and the type of investment needed. Each neighbourhood in Winnipeg was assessed to determine the level of decline, based on certain criteria, and five inner-city neighbourhoods were identified as Housing Improvement Zones (HIZ). The HIZs were then eligible for special funding and support to revitalize the housing in those areas.

The City set up a fund, called the Housing Rehabilitation Investment Reserve (HRIR), which provides money to these five neighbourhoods and to Aboriginal housing organizations. The neighbourhood renewal corporations in each of these neighbourhoods use this funding for 'bricks and mortar' projects, renovating or repairing houses and building new housing. These projects include rehabilitation and infill housing development, exterior improvement projects, as well as capacity building for residents' associations and staff funding.

In 2011, the City of Winnipeg adopted OurWinnipeg, the City's new development plan. The plan mentions the importance of "planning for a diversity of housing types, tenures and costs in each neighbourhood" (City of Winnipeg 2011, 54). However, there are few tools mentioned in the plan, or in the attached direction strategies to ensure that affordable housing, particularly for lower-income communities is built and maintained as part of an overall housing strategy.

## Implications of Neoliberalism on Housing

Over the last 30 years, neoliberalism has grown and spread across the world, completely changing the political, economic, and cultural landscapes created in the fifties and sixties (Anderson 2000). At the same time, however, some policies and infrastructures that predate neoliberalism (such as public housing) remain in place that may mitigate the harshness of neoliberal approaches (Hackworth 2005). Nevertheless, the housing policies and programs put in place after World War II in Canada and other Western countries have been and continue to be under siege, if they have not already been decimated.

Despite the proliferation of programs and policies intended to address poverty and other challenges found in the inner city, housing continues to be a major concern for many households. Although there has been a substantial amount of investment in Winnipeg's inner city over the last few decades and the provincial and municipal government policies do not, on the surface, seem to have an explicitly neoliberal approach, the impact on the ground of the global shift towards neoliberalism has been significant.

Increased housing costs, a low vacancy rate, a focus on homeownership, and lack of capacity to pay for housing have all contributed to a lack of housing options for lower-income households in the inner city. Rather than addressing these challenges directly through government programs, the trend in policy has been to rely on market solutions. As a result, housing costs are rising in the inner city, displacing people in many areas.

## Market solutions to housing

Under a free-market philosophy, housing is generally considered to be an individual responsibility, a consumable or an investment, rather than as a form of infrastructure that should be managed and supported by the government. As an individual responsibility, access to housing then becomes a question of affordability. The idea of "housing affordability"—that if people only had enough money they could find good housing—came into vogue in the 1980s (Hulchanski 2005). It is problematic because it simplifies the issue by ignoring the systems and structures that create poverty in Canada and that reduce housing to a market commodity that may be priced beyond the reach of poor households (Hulchanski 2005). It places the burden on those who do not earn enough to be able to afford housing, rather than on a system that does not pay enough to afford housing.

In addition, there is an assumption that homeownership is better than renting. This idea is promoted by government policies that privilege and support homeownership at the cost of renting (Glynn 2010a). Policies such as government support of new housing construction, mortgage insurance, and exemptions from capital gains on house sales contribute to making homeownership a more attractive choice. Hulchanski (2007) notes that in 2005 alone, more homeowners (746,157) received mortgage insurance from CMHC than "all the social housing units (633,300) funded in the past 35 years" (2). As homeownership becomes normalized for middle and upper income populations, renting is increasingly seen as housing for lower-income populations (Glynn 2010a).

Homeownership is also seen as a way for lower-income households to emerge from poverty. This is a relatively recent idea, and is based on the fact that low-income homeowners' net worth is generally much higher than that of low income renters (Hajer 2009a).

Although the written policies from the City and Province describe support for both homeownership and rental housing, in practice

much of the funding in the last decade has prioritized homeownership (Skelton, Selig and Deane 2006). Much of the new infill housing built in inner-city areas has been for homeownership, even as other programs offered through the NRCs focused on lower-income people:

> … the youth program was working with youth and a lot of their parents were on social assistance or lower income people. But certainly as far as housing goes we were focusing on renovation of derelict property, neighbourhood, building on vacant lots, and all those properties went for home ownership. (7.21.11-1)

Homeownership was an attractive option for increasing housing in these neighbourhoods because it was seen as having a stabilizing impact on the neighbourhood, and because no long-term subsidies are required (Skelton, Selig and Deane 2006). The North End Housing Project, for example, began in the late 1990s and used a cluster approach to redevelopment and homeownership to improve housing in certain areas in the North End (Deane 2006).

However, the result is that housing provided under these kinds of programs are mostly affordable to moderate-income households, rather than the lowest-income households (Skelton, Selig and Deane 2006). In recent years there has been recognition that homeownership programs do not benefit the lowest-income populations. While homeownership programs may benefit some lower-income households, if these programs are funded instead of programs for low income rental housing, those who cannot afford homeownership may face even higher costs for lower-quality housing (Hajer 2009, following Hackworth and Wyly). In fact, in certain neighbourhoods in the inner city, "owner-occupation strategies recently adopted seemed to exacerbate social cleavages rather than to overcome them"

(Skelton, Selig and Deane 2006, 20). These strategies, combined with insufficient investment in low income rental, social and public housing, and stagnant EIA rates have locked lower-income people and communities into a housing situation which is a daily challenge to navigate.

As the federal government downloaded responsibility for housing and other social programs to the provinces, and as pressures on the housing situation in cities increased, the pressure on cities' resources increased. Given that property-tax revenue is essentially cities' only source of funding, this has "in turn made them more dependent on those that create value: the private real estate market" (Weber 2002). As such, investment in housing, particularly when there is a gap between the actual and potential income offered by a property (Silver 2006, following Smith), provides a way to increase revenue. In some cities, areas have been neglected or intentionally allowed to decline to create an opportunity for re-investment[8] (Glynn 2010b). This puts a focus on increasing revenue, rather than on providing sustainably affordable housing for lower-income populations.

In many inner-city neighbourhoods, the quality of housing has improved as a result of these investments. The most commonly used indicator, property values, shows an increase in many neighbourhoods: NA!'s first community report says that its work has "help[ed] housing stock and help[ed] to increase property values in some inner-city neighbourhoods by up to 48 per cent" (Neighbourhoods Alive! date unknown). Property values in Spence neighbourhood increased by 180 percent between 2000 and 2007 (Toews 2008).

Skelton, Selig and Deane (2006) argue that the approach taken in parts of Winnipeg's inner city, of "reactivating the market rather than

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8  This is what is known as "disaster capitalism" (Glynn 2010 chapter 2, following Klein).

transforming it", increases the cost of housing across the board, thus making it more difficult for lower-income families to find good housing and putting the programs that support these families at risk (23). The problem with insisting that housing is a simple problem of the markets is that the lowest-income households have no access to the market.

Hulchanski (2007) notes that "these households generate a 'social need' for housing rather than a 'market demand' for it." (1). As such, the market will not respond to their housing needs, or at least, the market will not provide good, affordable housing. It is up to society as a whole—through government income redistribution and housing programs—to provide housing when the market does not. In many cases, the investments and homeownership programs in the inner city have contributed to gentrification and displacement of lower-income populations.

## Gentrification

Gentrification is the process of displacement of lower-income people from a neighbourhood as property values and housing costs increase and higher income people move in. Although this is often seen as a neutral process, simply a product of 'market forces', in practice, it is often highly conflicted and particularly stressful for lower-income people who experience housing instability as a result. Although gentrification is not a new phenomenon and predates neoliberalism, neoliberal policies create a space where lower-income households have fewer and fewer housing options, thus increasing their chances of being displaced as costs rise.

Smith has described these neoliberal processes of gentrification as 'revanchist', meaning vengeful and antagonistic. He argues that

> the revanchist city expresses a race/class/gender terror felt by middle and ruling class whites who are suddenly stuck in

place by a ravaged property market, the threat and reality of unemployment, the decimation of social services, and the emergence of minority and immigrant groups, as well as women, as powerful urban actors. It portends a vicious reaction against minorities, the working class, homeless people, the unemployed, women, gays and lesbians, immigrants. (Smith, quoted in Silver 2006, 10)

In this perspective, middle-income people are struggling to make their way in the neoliberal world, and use their privilege and power in ways that have a direct, often violent, negative impact on lower-income people. Neoliberalism "has tended to subject the majority of the population to the power of market forces whilst preserving social protection for the strong" (Gill, quoted in Brenner and Theodore 2002, 352). Everyone, except the very wealthy, is vulnerable under neoliberalism but middle-income households still have more options than lower-income households.

This trend in gentrification has been, in many cases, supported by a policy shift towards social mix in housing policy over the last 30 years. Social mix is the idea that neighbourhoods should not be homogeneous, but should include a range of different social and economic groups (August 2008, following Van Kempen and Ozuekren). Although social mix is an idea with potential for promoting a more equal society, in practice it is often used to "justif[y] giving the right to space and property to certain groups of people, while taking it away from others" (August 2008, 91). Neoliberal ideas promoting urban spaces, such as "attracting capital investment and becom[ing] competitive, while developing an image of the city as an safe, exciting, innovative, and livable place", provide a cover for the redevelopment of lower-income neighbourhoods (Hildebrand 2011, 2). In this sense, the notion of social mix sets the stage for the expulsion of those who do not fit into this image.

Although it is positive that the quality of housing has improved in many of Winnipeg's inner city neighbourhoods as a result of government and non-profit investments, as property values have increased, so have housing costs. As moderate-income households, more able to afford the costs of homeownership, have moved into the inner city, housing costs have gone up. Without policies in place to maintain affordable housing for low-income households, in many cases low-income residents of the neighbourhood can no longer afford housing and have to move to other areas.

The loss of affordable rental units, combined with stagnant wages and low EIA rates, puts many lower-income households in precarious housing situations. Social housing attempts to address this gap by providing housing for those who otherwise would not be able to find accommodation in the private market. This includes public housing built and maintained by governments, as well as housing that is built and managed by non-profits or cooperatives with subsidies for units for lower-income households.

However, the waiting lists for social housing are long. In 2006, Aboriginal housing organizations had approximately 2000 people or families on waiting lists for the 1000 units they provide (MUNHA 2008); the lists for Manitoba Housing and other social housing options are also long. There is insufficient social housing available to meet the demand, and as housing costs increase faster than incomes, this demand is likely to continue to increase.

Households that can access social or public housing may be able to manage, but for those living in the private market, affording rent is a monthly challenge. Li (this publication) describes the challenges faced by EIA recipients in meeting their daily needs. The shelter component of social assistance is rarely enough to actually cover affordable, adequate and suitable housing costs. Table 2 compares the average rents in Winnipeg with the amount available from EIA for housing, and shows that the rental allowance is completely inadequate to cover the cost of housing.

When households cannot find housing that costs less than 30 percent of their income, as would almost certainly be the case for EIA recipients, they must find other ways of coping. They might double up with other families, take money out of food or medical budgets, or live in housing that does not meet their needs (or in many cases, health and safety standards). While there is a clear argument that EIA rates should be increased, housing will continue to be a challenge for the lowest-income segment of the population. As noted above, market forces will not meet the needs of this population so it up to the government to ensure it is properly housed.

**Table 2:  EIA rental allowance and average rents in Winnipeg.**

|  | Average rents | EIA |
| --- | --- | --- |
| Bachelor, 1 person | $488 | $285+50 supplement |
| 1 bedroom, 1-2 people | $649 | $387-$430 |
| 2 bedroom | $837 | $430-$471 |
| 3 bedroom | $1056 | $471-$513 |

Data: CMHC. 2010b; EIA info adapted from www.gov.mb.ca/fs/eiafacts/rental.html

## Conclusion and Recommendations

In recent years, Neighbourhood Renewal Corporations (NRCs) and the provincial government have recognized the need to address the needs and priorities of tenants, including and even especially lower-income tenants. Many of the NRCs are creating new programs intended to protect existing rental units, and to develop new rental units. The Province has invested in public housing, and is building affordable housing. These are very positive steps.

However, despite the excellent work being done by social agencies in the inner city, the challenges presented by the neoliberal paradigm continue to stymie long-term structural change. A focus on homeownership, combined with a lack of support for affordable rental housing, in the context of a severe rental-housing crunch, mean that poor people have ever fewer housing options, and may be pushed out of their neighbourhoods as housing costs rise.

The subprime crisis and subsequent economic crisis in the United States drew attention to the housing crises there and around the world. Although Canada survived relatively well (due to strong government policies that regulated the banking sector), the rebuilding and ongoing support for neoliberal approaches to economics in the US and around the world continues to polarize society along economic lines.

This year, the provincial government announced in its speech from the throne that it will "work with the private sector to increase number of rental units in downtown Winnipeg and throughout the province" (Government of Manitoba 2011, 1). Although the focus on rental accommodation is important, the lack of mention of lower-income concerns, other than a brief mention of steps to reduce poverty, leave a big gap in what changes will be made

to ensure that all Manitobans—including those in Winnipeg's inner city—have access to good housing.

At a fundamental level, the challenges to housing in Winnipeg's inner city are of supply and affordability. For the lowest-income population, finding any affordable housing is becoming increasingly difficult. The following six recommendations aim to address these concerns.

**1. Reverse the neoliberal trend that sees housing exclusively as an individual investment opportunity.**

To address the housing crisis currently taking place across the country, we must develop a national vision and policy for housing, and restore funding for housing programs whether administered at the federal, provincial or local levels. The policies and programs must include social and rental housing, to provide a wide diversity of housing options for all levels of income. In short, our policies must ensure that all Canadians have access to affordable, good quality housing, rather than leaving it up to the markets.

**2. Understand and treat housing as a form of infrastructure.**

Housing is an integral part of Winnipeg, and should be treated as such. Governments spend millions of dollars each year on various infrastructure projects. If housing is understood as a form of infrastructure, essential for the well-being of the city, then governments should address housing as they do other forms of infrastructure that benefit the city. This means planning for housing, including affordable housing for low income populations, and providing funding, expertise and other supports to ensure good quality housing.

**3. Embed the broader benefits of good housing in broader policy.**

Housing is not just a place to live, but a base from which to access any number of social and

economic services. Good housing will reduce healthcare and other social costs, and the development of housing offers economic benefits to society as a whole. In developing policy related to health, community development and other social concerns, housing should be interwoven and understood as a fundamental concern. For example, to reduce pressure on existing units, the Province of Manitoba's immigration plan should include considerations of housing for new arrivals; health planning should incorporate housing as a preventive measure to reduce hospitalizations and other health costs; economic policy should include consideration of where workers will live.

## 4. Increase the amount of rental housing in Winnipeg, particularly affordable housing.

There is a severe rental housing crunch in Winnipeg, and across Manitoba. It is difficult for any renters to find housing; however, for those with lower incomes, it is particularly difficult as rents continue to rise. Although building more rental housing will alleviate some of the pressures on the rental market, affordable rental housing for the lowest-income population is unlikely to be built without government support.

## 5. Increase the amount of social housing in Winnipeg.

The market is unwilling to meet the housing demands of the lowest-income households (including those on EIA) so public or social housing is required. To address this market failure, the Province should increase the number of public and social-housing units available to lower-income households, by working with non-profit organizations to build more units or building units directly.

## 6. Ensure that the minimum wage and EIA rental allowances are sufficient to enable households to afford good housing.

The Province has increased the minimum wage three times in the last three years, helping incomes keep pace with inflation, and has made some minor changes to EIA shelter allowances (although insufficient to keep up with housing costs). The Province should increase EIA rental allowances, and continue to increase the minimum wage to ensure that all households have an adequate income level to be able to access housing that is an appropriate size and quality for the make-up of the household.

Although increases in minimum wage help workers throughout Manitoba, we have to remember that the minimum wage is not a living wage for many. The Province should also encourage employers to implement a Living Wage policy that would calculate how much value low-income earners derive from government programs. This methodology is useful for determining how much income is required for decent housing while considering access to subsidized housing (or the lack thereof) (Hajer 2009b).

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# Policy and the Unique Needs of Aboriginal Second-Chance Learners

## by Shauna MacKinnon

*"When you've got the world telling you you're never going to amount to anything and all of a sudden you know you can do whatever you want to do. Oh my God, it's life changing."*
(Graduate of Urban Circle Training Centre)

Education is consistently recognized as central to poverty reduction and social inclusion. In the inner city, where poverty and social exclusion are much higher than in the rest of Winnipeg, having education better meet the needs of inner-city residents is a priority for participants in the State of the Inner City Report project. And since a high number of Aboriginal people living in Winnipeg are further concentrated in the inner city, ensuring that inner-city education is shaped in a manner that meets the needs of Aboriginal people is particularly important.

Fully 10 percent of Winnipeg's population is Aboriginal compared with 3.7 percent of the population of Canada in general. According to the 2006 census, the census metropolitan area (CMA) of Winnipeg has the highest number of Aboriginal people of all CMAs in Canada and this population is expected to grow further. This growth is in part because the Aboriginal population is younger and growing at a faster rate, but it is also the result of migration from reserve communities as individuals and their families relocate to Manitoba's largest city in search of better opportunities.

The Aboriginal population in the inner-city is markedly higher than in Winnipeg generally. Fully 21 percent of the inner-city population identify as Aboriginal and in some inner-city neighbourhoods, such as Lord Selkirk Park, more than 50 percent of residents are Aboriginal. Within these neighbourhoods Aboriginal people are also among the poorest and most marginalized—65 percent of inner-city Aboriginal households have incomes below the Low Income Cut Off (LICO).[9]

## Education and training: Inner-city Aboriginal adult learners

The literature very clearly states that focusing on all stages of education is imperative. Intervening with culturally relevant programming in the very early years is the best way to prevent people from dropping out of school later, and providing alternative options for children and teens is equally essential. While some important programs have emerged over the years including head start programs, Niji Mahkwa and Children of the Earth Aboriginal schools, and the more recent Pathways to Education program, there are not nearly enough programs to adequately accommodate Aboriginal children and youth.

Related to this situation is the reality that Aboriginal people are more likely than non-Aboriginal people to drop out of school at an early age and return later as adults to complete their high school and pursue post secondary education and training. This group of learners must not be ignored because their success

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9  MacKinnon, S. (2009) Tracking Poverty in Winnipeg's Inner City, 1996 – 2006 in *It Takes All Day to be Poor, State of the Inner City 2009*, Canadian Centre for Policy Alternatives, Manitoba.

can set the stage for generations to follow. Breaking the cycle of poverty and exclusion requires that we not only focus our attention on creating opportunities for children, but their parents as well.

For this reason we focus this chapter on the state of education and training for Aboriginal second-chance learners. Second-chance learners are those individuals who have failed to complete their education and training though the traditional trajectory (post-secondary education following completion of secondary education). Second-chance learners can be further characterized as individuals with low socio-economic status, minimal access to resources and supports, and responsibilities beyond those of the mainstream student. For a host of reasons that will be described further in this paper, Aboriginal people are over represented among those who drop out of school at an early age.

The policy environment for these learners has changed significantly in the past 40 years. While an increasing number of Aboriginal people have high school and post secondary education, policy has evolved in such a way that it is more difficult for those most socially and economically marginalized to obtain satisfactory education and decent-paying work. This policy change occurred in spite of strong evidence to show that for those who are able to find the training and supports required, the social and economic impact is significant. The 2009 Senate Report on Poverty, Housing and Homeless showed how the government of Canada could generate billons of dollars each year if education outcomes were greatly improved (The Standing Senate Committee on Social Affairs, Science and Technology, 2009)

The following quote from an individual who returned to school as an adult and has since obtained a professional degree speaks to the power of education for three generations of her family:

Once one person graduates, boy does that open a door. It's huge! My youngest sister and my nephew went to school there so all together there were five of us that graduated from Urban Circle. My two sisters are in their last year at the inner city social work program. My daughter has graduated and she's been working and my other daughter is on main campus and is hopefully getting into nursing in the fall. So within a matter of…seven years…we will have five university degrees—every woman in my family will have a university degree. My granddaughter is graduating from grade 12 this year. She's talking about what university she's going to. My Grandson who's 16 is talking about what he's going to do. It's the norm now. It's not just a dream.

For this individual the cycle of poverty has been broken. But it took time. This individual was fortunate to have been able to find financial assistance to take her through a long adult-learning journey.

If we are to scale up this success to reach many more families, we will need to make significant changes in policy. This paper looks at how policy has evolved and how it could be improved so that all multi-barriered people have access to the education that they desire.

While consistent neighbourhood data showing education attainment rates over time are not available, we know that they continue to lag far behind that of the Non-Aboriginal population. For example, while the number of Aboriginal Canadians completing high school has increased, there continues to be a significant gap in contrast with the non-Aboriginal population. In 2006, one in three (34 percent) Aboriginal persons in Canada between 25–64 years had not completed high school compared with 15 percent of all adults between 25–64. Manitoba, including Winnipeg, has a particularly poor record when it comes to

high-school completion rates of Aboriginal people (Table 1).

To tell the full story of education in the inner city would require more space than is available in this report. The story we tell here is one important aspect of the education experience that is familiar to many inner-city residents.

When we look at how policy has emerged as it relates to education and training for socially and economically excluded groups such as the Aboriginal second-chance learner, two stories emerge. First, there has been a general shift in policy since the 1980s that has resulted in a scaling back of the social safety net. This shift has effected education and training with particularly negative results for people who are poor. Fewer supports are in place and education and training policies and programs are now designed to meet labour- market needs (MacKinnon, f/c). The robust programs that were put in place in the 1970s and 1980s that supported multi-barriered people in their efforts to attain post secondary education have been scaled back considerably.

The second story is a more promising one. In spite of policy retrenchment, community-based organizations are finding ways to work around restrictive policies to make education more relevant to the needs of inner-city people and in particular Aboriginal people. Winnipeg's inner city is home to some innovative education and training projects that are making a difference in people's lives. The result is that there has been a slow and uneven progression of change in the way we respond

to the unique education needs of Aboriginal adult learners.

## Colonization: The historical policy context and intergenerational effects

The history of colonial policies in Canada has had a significant impact on the social and economic outcomes for Aboriginal people. Although not a completely homogenous experience, the colonization of Canada's Aboriginal people has been similar to that of indigenous people across the globe (Memmi,1991; Maaka & Anderson, 2006). In Canada, there is a long history of state and church attempts to force European culture and values on Indigenous peoples and to deny, denigrate, belittle and criminalize indigenous customs and beliefs through a process of colonization (Laenuie, 2000). The implications have been well-documented in the five volumes of research of the 1996 *Royal Commission on Aboriginal Peoples*. More recently Canada implemented (2008) The Truth and Reconciliation Commission of Canada (TRC). The TRC followed a model similar to the Australian National Inquiry into the Stolen Generations through the Human Rights and Equal Opportunity Commission (HREOC) launched in 1995 and which determined the impact of policies aimed at assimilating indigenous children in Australia. These inquiries further demonstrate that colonial policies have had deep and damaging intergenerational effects that we are failing to adequately address, and suggest that we continue to fail to ensure Aboriginal people are fully included without

**Table 1:  Percentage of Population without high-school certificate (Age 25-64)**

|  | Total population | Aboriginal Identity |
| --- | --- | --- |
| Canada | 15 % | 34 % |
| Manitoba | 20 % | 40 % |
| Winnipeg | 14.8% | 30% |

Census of Canada 2006, Community Profiles

major structural change. For example, as the dominant approach to respond to poverty and social exclusion, short-term, remedial skills training is particularly unsuitable for Aboriginal second-chance learners because it fails to acknowledge that many of them require more than job specific training to reverse the damaging effects of colonization. As noted by Esping-Andersen (2002), a focus on remedial training is unlikely to be effective "unless participants already possess the necessary abilities and motivation" (p.5). For many Aboriginal second-chance learners, the legacy of colonization and oppression has led to internalized beliefs of inadequacy that inhibit motivation (Hart, 2010; Laenuie, 2000). Programs that integrate decolonization into their curriculum are essential to assist individuals to understand their troubles within this historical context so that they can move forward.

One graduate spoke passionately about her experience at Urban Circle Training Centre (UCTC) and emphasized the importance of learning through a decolonizing lens:

> [without it] there is a piece missing. You can take lots of different training and go out there and get a job and you can earn money and you can do this and that, but you know—you're still ashamed of being an Indian.

> I had the benefit of experiencing something different, and if I had not, I would not be talking about this.

> For 44 years I walked around with my head up my ass because I'm supposed to be all those terrible things and I'm not all those terrible things. I come from tribes of people that were amazing. But I never knew.

Understanding the historical and social context of Aboriginal learners is essential if we are to ensure that future policy and program development better aligns with the needs of these learners. There are many factors contributing to the unique path of many Aboriginal learners.

For many Aboriginal people the experience of residential schools left grandparents and/or parents psychologically and spiritually damaged; they have passed their distrust of schools on to their children. Further, the continued use of Eurocentric content and teaching styles, a shortage of Aboriginal teachers, and a lack of trust in the promise that education equates with a better life leads many Aboriginal youth to leave school at an early age. The effect has been high levels of illiteracy, absence of hope for a better future, and a perpetuation of poverty.

Huffman (2008: 45) points to assimilationist policies as being a central problem that has resulted in ambivalent attitudes toward education among Aboriginal people. He notes that years of "paternalistic and condescending educational philosophies and approaches", have contributed toward ambivalence, distrust, poor academic performance and early withdrawal.

This experience was also reflected in a study of Aboriginal post-secondary learners in Manitoba that found students to be struggling with "dispositional, situational, and systemic obstacles in their pursuit of post-secondary education"(Sloane-Seale et al. 2001). Study participants reported factors including lack of self-esteem, racism and sexism, lack of role models, dislocation, poorly educated parents, lower incomes, difficult family circumstances, lack of academic preparation, and shortage of childcare and other social supports as factors contributing toward a very daunting experience (Sloane-Seale et al. 2001: 23-25). Conversations with representatives of adult training organizations in Winnipeg reveal similar obstacles (MacKinnon/fc). They note that Aboriginal students generally come to them with low levels of education—few

beyond grade 10—and a host of family challenges and responsibilities that complicate their ability to complete programs and move out of poverty.

The experiences described above are consistent with the literature on colonization that describes a long process of destruction that has "affected people physically, emotionally, linguistically and culturally" (Smith 1999: 69). The damaging effects of colonization include internalized oppression (Poupart 2003; Freire 2006) that results in "a lack of self confidence, fear of action, and a tendency to believe that the ravages and pain of colonization are somehow deserved" (Daes 2000 as cited in Hart 2010: 117). This can lead to self-destructive behaviour that leads to a cycle of failure and contributes to one's own oppression.

## Policy and programs: Past and present

While it is true that it makes a lot of sense to intervene in the early years to prevent kids from dropping out later, the reality is that many Aboriginal people are returning to school as adults and are improving their and their children's lives. An interesting story continues to unfold in Winnipeg's inner city that demonstrates the links between policy and programs, showing how investing in adult learners can have important social and economic returns.

In the 1970s, policymakers and educators began to understand the complex needs of many Aboriginal adult learners and responded with programs designed to provide extra supports. For example, a series of university and college ACCESS programs were introduced by an NDP government in the 1970s. These programs were designed to make Manitoba's post-secondary institutions accessible for individuals who would not otherwise have the opportunity to attend. ACCESS programs

continue today; however, like other programs, they have been eroded. Students receive less financial support than they did in the past and this makes it more difficult for those most in need to attend.

Some ACCESS programs are more specifically focused on providing opportunity for Aboriginal students. Others are open to a broader range of students recognizing geographic, financial, social, and academic barriers. Priority groups consist of northern Manitobans, Aboriginal people, single parents, women, immigrants, visible minorities, and people with disabilities. ACCESS programs provide academic and personal supports as required to assist students with completing their course of study.

By 1987, the Province was financially supporting sixteen separate programs. Five Manitoba post-secondary institutions now deliver twelve ACCESS Programs. While all ACCESS programs are targeted toward disadvantaged learners, they are not all the same. Programs like the University of Manitoba's Inner City Social Work Program (ICSWP) and the University of Brandon's Northern Teacher Education Program (BUNTEP) were developed as community-based programs—programs that operate off-campus. However others, including the University of Manitoba's ACCESS Program (UMAP) and the Engineering ACCESS Program (ENGAP) operate on campus, offering student supports including counselling, academic upgrading, advisory services within the traditional university setting.

ACCESS programs were initially administered through the Department of Education and Training. In addition to academic and personal supports, students were provided with financial supports: tuition fees and textbooks were provided for in addition to a monthly living allowance. In 1992 a Conservative government eliminated living allowances for ACCESS students and despite strong opposi-

tion by the NDP at that time, the decision was not reversed when the NDP returned to office in 1999.

Another program that emerged in the 1970s was the Province of Manitoba's New Careers program. New Careers provided multi-barriered individuals with training opportunities in over 40 different career areas. In spite of graduating more than 1000 trainees, many of whom became leaders in their communities, New Careers was scaled back in the1990s after federal cutbacks in transfer payments resulted in a loss of 60 percent of program funding. Filmon's Conservative government chose not to fill in the funding gap and New Careers eventually ended in the mid 1990s.

In many ways New Careers was a model for the non-institutional, community-based training programs that emerged in the 1990s. The difference was that while it was labour- market focused, New Careers had greater flexibility to support students with complicated needs.

ACCESS programs also lost significant funding but they continued to exist, albeit in a considerably scaled-back form. Students were no longer provided with a living allowance. This has created a deterrent to many students who say that they are simply too afraid to take out student loans and fall into debt. As explained by a graduate of an inner-city ACCESS program and role model for many of the women emerging as leaders in the inner city, having a living allowance provided by social assistance was critical to her success: "I was a single mom on welfare, if I had not been given the opportunity get my degree, fully funded, I would not now be doing what I am doing….". Another single mother who attended the inner city social work ACCESS program in the 1980s emphasized the importance of funding so she did not to have to worry about going into debt with young children to feed and nobody to rely on but herself: "…it gave me a bit of room to breathe and think, okay, that part's looked

after so maybe I can do this …". She now has a bachelor of arts degree in social work and has been financially independent since graduating in the early 1990s.

## The 1990s: Community-based training

Other programs emerged in the 1990s albeit in a very different policy environment.

One example is Urban Circle Training Centre (UCTC), which was formed in 1991. The program grew directly from a need expressed by Aboriginal women in Winnipeg's inner city for training that would lead to meaningful employment. UCTC had the cultural component —which was introduced by the Aboriginal women in the program—right from the beginning. The Life Skills programming was later developed, integrating the philosophy of the medicine wheel into the core programming.

Urban Circle has grown significantly since first formed but it continues to operate within a restrictive policy environment. This is somewhat ironic given the devolution of training dollars from the federal government to provincial governments and various Aboriginal authorities such as the Centre for Aboriginal Human Resource Development (CAHRD) in Winnipeg. While it would seem that there would be greater flexibility with resources managed at a more local level, this has not been the case. This is because local authorities have less control than it would seem. They are bound by agreements signed with the federal government that have become increasingly restrictive, allowing for funding of programs that are short term in nature and tied directly to labour market need.

Interviews with directors of adult learning programs, training programs and Access programs consistently identify this restrictive policy environment as a critical problem. It is particularly difficult to access living allow-

ances for those on social assistance wishing to pursue their education and there seems to be a lack of understanding within governments about the kinds of challenges students/trainees are up against. An example of this lack of understanding came from a senior manager working in the area of social assistance who said:

> "EIA clients should be treated like everyone else. If they want to go to university, they can do that, but we cannot support them…. we are not in the business of supporting people to get careers—we are here to assist them to transition to work as quickly as possible—our policy is 'work first'[10] (MacKinnon & Stephens, 2006, p. 15)"

This type of attitude is endemic in government and until policymakers have a full grasp of the barriers and complexities of people's lives, policies will fail to align sufficiently with need.

## Decolonization and education

Many community-based Aboriginal organizations that are not directly involved in education have embraced the idea that decolonization is a critical component of the journey for Aboriginal people and have integrated cultural and historical teachings into their programming. Many argue that this stage is a necessary precursor to formal education and training. While sometimes invisible and difficult to measure, this type of "informal" learning in the community can have a positive impact on the education paths of those who may have become disillusioned early on and dropped out of "formal" education. Many Aboriginal adults have regained confidence and hope through their participation in community-based Aboriginal programs that have integrated important traditional teachings in their way of operating (MacKinnon & Stephens 2010). There are many examples of individuals who have abandoned formal education with little hope for the future, and who attribute their return to formal education as adults to their participation in community-based programs (MacKinnon & Stephens 2010; Silver 2006). This is because understanding individual 'troubles' in the historical context of colonialism—seeing those problems as being less about personal failings than about damaging social forces—can be transformational.

Some community-based educators, in particular UCTC, have fully integrated decolonization and cultural reclamation into their programming. While not all Aboriginal organizations and others responding to the education needs of Aboriginal learners integrate decolonizing pedagogy into their programs, they are increasingly recognizing its importance, because the evidence shows that it has a powerful effect on learners (MacKinnon f/c; Silver et al. 2006).

## Training that integrates work

There is a significant body of literature that shows the benefits of integrating supply side programs (training and education) with demand side programs (job creation). There is far too little being done in this regard because of the restrictive nature of contemporary labour market policy (MacKinnon, F/c). Nonetheless, some innovative examples have emerged in Winnipeg's inner city.

One example has in part been made possible through the support of the Manitoba Government, Manitoba Hydro and more recently the Government of Canada. Building Urban Industries through Local Development (BUILD)

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10   Work-first policy emerged in the context of welfare reform in the U.S. It has been widely adopted across Canada. The basic idea of work-first is to address poverty by moving the poor from welfare into work as quickly as possible.

is a non-profit community-based organization with a mandate to combine environmental stewardship and poverty reduction. It incorporates a community economic development approach to the business of retrofitting houses to be more energy efficient. BUILD trains people who have limited experience in the formal labour market. The program is designed to integrate training and hiring of unemployed or underemployed inner-city residents so they can work retrofitting houses in the inner city. An equally important aim is to introduce participants, the majority of whom are Aboriginal, who have either been incarcerated or have had some attachment to the criminal justice system, to the trades through a workplace training/employment program. While this program is short-term in nature, the goal is to encourage and assist participants to pursue further training that will lead to certification in a skilled trade. There is a very high demand in the skilled trades, where wages are relatively high, providing greater opportunities for people to move out of poverty.

The programs described above are examples of how community-based organizations are finding innovative ways to work within a policy environment that is not compatible with the needs of those most marginalized. In the following section we explain why the policy environment is so restrictive and how it might be improved.

## Neoliberalism: The new world order and how it relates to inner-city adult learners

As described earlier, the current policy environment as it relates to education in the inner city, and in particular education for second-chance learners, is the result of a general shift in policy since the 1980s. Education and training has become valued less in its own right and increasingly viewed as a means to labour

force attachment. As described by Crouch, Finegold and Sako (2001, 0,5), in the current political economy "the concern is almost soley with education that will be occupationally useful rather than as a civilizing mission or a broadening of minds."

While labour market policies include a host of government policies and programs including training, employment assistance, employment insurance and employment standards, governments are increasingly relying on short–term training measures designed to move people into the workforce quickly. Within this paradigm there is no consideration of the complicated factors that keep many people from moving forward.

Manitoba has not been immune to the scaling back of support to help multi-barriered individuals obtain post-secondary education. As explained earlier, in the 1990s the provincial government eliminated living allowances for social assistance recipients registered in College and University ACCESS programs thereby discouraging them from enrolling. This policy decision has never been reversed.

The erosion of public policy in support of marginalized people in Manitoba is directly tied to what has happened nationally and internationally. For those individuals most economically disadvantaged, governments are responding with policies and programs aimed at moving them quickly into the labour market. These policies are inspired by a particular kind of economic policy (neo-liberalism) which subscribes to the idea that the market should be free to regulate the economy. The idea is that if left to its own devices, the free market will provide opportunity for all who work hard enough. This model emphasizes short-term, supply-side (training) strategies aimed at changing individual behaviour to adapt to existing market conditions. The model rejects the other side of the equation, being the integration of demand-side strate-

gies (job creation) and comprehensive approaches that recognize the inability of the market to insufficiently respond to structural challenges (Bartik, 2001; Crouch et al, 1999; Livingstone, 1998). The result is that for people who are poor and have had significant interruptions in education, short-term training is the primary 'inclusion' tool currently used by governments.

However, statistics very clearly show that full inclusion remains elusive and in fact we have greater disparity in Canada than ever before (Yalnizyan, 2007; Osberg, 2008). Many Canadians continued to live in poverty during a time of economic prosperity and many more are falling into poverty as the economy now sputters along. Many individuals have participated in remedial training because this is what they have been told they must do to escape poverty. Yet they continue to be poor. This is particularly important for the Aboriginal population who continue to be over represented among the poorest and least educated, especially in northern Canada and across the Prairie Provinces (Mendelson, 2006). The reality that many Aboriginal people continue to fall behind raises questions about the effectiveness of the current policy approach taken by our governments.

If reducing poverty and social exclusion is our main goal, it cannot be overstated that focusing only on training is insufficient. As described by Esping-Anderson (2000, p. vii), the "employment generating power of improvements in skill levels is limited" in its ability to resolve poverty and social exclusion. Policy cannot depend solely on supply side measures such as education and training without addressing other fundamental systemic problems. Reforming institutions at one level are likely to be ineffective if other systems are not reformed in a compatible manner. This is particularly relevant for the Aboriginal second-chance learners for whom challenges are often complex, requiring supports that involve multiple levels and departments of governments. This becomes problematic because the mandates of governments and departments are often not only incompatible, but arguably in conflict. For example, changes to education and training policies to encourage skill development in specific sectors are useless for individuals reliant on social assistance if 'work-first' policies as described earlier in this report create barriers for recipients to access these training opportunities.

## Where to from here

There is much more that we must do to improve the social and economic outcomes of people living in poverty. This paper looks at only one area—training and employment for Aboriginal second-chance learners—where improvements can be made. What follows is a list of policy recommendations pertaining to this particular area. Moving on these recommendations would help, but they alone will not resolve the growing disparity. Resolution will require a fundamental shift away from neoliberal policies that are serving a small percentage of people at that the expense of everyone else (Yalnizyan, 2007). Nonetheless, the following set of policy recommendations are provided for their potential to create a more holistic and comprehensive approach to meeting the needs of Aboriginal adult learners thereby helping to break the cycle of low-education and poverty. These recommendations have been derived from interviews with current trainees, graduates, teachers, counselors and program administrators who know from experience what works best.

### *Funding, funding, funding*

"My clientele have huge gaps in social development, [many] have huge culture shock when they come to Winnipeg [from First Nations communities]. [Many] have addiction issues in the past or present and

[some] have extended family that sometimes interfere. They have so many barriers that I can't sufficiently train people in the time that we have designated."

Time and time again we are told of the complex lives of many Aboriginal learners and the insufficient funding available to support them through what is sometimes a long learning journey. Governments need to extend the parameters to at least 4-years and/or for the length of time needed to allow them to reach their education/employment goals.

### Supporting the Transition into Employment

"There seems to be nothing in between there. Once you're done your course you're on your won. The government pays for this course then there's nothing there to take to your next step…"

The above challenged was expressed by some trainees but it was also raised as a concern of administrators and teachers who said that they had very limited capacity to assist their students with transitioning into the work force. Many program administrators have recently come together to recommend the establishment of a Labour Market Intermediary, an organization that would be steered by existing CBOs to work with them, program graduates, inner-city and marginalized job seekers and public-sector and other employers to ensure successful transition into well-paying jobs. This entity should be established.

### Decolonizing Pedagogy

"learning about my culture and colonization was as important to me as the technical training I received…it help me to understand why I had so much difficulty in the past…I needed to do that before I could move forward."

We know that when Aboriginal people learn about their history as a colonized people, they are far better equipped to move forward. Yet funders do not provide funding for cultural reclamation. Some have found ways to work around this by couching their programs as 'life-skills' programming. Decolonization must be accepted as essential to curriculum and adequately funded as such.

### Integrating training and employment

"…I didn't even know how to use a measuring tape, like six months ago, and now I'm just flying by making all these basements… this job kind of gave me the inspiration to go back to school and get my apprenticeship…"

While many adult learners choose to continue with their post secondary education after obtaining their high school certification, empowered by renewed confidence in their ability to learn and reach new goals, others simply want jobs. As illustrated in the above quote from a BUILD participant, this sometimes leads them to further their education.

Programs that integrate training with employment are important. BUILD was provided as one example of how this can be done; there are others. More opportunities—providing on-the-job training for good jobs in a variety of sectors—must be made available.

These are just a few ideas of how policies can be improved upon to make the learning journey for Aboriginal adults more effective and satisfying. The evidence shows that there are significant long-term and intergenerational benefits to be gained when we support Aboriginal adults pursuing their education. While not the only solution, expanding supports to this group can contribute toward our overall goal—to break the cycle of poverty and social exclusion.

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