

Assisting Renters

Manitoba's Rent Assist
in the Context of Canada's
National Housing Strategy



By Sarah Cooper,
Jesse Hajer and
Shayna Plaut

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Note

This report was revised after initial publication to correct an inconsistency in the presentation of the information for the single individual in Table 9 on page 34. The "Rent Assist (Current Formula)" amount was originally presented for the single individual as the net amount after the dollar-for-dollar claw back in the Education Property Tax Credit; in other instances the "Rent Assist (Current Formula)" amounts are gross amounts, before the claw back. This change results in the Rent Assist (Current Formula) amount increasing from zero to \$551, and disposable earnings falling by \$551, and the gap between disposable earnings and the MBM increasing by \$551. There is no impact on the reported values for "Total income (2019)" and "Amount above (below) MBM, Based on total income (2019)". Text in the report referring to the Rent Assist (Current Formula) amount was also updated to clarify this result on pages 33 and 62.



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Introduction

Rent Assist gives me more freedom. More self-respect. Life is just easier all around. I can live, eat and socialize a bit. I can breathe.

—Justin, Brandon (tenant)¹

We have other people who are trying to get a second job or improve their education and RA gives them a hand. It gives them a leg up through potentially hard times. And then we get our rent — which, at the end of the day, is my job: I am responsible to the owners and we need to make sure we are running the building well.

—Landlord, Winnipeg

According to the 2016 census, 51,130 (11.4 per cent) of all households (renters and homeowners) in Manitoba were in core housing need (Statistics Canada, 2017).² Unstable housing is both a cause, and a condition, of a plethora of social and personal health and safety concerns (Brandon & Silver, 2015; Carter & Polevychok, 2004; Madden & Marcuse, 2016). Rent Assist — a Manitoba rent supplement program introduced in 2014 — offers a unique approach to providing financial assistance to low-income Manitobans.

Because eligibility for Rent Assist is solely income- and family size-based rather than tied

to a particular unit or demographic, it has been identified as one of the more innovative rental supplement programs in the country (Brandon et al., 2017). Therefore, when the 2017 National Housing Strategy was released with a provision for a portable rental supplement, Rent Assist was identified by housing advocates in Manitoba as a possible exemplar. The Manitoba Non-Profit Housing Association (MNPHA), the Canadian Centre for Policy Alternatives-Manitoba (CCPA-MB) and the University of Manitoba came together to study Manitoba's Rent Assist program and determine what is working, what is not working, and what can be better from the perspectives of tenants, private landlords, and non-profit housing providers throughout the province. The intent of this report is to share the insights and lessons learned for future national and provincial housing programs.

Approximately 33,000 low-income households currently receive Rent Assist. Of these, according to numbers provided by the Employment and Income Assistance (EIA) program, delivered by the Department of Families in December 2019, at least 25,441 households receiving Rent Assist do so through the provincial social assistance program, EIA, if they are renting in the private

FIGURE 1 Comparing Employment and Income Assistance (EIA) Rent Assist and Non-EIA Rent Assist

EIA Rent Assist	Non-EIA Rent Assist
For households receiving EIA	For households not receiving EIA (i.e. working or receiving Canada Pension Plan and Old Age Security) and whose incomes fall below a certain threshold
Replaces/tops-up the previous EIA shelter benefit and Rent Aid benefits for EIA recipients	Replaces and expands the previous RentAid shelter benefit
For households living in private or non-subsidized housing (including a small number with mortgage payments on houses or trailers)	For households living in private or non-subsidized rental housing
Automatically provided with EIA benefits (must apply for EIA benefits)	Tenant must apply for the benefit and renew annually
Paid directly to the tenant or to the landlord	Paid directly to the tenant
Provides a subsidy equal to 75 percent of median market rent (MMR), reduced subject to EIA policies regarding earned and unearned income.	Provides a rent subsidy equal to the difference between 30 percent of household income and 75 percent of median market rent (MMR)

(non-subsidized) market. The challenges individuals face in accessing Manitoba's EIA program are well documented (MacKinnon, 2000; Manitoba Ombudsman, 2010); however, once recipients are receiving EIA, they are automatically eligible for Rent Assist as part of their social welfare benefits.

Rent Assist, however, is not an EIA-exclusive program (see Figure 1). It was proposed instead as a more accessible, universal program, available based solely on income-related eligibility. In fact, Rent Assist was specifically designed to help people transition from EIA into the workforce, as well as to support seniors and other low-income Manitobans who are not receiving EIA, to enjoy their human right to housing. It has two streams: EIA Rent Assist, for those receiving social assistance benefits, and non-EIA Rent Assist, for those who are working or have other sources of income.

Assisting Renters examines how Manitoba's Rent Assist program fits into the larger policy framework regarding Canada's obligation to support access to safe, affordable, quality housing. This report details how rent supplements are one part of a low-cost housing strategy that also includes non-profit and co-operative housing and public housing. It uses both quantitative and qualitative methods to understand how the Rent Assist program has evolved over time, how

it affects poverty outcomes and the rental housing market in Manitoba, and the experiences of tenants, non-profit housing providers and private landlords with Rent Assist.

Methods

Assisting Renters is a one year, mixed-methods research project, funded by the Canada Mortgage and Housing Corporation and granted ethics approval by the University of Manitoba. Different methods assist in answering different, but often complementary, questions and thus lead to a more robust vision of the issue (Yin, 2009). The quantitative component addresses larger questions of the cost and impacts of Rent Assist as well as how Rent Assist has affected the private housing market, while the qualitative portion addresses people's experiences with Rent Assist as tenants, non-profit housing providers and landlords. The quantitative and qualitative sections are supplemented by a summary of how Rent Assist works and a literature review contextualizing Rent Assist in Canada's broader system of housing supports.

The research aims to answer three research questions:

- How has the Rent Assist program and its use changed since it was introduced in 2014?

- How is Rent Assist affecting poverty outcomes and the rental housing market in Manitoba?
- What are the experiences of tenants, non-profit housing providers and private landlords with Rent Assist?

The first two questions are examined by the quantitative study, based on a review and analysis of provincial government publications, Statistics Canada and Canada Mortgage and Housing Corporation (CMHC) data, and information provided by the Province of Manitoba's EIA program, which delivers the Rent Assist program. This section of the report presents background on the Rent Assist program, and determines the estimated impact on the poverty status of sample family types. Data on rents at various points in the distribution are analyzed to examine how Rent Assist implementation coincided with changes in market rental rates.

The qualitative study examines the final question through qualitative interviews with tenants and non-profit and private landlords to understand the benefits and challenges associated with Rent Assist. It examines four regional contexts (Winnipeg, Brandon, Swan River, and Thompson) within Manitoba, and the particular experiences of distinct demographic groups.³ The intent of the qualitative study was to understand the experiences of tenants, non-profit housing providers, and private landlords with Rent Assist.

The study was carried out by a community researcher, in collaboration with the researchers from the University of Manitoba, and MNPHA, and with support from an advisory team. It took a province-wide focus, including Northern, rural, and urban contexts, and included research participants with a broad diversity of identities and experiences. The research was vetted and approved through the University of Manitoba's (Joint Faculty) Research Ethics Board.

The research advisory team provided guidance in the design, implementation and analy-

sis of the project. It included individuals and organizations working with different populations in supporting access to housing through policy, advocacy and evaluation as well as frontline housing provision. Recognizing that people have multiple and often intersecting identities, members of the advisory team have experience and expertise working with newcomers, Indigenous people, women, those who are currently homeless or at risk of homelessness, and those living in rural areas. The group met several times to draft and review outreach strategies and research instruments, to examine and review findings and preliminary analysis, and to provide feedback as the report was developed.

Overview of the Report and Key Findings

Assisting Renters has four sections. The first, *Section One: Introducing Rent Assist*, begins with the right to housing in Canada and describes housing need in Manitoba. It describes the Rent Assist program in detail, including how it has changed since its inception in 2014. The second section presents the quantitative results with respect to benefit levels, expenditures, and the impact on poverty rates for sample family types and the rental market. The third section provides a qualitative examination of the experiences of tenants, private landlords, and non-profit housing providers with Rent Assist. The final section draws together the findings from the quantitative and qualitative analyses, and presents conclusions and recommendations.

Section Two: The Quantitative Analysis demonstrates that the Rent Assist program has led to a significant increase in resources going to qualifying households, with an estimated increase of \$138 million more annually. For individual households, this led to maximum benefit level increases of between \$149 and \$328 per month for most household types in 2014 and 2015, equal to increases of between 41 and 76 percent, with further increases over time linked to median

market rents (MMRS). Rent Assist, when combined with other government benefits, brings a single parent working 25 hours week at minimum wage from below to above the poverty line. The Rent Assist program as originally designed would have similarly moved single individuals working 35 hours a week out of poverty. However, changes in eligibility levels that began in 2017 led to reduced benefit levels resulted in these individuals not qualifying for the program and remaining below the poverty line. The quantitative analysis also examines participation rate and the impact of Rent Assist on market rents. While the data is not directly available, an attempt requiring several assumptions and approximations, produces a rough estimate of 84 percent participation, with approximately 6,200 households eligible but not receiving Rent Assist in 2018/19. The analysis of the rental market does not find any evidence to suggest that Rent Assist has led to increased rents in the private rental market.

Section Three: I Can Breathe: The Qualitative Study shows that Rent Assist is helping many Manitobans to access housing. It shows that Rent Assist makes a significant difference in tenants' sense of housing security: when

asked how their housing situation has changed based on Rent Assist, over three-quarters of the people interviewed stated, unprompted, "I can breathe. I know that I have a roof over my head and food on the table" or a statement of similar effect. They noted that this is a significant and positive change, enabling them to focus on other aspects of their life such as furthering their education, raising and/or gaining custody of their children and rebuilding their mental and physical health. It also shows that private landlords and non-profit housing providers find Rent Assist to be an important tool in the provision of low-cost housing. However, it also finds critical gaps in the success of Rent Assist, including a lack of awareness of the Rent Assist program, low benefit levels, and an inability to respond to non-financial housing need.

Finally, *Section Four: Conclusions and Recommendations* summarizes the main findings of the study and presents policy recommendations emerging from it. The recommendations are directed to the Governments of Manitoba and Canada, and offer improvements to the Rent Assist program as well as possible directions for the National Housing Strategy's Canada Housing Benefit.

Section One: Introducing Rent Assist

What is Rent Assist?

Rent Assist is an income supplement targeted at low-income private market renters, funded and delivered by the Manitoba government. The structure of the Rent Assist program is governed by the *Manitoba Assistance Act* (C.C.S.M. c. A150, 2015) and the associated Assistance Regulations (Province of Manitoba, 2019). Recipients of the Rent Assist benefit are treated differently depending on whether they are also receiving benefits through EIA, Manitoba's social assistance program. Before outlining the details of Rent Assist in Manitoba, a review of rent supplements more broadly is presented below.

Portable Rent Supplements

There are two types of rent supplements: those attached to a unit, where a housing provider receives a certain amount from government to subsidize rent to a level that is affordable for tenants within a particular income level,⁴ and those attached to a household, typically called a “portable rent supplement,” where the household receives a supplement directly to pay rent in a unit of their choosing.

From the 1940s to 1993, housing need in Canada was addressed through bricks-and-mortar

construction of public, non-profit and co-operative housing. Federally funded programs worked with provinces, municipalities and local housing groups to develop and manage non-market housing: housing that was valued for its use as housing, rather than as a speculative commodity. Although it never comprised a large share of the Canadian housing universe, public and social housing provided low-cost housing for up to 600,000 households at its peak (Canada Mortgage and Housing Corporation [CMHC], 2020a). These units received (and in some cases, continue to receive) rent supplements that are attached to the unit.

In contrast, portable rent supplement programs have historically been a relatively small part of federal and provincial housing policies. They address the primary problem facing most low-income tenants, which is affordability of housing (Steele, 2007). As governments move away from bricks-and-mortar housing provision, it is likely that portable housing supplements will become more popular.

Portable rent supplements are subsidies that are attached to the tenant, rather than to a housing unit. As such, this type of rent supplement travels with the tenant as they move. There are

two main goals for portable rent supplement programs: enabling low-income households to access better quality housing than they otherwise would be able to (a housing policy goal); and enabling low-income households to spend a smaller proportion of their income on housing than they otherwise would (a social security goal) (Kemp, 2007; Steele, 2007). While the definition of core housing need includes poor quality housing and housing that is unsuitable for the family size and make-up, it is the third criteria that tips many households into core housing need: housing that costs more than 30 percent of household income. Reducing the proportion of income spent on rent is therefore a priority for many households (Yong, 2016).

The public housing programs of the 1950s and 1960s were supply-side programs. They developed a supply of low-cost bricks-and-mortar housing for households that could not access good quality housing through the private market. Portable rent supplement programs, on the other hand, are demand-side programs, as they provide money directly to the tenant that can be spent on housing, thus (in theory at least) creating demand for housing.

Fundamentally, portable rent supplement programs that provide money to the tenant support a housing market, while bricks-and-mortar building and subsidies provide an alternative to the market (Kemp, 2007). The current political-economic climate encourages market-oriented solutions to social problems (Weber, 2002). Policymakers are looking for solutions to housing need within the market, rather than by building social housing outside the market. Portable rent supplements are often expected to cost less than the bricks-and-mortar housing projects of public housing, but in practice, economic fluctuations can drive rent supplements to cost significantly more than anticipated (Kemp, 2007).

Rent Supplements in Practice: Canada

There are rent supplement programs in several Canadian provinces. Each province (and in

Ontario, each housing district) has its own programs and policies to support low and moderate income households, depending on the housing market and local housing needs. In most cases, the programs pay the rent directly to the landlord; in these instances, the rent may be attached to either the unit or to the tenant. In a few cases, the supplement is paid to the tenant, based on the rent that the tenant pays and maximum eligible costs. The vast majority of these programs are limited by government budgets or eligibility, and often have waitlists (Rankmore & Glass, 2019; Steele, 2007; Yong, 2016).

Rent Supplements in Practice: the United States

Rent supplements have been used in the United States since 1974. “Section 8” vouchers, as they are often called, can be project-based, where the voucher is attached to a specific unit, or they can be tenant-based, where the voucher is attached to the tenant. In 1998, the tenant-based part of the program was renamed to the Housing Choice Voucher Program to focus on enabling tenants to move to better quality housing. The funds are managed by the local Public Housing Association, though the tenant is free to move anywhere in the United States (Illinois Assisted Housing Action Research Project [IHARP], 2011; Housing and Urban Development [HUD], n.d.).

The voucher “will pay the difference between what a tenant can afford [usually 30 percent of income] and the actual rent up to a ‘fair market’ value determined by the government” (IHARP, 2011, 4). Eligibility is primarily based on income, with tenants having incomes less than 50 percent of the area median income; at least 75 percent of vouchers are reserved for tenants with incomes below 30 percent of area median incomes (HUD, n.d.). As such, the Housing Choice Voucher Program is intended to enable households to move from ‘lower-opportunity’ areas to ‘higher-opportunity’ areas, by providing maximum choice in where to live. The number of vouchers available

is limited, and each Public Housing Association has a waitlist (HUD, n.d.).

Benefits of Portability in Rent Supplements

Portable housing supplements provide numerous benefits to tenants. First, they make it possible for households to access housing and afford rents they would likely not be able to afford without the subsidy (Graves, 2016). They provide greater flexibility for tenants to choose where to live, and in the case of the Housing Choice Voucher, tenants can move anywhere and bring their voucher with them. Ideally, by providing tenants with stable funds for housing, landlords are likewise provided with stable tenants and rents (IHARP, 2010). Portable housing supplements also are expected to enable households to access decent quality housing, and for landlords to be able to maintain their housing at a decent standard (Kemp, 2007).

Challenges of Portability in Rent Supplements

On the other hand, there are several challenges that arise with portable rent supplements. Studies of the Housing Choice Voucher Program have found that although the intent is to improve the housing options of low-income tenants, many choose to stay in lower-income areas (Graves, 2016). There may be limits to households' capacity to take advantage of new housing opportunities, including discrimination and a lack of transportation options (Graves, 2016; IHARP, 2011; Teater, 2011).⁵ In some cases, households may choose not to move away from their neighbourhood to maintain family and community ties, and, in areas with relatively high vacancy rates and uneven distributions of affordability, such as Chicago, more expensive areas tend to have fewer available units than more affordable areas. Perhaps most importantly, in most cases, portable housing supplements are limited: there are far more households that need the supplements than there are supplements available (Graves, 2016; Yong, 2016).

Some researchers have found that “with a lack of rent controls, rent supplements will inevitably create an upward pressure on rental rates” (Oudshoorn, 2020). This becomes more complicated when supplements are only available to some households, as housing will become increasingly expensive for households without a supplement, and tenants with supplements will have greater access to housing than those without. However, other researchers have found that this is not the case, especially where the maximum rent covered by the supplement is low. Increases in rents depend on the type of supplement, and the extent to which landlords are guaranteed tenants as a result of the supplement program (Steele, 2007). The pressure on rents should also be minimized when supplement levels are not based on actual rent paid, as is the case for the Rent Assist program.

Non-EIA Rent Assist

Non-EIA Rent Assist is an application-based program for households not receiving EIA benefits. Participants must demonstrate that they are renters in the private market through the production of a signed rental agreement. They also need to produce evidence of their net income by producing a recent tax return.⁶ Non-EIA Rent Assist is based on a Rent-Geared-to-Income (RGI) formula, which in principle aims to ensure that low-income households are not spending a disproportionately high percent of their income on rent.⁷ Initially this threshold was set at 25 percent of household net annual income (NI).⁸ Between 2016 and 2018, to reduce costs of the program to the government, the province increased the threshold to its current rate of 30 percent.

Non-EIA Rent Assist eligibility is therefore based on whether tenants met the income criteria in previous years, as opposed to the current year. Recipients are approved for one year and are not required to report changes in income or household composition. They are required to

TABLE 1 Calculation of Rent Assist Benefit, July 2019–June 2020

Household characteristics	Unit Size used to Determine Median Market Rent*	MMR for Winnipeg	Maximum Rent Assist Benefit	Income Thresholds to Receive Benefit	Effective Threshold Given Loss of Education Property Tax Credit
General Category (single adult 18–55 years of age and not eligible for and not receiving the Government of Canada Disability Tax Credit or the Canada Pension Plan Disability Benefit)	Bachelor apartment and a one-bedroom apartment*	\$768*	\$576	\$23,040	\$20,707
Counterfactual: General Category without the 2019 ‘floor’ policy**	Bachelor apartment	\$697	\$523	\$20,910	\$18,577
Seniors and Persons with a Disability (55 years of age or older, or receiving the Government of Canada Disability Tax Credit or the Canada Pension Plan Disability Benefit)	Average of bachelor apartment and a one-bedroom apartment.	\$804	\$603	\$24,120	\$21,802
Two-person household	One-bedroom apartment	\$912	\$684	\$27,360	\$25,027
Two-person household with a minor dependent	Two-bedroom apartment	\$1,149	\$862	\$34,480	\$32,137
Three or four person household	Two-bedroom apartment	\$1,149	\$862	\$34,480	\$32,137
Household with five or six persons***	Three+ bedroom apartment	\$1,400	\$1,050	\$42,000	\$39,667

* Current formula uses October 2017 MMRs for the General Assistance Category. This is due to the cost saving measure instituted in 2019 that effectively freezes rates for this category. Once the MMR for a bachelor apartment surpasses this level, the previous year's bachelor MMR will be used to determine the maximum benefit.

** This row presents what General Assistance Recipients would have received if the MMR of a bachelor apartment was used to calculate maximum benefits (i.e. if the policy ‘floor’ was not implemented to prevent benefit levels from dropping in dollar terms, after the 2019 cost saving measure was implemented by the provincial government). This amount is reflective of what a General Assistance recipient will receive relative to other groups once the ‘floor’ is no longer binding.

*** Households of 7 persons or more would receive an additional \$25 per person as per Regulation.

SOURCE Province of Manitoba (2019), data provided by EIA program staff, and author's calculations based on CMHC (2020b).

report any changes that would affect their eligibility for non-EIA Rent Assist, including the purchase of a home, moving to a First Nation or away from Manitoba, receiving EIA benefits, or moving into housing that is not eligible for Rent Assist (Manitoba Families, 2019b).⁹

In calculating benefit levels, instead of using actual rents paid, the Rent Assist program assumes that each participant is paying rent equal to 75 percent of Winnipeg's MMR,¹⁰ based on the family size and composition for the household. As such, Rent Assist acts as an income supplement, as tenants receive the full amount regardless of actual rent paid. This encourages tenants to find low-cost housing. Rent Assist rates are

updated on July 1st of each year, and are based on MMR data published by the Canada Mortgage and Housing Corporation in October of the previous year.

Table 1 presents the maximum non-EIA Rent Assist benefit level and MMR selection criteria based on household characteristics. Initially, these criteria only considered income and household size, and benefit eligibility did not vary with the age of adult household members or whether a person was considered disabled. In July 2019, as a cost saving measure, the Government of Manitoba changed the criteria for non-disabled single adult under the age of 55 (the ‘General’ category), setting benefits based on the MMR for

a bachelor apartment instead of the average of MMR between a bachelor apartment and a one-bedroom apartment. This change, however, was implemented such that the dollar value of the benefit could not fall below what was available prior to July 2019. The dollar value of the benefit then will not increase with market rents for multiple years.¹¹ Table 1 also provides the amount that would have been available to this group if this floor had not been implemented — these amounts are reflective of what the general single individual will receive relative to other case categories once rates are set based on the MMR for a bachelor apartment.¹²

As described in the *Manitoba Assistance Act* (C.C.S.M. c. A150, 2015) – Assistance regulation (Province of Manitoba, 2019, pp. 29–30) individuals receive Rent Assist benefits based on the following formula:

$$\begin{aligned} \text{Rent Assist Monthly Benefit} \\ = 0.75 \times \text{MMR} - \frac{0.3 \times \text{NI}}{12} \end{aligned}$$

This formula sets both the maximum benefit level and the thresholds for exiting the program. Maximum benefits, when net incomes are zero, are equal to 75 percent of MMR. The RGI formulation for Rent Assist means that as the net income of the participants increase, for example through increased labour market earnings, they will eventually exit the program due to incomes being too high to qualify for any benefits. Thresholds for exiting the program will be at point where 30 percent of monthly net income is greater than 75 percent of MMR:

$$0.3 \times \frac{\text{NI}}{12} \geq 0.75 \times \text{MMR}$$

Maximum monthly rates and income thresholds for July 2019–June 2020 are listed in Table 1. Maximum rates range from \$576 per month for a single non-disabled individual under the age of 55, to \$1,050 for households of five or six persons (with larger families receiving an additional \$25 per person). Annual net income exit thresholds range from \$23,040 to \$42,000.

With respect to the exit thresholds, it is important to note that non-EIA Rent Assist payments reduce the refundable Manitoba Education Property Tax Credit (EPTC) paid through the income tax system, dollar for dollar. The provincial government rationale for this is that the EPTC is designed to offset rental costs paid by renters and paying both Rent Assist and the EPTC would result in double reimbursement. This reasoning is valid for those whose shelter cost is fully covered by Rent Assist, but not in the many cases where Rent Assist recipients are still paying a large proportion of their rent out of pocket. For households at the margin of the program income thresholds, specifically those with total annual benefit amounts less than \$700 (the maximum value of the EPTC), Rent Assist does not provide a net benefit, (although it does permit the recipients to access the benefits a year earlier and on a monthly basis). This is an important point that is affecting people who are transitioning from RGI to Rent Assist with the transfer of public housing assets or the ending of operating agreements. If unaware of the EPTC reduction, renters may be caught off guard by the loss of this benefit and over-estimate the net value of Rent Assist. The last column of Table 1 shows adjusted income thresholds, where net Rent Assist benefits, accounting for the loss of the EPTC, equals zero.

Table 2 presents projected average benefit levels for non-EIA Rent Assist recipients by case category. Estimated average monthly benefits range from \$187 for seniors to \$463 for families with children. In 2018/19, total non-EIA Rent Assist expenditures were \$32.8 million and the number of participants was 7,810 at year's end (March 2019).

EIA Rent Assist

EIA recipients in private market rent generally automatically receive the maximum Rent Assist benefit equal to 75 percent of MMR.¹³ However,

TABLE 2 Estimated Average Monthly Non-EIA Rent Assist Benefit, by Case Category

	Approximate Average Net Income	Estimated Average Monthly Benefit, Fiscal Year 2018/19
Person with a disability (singles and couples)	\$15,000	\$283
Family	\$23,000	\$463
General (without a disability singles and couples)	\$12,000	\$337
Seniors	\$19,000	\$187

SOURCE Manitoba Families (2019a) and data provided by Manitoba EIA program.

this is treated as an EIA benefit as opposed to a distinct income-tested benefit. EIA Rent Assist recipients face a two-tier rate structure: an “including utilities” rate, where a household would receive one amount for shelter and utilities and would be responsible for payment of their own utilities; and an “excluding utilities” rate, where a household would receive an amount for rent and EIA would continue to pay actual utility costs. EIA program staff indicate that clients are encouraged to take the inclusive rate where they would be better off.

Rent Assist benefits for EIA recipients are subject to the same reductions applied to EIA benefits as the recipient earns income: As employment earnings increase, benefits are reduced at a 70 percent rate, after an initial \$200 exemption. Assistance is reduced to \$0 when a household’s total income from gross earnings and unexempted unearned income represents 135 percent or more of the household’s monthly budget, including allowable child care expenses (Manitoba Families, 2019b). EIA recipients in private rent, room and board, and those who own their own homes or trailers have been eligible for benefit increases through Rent Assist. Based on data provided by the Manitoba EIA program, between 25,441 and 26,220 households were receiving the EIA Rent Assist benefit increase in 2018/19.

Actual expenditures for EIA Rent Assist have not been reported on since the annual report for fiscal year 2014/15, the year prior to the full implementation of Rent Assist. That year, EIA Rent Assist expenses due to the top-up over and above

standard EIA shelter benefits (the “Rent Assist Supplement”) equaled \$23.2 million, more than three times the expenditure on non-EIA Rent Assist that year (Province of Manitoba, 2015a). EIA program staff has advised that current/updated EIA Rent Assist expenditure data cannot be isolated given current practices and limitations due EIA’s administrative database (Employment and Income Assistance Staff, personal communication, December 3, 2019). Based on caseload increases and total EIA expenditures, we estimate that total EIA Rent Assist spending (over and above base shelter rates) in 2018/19 was approximately \$105 million.¹⁴

How Rent Assist is Different

Rent Assist, as originally announced in 2014, was a significant departure from other housing benefits in Canada, with at least five distinguishing characteristics (Brandon et al., 2017). First, the payments through the program were based on MMR as opposed to actual rent paid. This reduced the administrative burden of the program for both government and recipients, and did not penalize individuals for seeking out lower cost shelter. It also is expected to have less impact on market rents as it does not introduce a direct price subsidy for rent. Second, Rent Assist had a legislated guarantee to increase with MMR over time, avoiding benefits eroding over time due to inflation, a significant problem with shelter benefit programs across Canada. Third, Rent Assist was available to all household types

regardless of whether individuals were deemed 'employable', receiving social assistance benefits, classified as disabled, and those with and without minor dependents. Fourth, the benefit was 'portable' in the sense that the benefit moved with the household, an important measure that makes transitions from 'welfare to work' easier.¹⁵ Finally, unlike most RGI housing benefits, there

were no program caps; any eligible resident who met the program criteria and completed the application process was enrolled in the program. Given these characteristics, and the relatively high benefit levels, Brandon et al. (2017) point to Rent Assist as an exemplar for the development of more robust housing benefit programs across Canada.

Putting Rent Assist in Context

As with all policy, Rent Assist must be seen within the historical, economic and social context of its origins. Although Canadian housing policy has always focused on market solutions to housing need, non-market strategies, including the provision of public, non-profit and co-operative housing, have played a strong role in supporting households that cannot find housing through the market (Bacher, 1993). Funding and policies relating to housing have followed the highs and lows of the social safety net, increasing in the 1950s and 1960s, and cutting back in the 1980s and 1990s.

In Manitoba, rates of core housing need remain high, and average incomes and EIA rates remain low. Despite increased construction of new social housing between 2009 and 2015, the current number of social housing units in Manitoba is only slightly higher than 2009, as several hundred units were removed from the social housing portfolio in the same period (Brandon, 2018). Today, many households are unable to access good quality housing. Rent Assist provides a stop-gap solution — a housing allowance that can be used in private market (non-subsidized) rented housing.

The remainder of this chapter addresses the themes that shape the analysis in the following

two chapters. It begins with the right to housing, and how this has been implemented in Canada. It goes on to consider the role of housing policy within the social safety net, including the recent National Housing Strategy. It reviews the Manitoba context: the social safety net, including social assistance and social housing provision, and current housing need in Manitoba. It concludes with the emergence and evolution of the Rent Assist policy.

Housing as a Right in Canada

Safe, adequate and affordable housing is enshrined as a human right within the International Covenant of Economic Social and Cultural Rights (ICESCR), the Convention of the Rights of the Child (CRC) and the Convention on the Elimination of all forms of Racial Discrimination (CERD). Canada is party to all of these treaties and has repeatedly made reference to the fact that it holds these rights dear (Government of Canada, 2020). In addition, the Canadian Charter of Rights and Freedoms holds up the right to life, liberty and security of the person, and the right to equality. In combination with the ICESCR, these rights offer a framework for the

right to housing that must be implemented domestically (Hamill, 2018).

In fact, Canada's written goals and policies are often referenced as a gold standard for other countries. As part of the 2017 National Housing Strategy and the following National Housing Strategy Act (2019), the right to housing was officially recognized by the Government of Canada (Morrison, 2019). Leilani Farha, the United Nations Special Rapporteur on the Right to Housing, referenced Canada's new National Housing Strategy, saying:

If the Government of Canada — with its historical antipathy toward recognising the right to housing — can take this bold step and introduce a human rights compliant national housing strategy, so too can many other countries. (Office of the High Commissioner for Human Rights, 2019, para. 6)

That said, in practice, Canada has repeatedly failed to provide safe, adequate and affordable housing and has been publicly reprimanded by the same United Nations Special Rapporteur on the Right to Housing (Farooqui, 2019). The right to housing in Canada has so far proven to be “largely unenforceable” through the Canadian court system, which has deferred to elected officials as the democratically elected creators of socio-economic policy (Hamill, 2018, p. 70). The 2019 Act creates accountability bodies, including a National Housing Council and a Federal Housing Advocate; however, these are not yet in place and their ability to enforce the right to housing has yet to be demonstrated.

Indigenous Rights

The right to housing in Canada is also shaped by Indigenous rights. Indigenous people, whether living in rural, urban or northern settings, are more likely than non-Indigenous people to live in core housing need (Anderson, 2019), and face additional barriers to accessing good quality and affordable housing. However, the factors

that create homelessness and housing precarity for Indigenous people are not necessarily the same as those for non-Indigenous people; they are “best understood as the outcome of historically constructed and ongoing settler colonization and racism that have displaced and dispossessed First Nations, Métis and Inuit Peoples from their traditional governance systems and laws, territories, histories, worldviews, ancestors and stories” (Thistle, 2017, p. 6). In other words, the homelessness and housing need experienced by Indigenous individuals and communities is a structural practice of the settler-colonial Canadian state.

Implementing the right to housing, especially for Indigenous peoples, thus requires not simply housing, but the decolonization of nations and territories, to enable Indigenous peoples to self-determine, assert, and develop their own practices of housing and home. Long-term subsidies and supports for low-cost housing provision are essential in order to address systemic discrimination and deprivation of housing rights. This is in line with international human rights policy and practice as set out in the Convention on the Elimination of all forms of Racial Discrimination (Office of the High Commissioner for Human Rights, 2009; Thornberry, 2016).

The Urban Native Housing Program offers one such possibility for self-determination in urban centres. Through funding agreements with the federal government, Indigenous housing organizations own and operate non-profit housing. They are able to provide greater flexibility and cultural resonance for low-income Indigenous households, while also creating a space in the city for Indigenous-led community development (Walker, 2007).

The Decline of the Social Safety Net

After World War II, a Keynesian model of governance developed both in Canada and around the world. The Keynesian approach saw governments

actively managing markets with the intention of creating prosperity and reducing the instability that often results in peaks and valleys of unfettered capitalism, such as what was experienced during the Roaring Twenties and the Great Depression (Stiglitz, 2013). As part of this new model, the social safety net was created: a system to create social resources, paid for through taxes, to benefit all members of society (Ilcan, 2009). In Canada and elsewhere, it included programs such as universal healthcare, unemployment insurance, welfare, and public housing.

Although social housing began as a market-oriented policy, over time it was reconceived as a long-term resource to society at large rather than being a commodity available for speculation in the market (Bacher, 1993; Suttor, 2016). In other words, social housing was removed from the market to ensure that it was stable and affordable over the long term. First with public housing in the 1950s and 1960s, and later with non-profit and co-operative housing in the 1970s and 1980s, the Government of Canada provided capital and operating funding to ensure that good quality, affordable housing was available across the country.

A Short History of Social Housing in Canada

Prior to the 1940s, almost all housing in Canada was provided through the market. Early initiatives, including the 1938 National Housing Act (a follow-up to the 1935 Dominion Housing Act), focused on providing incentives for owner-occupied housing; early co-operative housing projects, beginning in the 1930s, were intended to reduce housing costs, but were funded by co-op members rather than the public (Co-operative Housing Federation of Canada, 2020). During the Great Depression of the 1930s, and World War II in the early 1940s, families were doubled or tripled up in often poor-quality housing; these problems only increased when soldiers returned from the war (Bacher, 1993). The federal government decided it was time to step in.

The National Housing Act of 1949 created the first public housing programs. Funded and managed by the federal government, and later by municipal corporations in some cases, public housing was intended to replace ‘slum’ housing and to provide low-cost housing for working families (James, 2010). However, the great demand for public housing from the beginning meant that it was soon transformed into housing of last resort. It became housing for those who could not access or maintain housing in the market, whether for financial or other reasons, including racist policies and practices that prohibited certain ethnic groups from owning homes in particular areas. The concentration of poverty and its associated issues—along with the growing stigmatization associated with public housing—resulted in a wave of public pressure to change how low-cost housing was provided (Suttor, 2016).

In the 1960s, local groups around the country were experimenting with new ways of providing low-cost housing. In Winnipeg, Indigenous groups were developing housing for Indigenous households that met Indigenous needs (Walker, 2007). Likewise, although the idea of housing co-operatives had been around since the 1930s when students at the University of Toronto established a housing co-operative, it was not until the late 1960s that the first housing co-operative open to the general public opened, in Winnipeg. A few years later the Co-operative Housing Federation of Canada was established in order to promote co-operatives (CHFC, 2020).

The Indigenous housing providers and the newly-emerging co-operatives paved the way for the shift away from public housing provision to a new model of social housing. In 1973, the Government of Canada launched the non-profit and co-operative housing programs, which provided funding to local groups and organizations—faith-based organizations, service organizations, etc.—to build and manage low-cost housing. The new units, like the public housing

before them, were intended to be affordable to low-income households, and often included a mix of affordable and RGI units. Although funding is often tight, non-profit and co-operative housing is community-based, and often provides wrap-around supports to vulnerable tenants beyond simply low-cost housing (Smirl, 2019). These programs, as well as the Urban Native Housing Program (UNHP) and its housing projects, resulted in the development of hundreds of non-profit and co-operative housing complexes across the country (Suttor, 2016).

In the 1980s, support for social housing decreased as neoliberal market-focused approaches to governance became more prevalent. Non-profit and co-operative housing programs focused more on deeply subsidized RGI housing, instead of affordable and lower-end-of-market housing, and the agreements were set for 35 years instead of 50 (Suttor, 2016). Responsibility for housing was transferred away from the federal government to the provinces, and in 1993, all new social housing construction in Canada was halted, though ongoing subsidies to existing social housing projects continued.

The National Housing Strategy

In 2017, after more than two decades of inconsistent, short-term, patchwork programs, and substantial pressure from housing advocates, the Government of Canada released its National Housing Strategy. The Strategy frames housing as a right, a policy which was enshrined in legislation in 2019 (National Housing Strategy Act S.C. 2019, c. 29, s. 313, 2019). This is an important step in the “progressive realization of the right to adequate housing as recognized in the International Covenant on Economic, Social and Cultural Rights” (National Housing Strategy Act S.C. 2019, c. 29, s. 313, 2019, 4(d)).

The National Housing Strategy also recognizes that different groups have differential access to housing. It uses a “gender-based analysis plus” approach to “ensure that programs will not

negatively impact Canadians on the basis of gender and other identity factors” (Government of Canada, 2017, 24). The gender-based analysis plus approach is intended to address systemic issues in access to housing for particular groups such as newcomers, women, northern and remote residents, and seniors. In particular, 25 percent of investments made through the National Housing Strategy will be directed to programs and projects that benefit women and girls (Government of Canada, 2017).

The National Housing Strategy is a significant investment and an overdue source of funding to support non-profit and co-operative housing. It provides more than \$40 billion over 10 years to support low-cost housing across the country.¹⁶ It includes funding for low-cost housing development and renovation, to support non-profit and co-operative housing providers as they transition out of their operating agreements, and subsidies for ‘community’ housing — the National Housing Strategy’s new, overarching term for all housing that is non-market, including public, co-operative, and non-profit owned housing (Government of Canada, 2017).

It also includes the Canada Housing Benefit, a rent supplement intended to provide a top-up to rent for up to 300,000 households. If allocated based on population, Manitoba would have up to 10,930 recipients.¹⁷ While details on the implementation of the Canada Housing Benefit are expected to be released later this year, the initial vision calls for an average supplement of \$2,500 per household each year, approximately \$208 per month. The Canada Housing Benefit will be designed to meet local needs, in partnership with provinces and territories (Government of Canada, 2017). At \$208 per month, the Canada Housing Benefit would provide less than the average non-EIA Rent Assist benefit for all household types except seniors, and would be below the Rent Assist supplement provided to EIA recipients. In Manitoba, advocates have called for the Canada Housing Benefit to be “leveraged to

build upon Rent Assist, rather than claw it back,” in order to increase the resources available (Bernas, 2019, para. 19).

Despite its positive direction, the potential effectiveness of the Strategy has been questioned. David Hulchanski has argued that “The housing strategy is a public relations gimmick, assisting fewer low-income people than in the past and it is not actually federal spending of \$40 billion or \$55 billion over 10 years but about \$16 billion” (quoted in Bula, 2019). The Strategy is limited to 10 years and does not include guaranteed, long-term, stable funding for housing subsidies. Non-profit housing providers have suggested that the Strategy does not do enough to support the long-term viability of the existing stock, and that the programs proposed in the Strategy to develop new low-cost housing will be “insufficient to meet the demands for affordable housing and to reduce core housing need” (Canadian Housing and Renewal Association [CHRA], 2020, p. 3). In addition, non-profit housing providers highlight the need for an urban, rural and northern Indigenous housing strategy, and provide key directions for a “For Indigenous, By Indigenous” plan (CHRA, 2020, p. 2). Finally, because it requires provincial cost-matching, implementation of the Strategy may vary across the country (Falvo, 2017).

As of this writing, few details about how the National Housing Strategy will be implemented in Manitoba have been released. A bilateral agreement between Canada and Manitoba has been signed, but Manitoba is still in the process of developing an action plan to implement the agreement. It is expected that the action plan will include most of the same programs identified in the National Housing Strategy, including ongoing subsidies for non-profit and co-operative housing providers, funding to protect existing and develop new non-profit and co-operative housing, the Canada Housing Benefit, and the Manitoba Priorities Housing Initiative (funds allocated for Manitoba housing needs and priorities).

The Manitoba Context

The Right to Housing in Manitoba

The Manitoba Human Rights Code protects individuals and groups from discrimination based on various identities and characteristics, including ancestry, ethnic origin, gender, family status, source of income, and physical or mental disability (The Human Rights Code, 2018). It specifically mentions rental housing, noting that discrimination in the leasing of housing is prohibited (The Human Rights Code, 2018, 16(1)).

Just as the right to housing is not fully implemented in Canada, nor is it in Manitoba. Core housing need is defined as housing that needs major repairs, is too small, or costs more than 30 percent of household income (Statistics Canada, 2017). In 2016, 12.7 percent of households — 1.7 million households — were in core housing need in Canada. In Manitoba, 51,125 households (11.4 percent of all households) were in core housing need (Statistics Canada, 2017). At current rates of investment, Cooper and Skelton (2015) calculated that it would take 58 years to eliminate core housing in Canada, and 34 years in Manitoba. The current state of housing need in both Canada and Manitoba is the result of several decades of disinvestment in the social safety net.

Bringing it Back to the Social Safety Net in Manitoba

Low-cost housing provision in Manitoba has followed the federal trajectory. Beginning with public housing in the 1960s, then non-profit and co-operative housing in the 1970s and 1980s, Manitoba has developed a significant portfolio of low-cost, non-market housing (Silver, 2015). The portfolio includes about 15,000 units of public housing, and 15,000 units of non-profit and co-operative housing. This last group includes over 600 units of Urban Indigenous housing.

In the 2000s and 2010s, the Province of Manitoba added to the low-cost housing universe, building over 1,500 units of affordable and 1,500 units of RGI housing between 2009/10 and

2013/14, and committing to building another 500 of each prior to 2016 (Manitoba Housing and Community Development, 2015). Since the change of government in 2016, however, no new RGI housing, and very little affordable housing has been built (Canadian Centre for Policy Alternatives-Manitoba [CCPA-MB], 2020). More recently, the 35–50-year federal subsidies to social housing have been expiring, leaving non-profit and co-operative housing providers scrambling to find ways of continuing to offer low-cost housing (Cooper, 2015).¹⁸ In addition, the Province has been selling public housing units, including at least 373 to for-profit companies (Grabish, 2019). The result is a shrinking pool of good quality social housing.

While there are standards and expectations for the quality of public housing, and for non-profit and co-operative housing that receives public subsidies, the private market offers more variation in quality and affordability. For tenants in the private market, the main mechanism for ensuring that housing is of good quality and reasonably affordable is rent regulation. In Manitoba, tenancies and landlord-tenant relations are regulated by the Residential Tenancies Act to ensure that housing is in reasonable condition, and that rents are increased within allowable limits. The Residential Tenancies Branch provides guidelines for tenants and landlords, and sets limits on rent increases, evictions, and other elements of tenancies. However, tenants may not be aware of their rights as tenants, and may not be aware of the resources offered by the Residential Tenancies Branch (Cooper, 2012).

Employment and Income Assistance

In Manitoba, EIA is the social assistance or ‘welfare’ program of last resort, available to very low-income households who demonstrate need. In 2019, the average number of households receiving EIA each month was 43,252. The vast majority of recipients fit into three main categories for EIA: single parents, persons with a disabili-

ty, and general assistance which includes two-parent families, couples and single adults ages 18–65 (Manitoba Families, 2019a).¹⁹ EIA is intended to provide money for daily necessities (i.e. food, shelter, clothing, household needs, medical supplies and equipment and, where not covered by other providers, dental, optical, and prescription drug coverage) and for those who are able to work, assistance in finding employment. It also provides security deposits for new tenancies, up to “half of the inclusive EIA Rent Assist guideline rate” based on the rent charged (Manitoba Families, n.d., 19.8.1).²⁰

EIA basic needs and base shelter benefits result in incomes significantly below the poverty line, and have not increased to compensate for inflation since the early 1990s (CCPA-MB, 2020). In 2018, individuals in the general assistance category received only 52 percent of the Market Basket Measure of poverty, Canada’s official poverty line, while other family types ranged from 66 to 82 percent of the Market Basket Measure of poverty (Maytree, 2019).²¹ Since 2013, the real value of EIA has decreased for most recipients due to rising cost of living and frozen basic needs benefit, continuing to leave households in poverty (Camfield, 2018).

Make Poverty History Manitoba has recommended that shelter allowances be considered independently from the basic needs benefit, and has been calling for a basic needs benefit to support households’ capacities to afford everyday necessities (Barkman & McCracken, 2019; CCPA-MB, 2020). Rent Assist is intended for rent and housing costs, and increases the total dollar amount that low-income households receive for shelter. While not directly addressing basic needs, it does increase the amount of money that a household has to spend on rent. Because it is not tied to actual rent paid, it operates in a similar way to a modest guaranteed annual income for the shelter expenses of renters. As such, it may, where a tenant can find very cheap rent, enable a recipient to use the difference between Rent

Assist and rent paid towards their basic needs (see *The impact of Rent Assist on sample family types in Manitoba* in Section 2, for an analysis of the impact of Rent Assist on the incomes of various household types).

Housing Supplements in Manitoba

Manitoba has three unit-based subsidy programs. One program, the Social Housing Rental Program, offers public housing with rents set at 30 percent of household income. The second, the Rent Supplement Program, is intended for use in private and non-profit housing. It provides a unit-based subsidy for the difference between the market and the RGI rent. The third is the Affordable Rent Supplement Program, which provides a subsidy for the difference between the affordable rent (defined as the median market rent [MMR]) and the market rent in the private market. For all of these, tenants must have incomes below the program's cut-off.

Rent subsidy programs have been used to create affordability instead of operating agreements for a number of new non-profit and co-operative developments in the province, and have been put in place to continue providing RGI rates for some non-profit housing providers as their operating agreements have ended. According to staff at Manitoba Housing, new rent supplements have been frozen and renewals are limited although exceptions have been made in extreme circumstances.

Manitoba offers three portable housing supplements that can be used in private, non-profit or co-operative housing and are attached to the tenant (rather than the unit):

- Housing First Rent Supplement
- Portable Housing Benefit
- Rent Assist

The first two options are relatively limited in scope, and can only be used in the private market. The Housing First Rent Supplement is only available to clients of the former At Home/Chez

Soi research project, and provides up to \$250 in subsidy. The Portable Housing Benefit, which is available to up to 600 tenants province-wide, provides a subsidy of up to \$200 for tenants receiving EIA and who have a diagnosed mental health concern.²²

The last option, Rent Assist, is very different. While the first two are limited in number and subsidy level, Rent Assist is available to all households with incomes below a certain amount. The first two are managed by Manitoba Housing as rent supplements; Rent Assist is treated as an income supplement, and is managed by the EIA program. Perhaps most importantly, unlike other rent subsidy programs, because it operates as an income supplement, the amount a tenant receives from Rent Assist is tied to a percentage of the MMR, rather than to actual rent paid: It covers the difference between 30 percent of tenant income and 75 percent of MMR. Rent Assist is available to all tenants in non-subsidized housing who have a lease and a household income below a given threshold.

Housing Need in Manitoba

Winnipeg, the capital of Manitoba, is a city of about 750,000 people; it is the only city over 75,000 people for over 500 kilometers in any direction. There are six other cities with populations over 10,000 residents, including Brandon (58,003), Steinbach (15,829), Winkler (30,297), Portage la Prairie (13,304), Thompson (13,678) and Selkirk (10,278) (Statistics Canada, 2019).

In Manitoba, the proportion of households in core housing need has increased from 10.3 percent in 2011 to 11.4 percent in 2016, with notable increases in Winnipeg and Portage la Prairie (+1.8 percentage points) and Steinbach (+6.5 percentage points) (Statistics Canada, 2017). Table 3 presents the number of households and proportion of the population estimated to be in core housing need in 2016, by community.

Households end up in core housing need for a variety of reasons. First, there is a disconnect

TABLE 3 Core Housing Need in Manitoba, 2016

Region	Total number of households in core housing need	Total percentage of households in core housing need	Number of renter households in core housing need	Percentage of renter households in core housing need
Brandon	1,755	7.7%	1,425	17.4%
Dauphin-Swan River-Neepawa	3,105	11.3%	NA	NA
Steinbach	690	11.7%	540	26.3%
Thompson	440	9.1%	400	18.5%
Winkler	670	6.7%	390	18.1%
Winnipeg	35,760	12.1%	25,750	27.7%
Manitoba	51,125	11.4%	33,725	25.8%
Canada	1,693,775	12.7%	1,119,910	26.8%

NA Not available

SOURCE Statistics Canada (2017).

between incomes and the cost of housing. Especially for individuals and single parents, low wages, a lack of full-time jobs, and shift work can make it very difficult to find housing that costs less than 30 percent of household income. In 2019, at the then-minimum wage of \$11.35 per hour, a worker would have needed to work 81 hours a week to be able to afford an average two-bedroom apartment in Manitoba.²³ If a tenant worked ‘only’ full-time, they would need a wage of \$22.97 per hour (\$47,778 per year) (MacDonald, 2019). For the 40 percent of Manitoba households that make less than \$47,500 per year (Statistics Canada, 2020b), housing is likely to take up a major portion of income.

Second, Manitoba has seen increasing population growth, driven primarily by international immigration, and low vacancy rates over the past few decades. Average annual population growth rates in the 1990s were only 0.3 percent, but increased to 0.6 percent in the 2000s and 1.3 percent in the 2010s (Statistics Canada, 2020a). Construction of rental housing has not kept up with demand. This growth in population has coincided with relatively low vacancy rates, across the Province (Grant, 2011). Vacancy rates are often particularly low at the lower-cost end of the market (the first and second quartiles).

Table 4 shows the vacancy rates by quartile in Manitoba, where the first quartile is the lowest 25 percent of rents, and the fourth quartile is the highest 25 percent of rents (CMHC, 2018). The gap is particularly high in Thompson, where the lowest quartile of units has a vacancy rate of 2.3 percent, and the highest has a vacancy rate of 15.4 percent.

At the same time, despite Manitoba having a relative robust rent control regulatory framework, rents have been increasing significantly faster than inflation (Grant, 2011). Average rents in Manitoba increased from an average rent of \$696 in 2010, to \$1,008 in 2018 — an increase of almost 45 percent (CMHC, 2011; CMHC, 2018) (see Table 5).

While income, vacancy rate, and housing costs are important, the intersections of gender, race, and class, among other factors, also shape access to housing in Canada. As Jim Silver wrote “It has always been those with the least money and least power who have been left to occupy the worst housing” (2015, p. 16). Many tenants face additional barriers, including discrimination, difficulties in finding appropriate housing, and the need for additional supports. For example, landlords may not want to rent to families with children (Silver, 2015). They may discriminate against Black

TABLE 4 Vacancy Rates by Quartile, Manitoba

City	Quartiles			
	1st	2nd	3rd	4th
Brandon	1.0 %	0.5 %	0.8 %	2.1 %
Dauphin-Swan River-Neepawa	NA	NA	NA	NA
Steinbach	1.4 %	0.0 %	0.6 %	2.8 %
Thompson	2.3 %	9.1 %	11.5 %	15.4 %
Winkler	1.4 %	0.6 %	0.0 %	1.4 %
Winnipeg	2.6 %	2.8 %	2.0 %	4.4 %
Manitoba	2.3 %	3.0 %	2.2 %	4.5 %

SOURCE CMHC (2018).

NOTE Data for Thompson is based on a small sample size and is of lower quality than for other centres. As well, Thompson's vacancy rates are likely to have changed since September 2019, when a fire destroyed a large apartment block.

No data is available for Swan River.

TABLE 5 Average Rents in Manitoba, 2010 to 2018

	2010	2018	Change
Brandon	\$629	\$823	30.8%
Dauphin-Swan River-Neepawa	NA	NA	NA
Steinbach	\$608	\$784	28.9%
Thompson	\$652	\$886	40.8%
Winkler	NA	\$656	NA
Winnipeg	\$703	\$1,030	46.5%
Manitoba	\$696	\$1,008	44.8%

SOURCE CMHC, 2011, 2018, and author's calculations.

and Indigenous people and people of colour, as well as 2SLGBTQ+ people (Brandon & Peters, 2015; Distasio et al, 2010; Ecker, n.d.; Homeless Hub, 2019; Silvius et al., 2015). Some landlords refuse to rent to households receiving EIA or to young people, including those transitioning out of the child welfare system (Hobson, 2019; Paul 2019). On-reserve housing is often inadequate, unsuitable and insufficient; Indigenous people often must move off-reserve to access housing (Brandon & Peters, 2015; Thistle, 2017).

Finding housing that meets household needs can also be a challenge. For households with large or multi-generational families, finding housing that is large enough or flexible enough can be difficult (Silvius et al., 2015). Households that need

physically accessible housing may find that there are few options available (March of Dimes, 2019). These challenges are compounded by poverty: a low-income household with distinct housing needs may struggle to find housing that meets their needs and is affordable.

Some households are simply not able to find and manage their own housing without additional support. These tenants often have complicated lives, managing poverty, parenting, their own or a family member's disability, their own or a family member's physical or mental health issues, addictions, and social isolation. They may have recently moved to a new house, new neighbourhood, new city, or new country; in some cases, they may be dealing with trauma (Smirl, 2019).

Although often “the tenants themselves... are strong and resilient individuals,” their complicated lives make them vulnerable to evictions and other housing problems (Smirl, 2019, p. 1). Providing supports to such tenants can enable them to address basic needs and stay housed (Distasio & McCullough, 2014; Klassen, 2016; Smirl, 2019).

The lack of adequate, suitable, affordable housing has disparate impacts on populations facing other challenges, such as family violence and homelessness. Many survivors of intimate partner and domestic violence, especially women and people in same-sex relationships, are turned away from shelters or transitional housing because they are already full: those already residing there have nowhere else to go (Carman, 2020; Groening et al., 2019).²⁴ And individuals or households experiencing homelessness also experience higher levels of violence and victimization (Roebuck, 2008). They may not be counted as being in core housing need, if they appear to be securely housed with an abusive partner or simply do not have housing; nevertheless, they are affected by the lack of low-cost, good quality housing.

Finally, although public and social housing is meant to respond to housing need, according to Manitoba Housing, there were 9,000 applicants on the eligibility list as of March 1, 2020.²⁵ There is no question that there is significant demand for stable, good-quality, low-cost housing in Manitoba. Given the urgency of housing need, and the inability or unwillingness of federal and provincial governments to address it through the adequate provision of non-market housing, Rent Assist offers a way for households to access housing through the market.

The Emergence and Evolution of the Rent Assist Program

The Rent Assist program was developed in response to sustained advocacy of Manitoba anti-

poverty advocates, who identified the current EIA shelter rates as woefully insufficient to meet the needs of EIA recipients (Brandon & Hajer, 2019). Emphasis was placed by advocates on conveying the experience and struggles of those on EIA in meeting their basic needs on benefit levels that had seen significant declines in real (inflation-adjusted) terms. The common practice of using food allowances to pay the rent, with EIA recipients having to rely on food banks and/or going hungry, was used to illustrate the difficulties faced.

While the overall monthly support being paid to EIA recipients was deemed severely inadequate, the calls of advocates were focused on a specific ask to raise the EIA shelter allowance to 75 percent of MMR. This was a strategic decision of the advocates. In the words of one of the organizers: “We chose to focus on the rental allowance because we thought it would better resonate with the public (and therefore be more politically palatable). People don’t like to give poor people money, but they get that they need a roof over their heads” (Brandon & Hajer, 2019, p. 5). Seventy-five percent of the MMR was selected as “a measure of the low end for private market rent” (Brandon, 2015, p. 31). At the time, households receiving EIA who were paying 75 percent of MMR would be spending 45 to 63 percent of their income on rent; raising the shelter allowance to the low end of the market was intended to reduce spending on rents to closer to the 25 to 30 percent range (Brandon, 2015).

The focus on housing was also supported by multiple research reports and publications specific to the Manitoba context that established stable and affordable housing as foundational to children succeeding in education, education and job training for adults, reducing crime, and creating pathways out of poverty more broadly (Bernas et al., 2012; Brandon & Silver, 2015; CCPA-MB, 2009; Cooper, 2013; Silver, 2011). The fact that EIA shelter rates were insufficient to cover even the most modest rents, including accommodations in rooming houses, helped make the case

that rates needed to be raised. The work of the organization behind the push, Make Poverty History Manitoba, was successful in building cross-party support for increasing rates, and eventually multiple parties in Manitoba legislature taking credit for the program, including Manitoba's current Premier, despite being the opposition leader at the time (Brandon & Hajer, 2019).

Rent Assist was launched in 2014 by the Government of Manitoba, replacing the previous RentAid program.²⁶ RentAid was also an RGI income-tested benefit. However, eligibility was not straightforward, with different categories of eligibility depending on whether one was on social assistance. The NDP government had used the RentAid program to increase benefits for some EIA recipients in private market rental housing, including people with disabilities and those living alone ("singles") and couples without children. This allowed the Province to ration higher benefits to EIA private market renters and exclude some who had benefited from increased income through federal benefit programs such as the Universal Child Care Benefit and the Canada Child Tax Benefit (now the Canada Child Benefit), while benefits going to subsidized social housing providers (including Manitoba's own public housing corporation, Manitoba Housing) remained frozen. For those not receiving EIA, RentAid provided benefits for seniors, disabled people and families with children. For persons not on EIA, prior to 2013, those spending more than 25 percent of their income on rent were eligible for up to \$210 per month depending on household income and rent, determined by a complicated formula and arbitrary income cut-off that also left those with low rents not eligible for benefits (Brandon, 2013).

The launch of Rent Assist in 2014 was squarely placed within a 'welfare to work' narrative, noting that "stable housing is a foundational requirement for healthy families and for success in training and employment" (Province of Manitoba, 2014b, p. E9) and emphasizing the port-

ability of Rent Assist as recipients transitioned from EIA into employment. This narrative referred to a larger consensus amongst social welfare researchers that moving benefits outside of social assistance was more effective and facilitated labour market attachment. The demands of advocates to raise rates to 75 percent of MMR was also committed to upon launch, but over a four-year period. While the significant costs associated with this increase were admitted as a reason for the delayed approach, it was also highlighted that "designing a benefit itself that makes sure everyone is better off when moving into employment is a complicated task" (Province of Manitoba, 2014b, p. E10).

An additional complication was reconciling the EIA and non-EIA program streams, which continue to operate separately despite being branded together as Rent Assist. While EIA shelter rates had been guided by posted rates, actual shelter benefits could vary depending on individual circumstances. Also, a substantial proportion of EIA recipients had rental payments going directly to landlords, with many being deemed unable to cope with the responsibility of receiving benefits directly. An aging computer system also created difficulties in making the modifications sought. These internal complications created barriers to the full implementation of the vision of an integrated, stand-alone single Rent Assist benefit for both EIA and non-EIA clients. A plan to move towards a single integrated Rent Assist program however was in place, with a list of critical issues that had to be solved, with the intention of addressing these issues individually.

Budget 2015 jettisoned the four-year timeline and fast tracked the increase of Rent Assist benefits, with benefits increasing to 75 percent of MMR by December of 2015. Emphasis continued to be placed on labour market transitions, and a number of auxiliary commitments were made to reinforce and continue the movement to portability. These commitments included: extending health benefits for EIA recipients transi-

tioning to work; increased funding for financial literacy training for helping EIA participants adapt to a flat-rate benefit system; and eliminating a rule that led to the termination of EIA benefits once employment earnings reached 135 percent of benefits received (Province of Mani-

toba, 2015b).²⁷ As part of efforts to streamline administration and reduce intrusiveness, the program moved from assessment of current income to retrospective income, similar to the process for the Canada Child Benefit and the Manitoba Child Benefit.

Section Two: The Quantitative Analysis

Benefit Levels and Cost Implications of the Rent Assist Model

This section summarizes expenditures, benefit levels and participation rates related to the Rent Assist program. The impact of Rent Assist on poverty rates for sample family types are examined, as are the implications of the cost saving measures of the program.

The full implementation of Rent Assist led to significant benefit increases for households in private rental accommodations. Table 6 summarizes the change in maximum private market shelter benefit levels prior to the launch of Rent Assist in June of 2014 and after full implementation in December 2015. As can be seen, rates increased substantially with Rent Assist: between \$149 and \$328 per month for common

household types, leading to increases of between 41 and 76 percent.

The general trend in the Rent Assist program has been a rapid increase in both average benefits and total expenditures in the implementation phases, between 2013/14 and 2016/17, with average benefit and participant levels stabilizing and expenditure growth moderating in later years.

Non-EIA Rent Assist Costs and Participation Rates

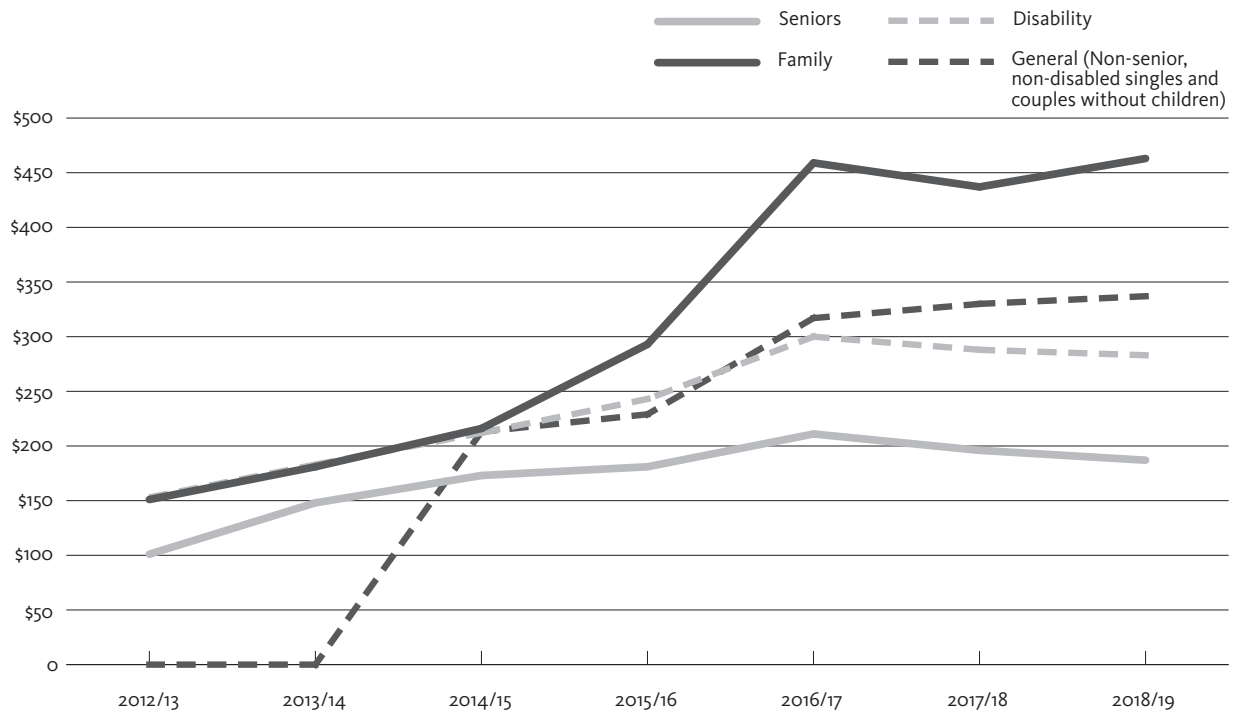
Both the expenditures and caseloads have increased substantially in the non-EIA stream of the Rent Assist Program since its introduction.

TABLE 6 Increases in Maximum Shelter Benefits for Private Market Renters, with the Introduction of Rent Assist, June 2014–December 2015

	Maximum Monthly EIA Shelter Benefit Plus RentAid, June 2014	Maximum Rent Assist Benefit, December 2015	\$ Increase, June 2014 to December 2015	% Increase, June 2014 to December 2015
Single Parent with Two Children (ages 4 and 6)	\$430	\$758	\$328	76%
Two Adults with Two Children (ages 10 and 13)	\$471	\$758	\$287	61%
Single Adult	\$365	\$511	\$146	40%

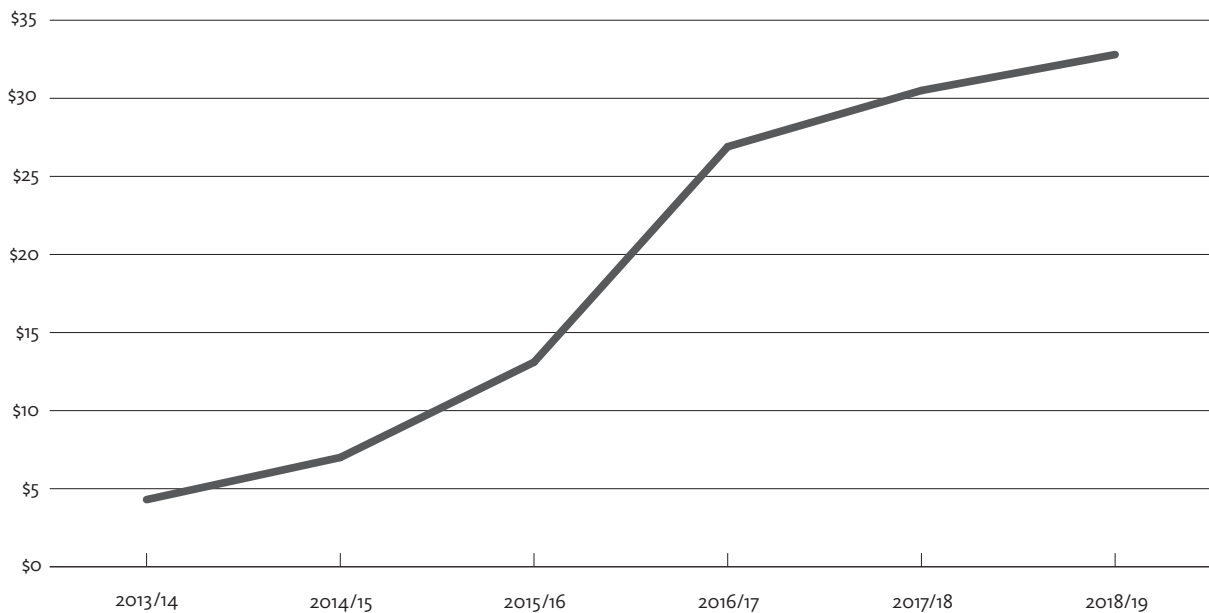
SOURCE Province of Manitoba (2014, 2015), data provided by EIA staff and author's calculations.

FIGURE 2 Non-EIA Average RentAid and Rent Assist Monthly Benefits Paid, by Case Category



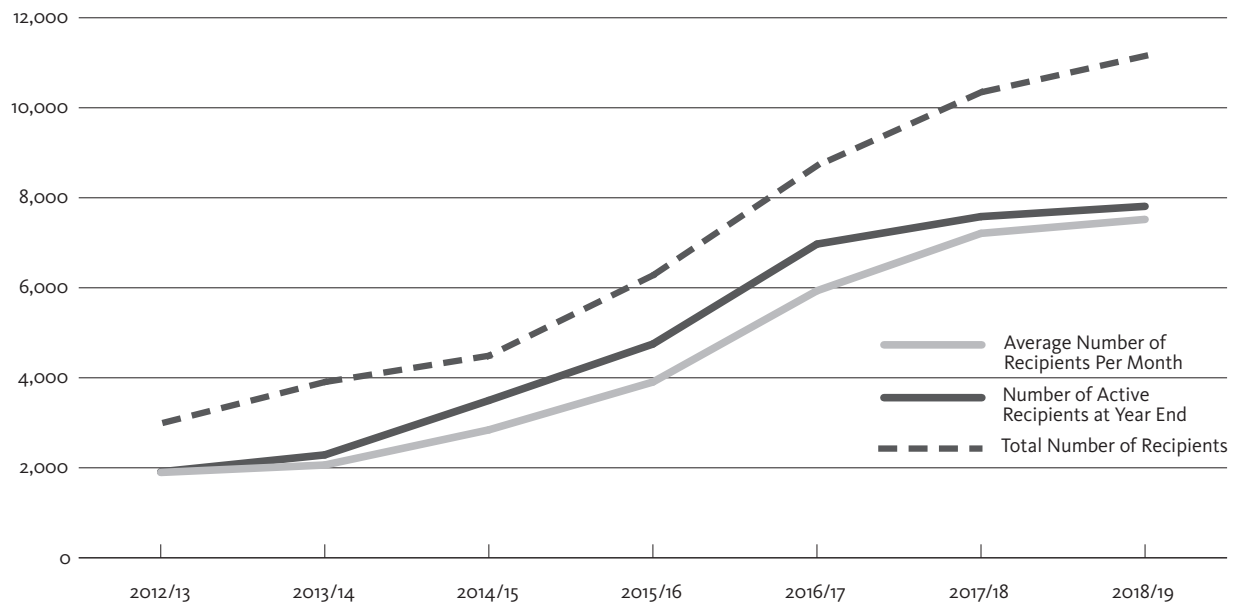
SOURCE: Based on data from Province of Manitoba (2014a, 2015a, 2016) and Manitoba Families (2017, 2018, 2019a).

FIGURE 3 Non-EIA RentAid and Rent Assist Total Expenditures (in Millions)



SOURCE: Province of Manitoba (2014a, 2015a, 2016) and Manitoba Families (2017, 2018, 2019a).

FIGURE 4 Number of Recipients, Non-EIA RentAid and Rent Assist



SOURCE: Province of Manitoba (2014a, 2015a, 2016) and Manitoba Families (2017, 2018, 2019a).

Figures 2, 3 and 4 illustrate respectively the increases in average monthly benefits paid by case category, total expenditures, and number of recipients. As can be seen in Figure 3, average monthly benefits more than doubled under Rent Assist for all case categories relative to the previous RentAid program baseline in 2012/13, the year prior to the initiation of program enhancements. Total expenditures (Figure 2) increased from under \$5 million to just under \$33 million in 2018/19. The number of monthly program participants increased from just under 2,300 in 2013/14 to just under 7,500 participants in 2018/19.

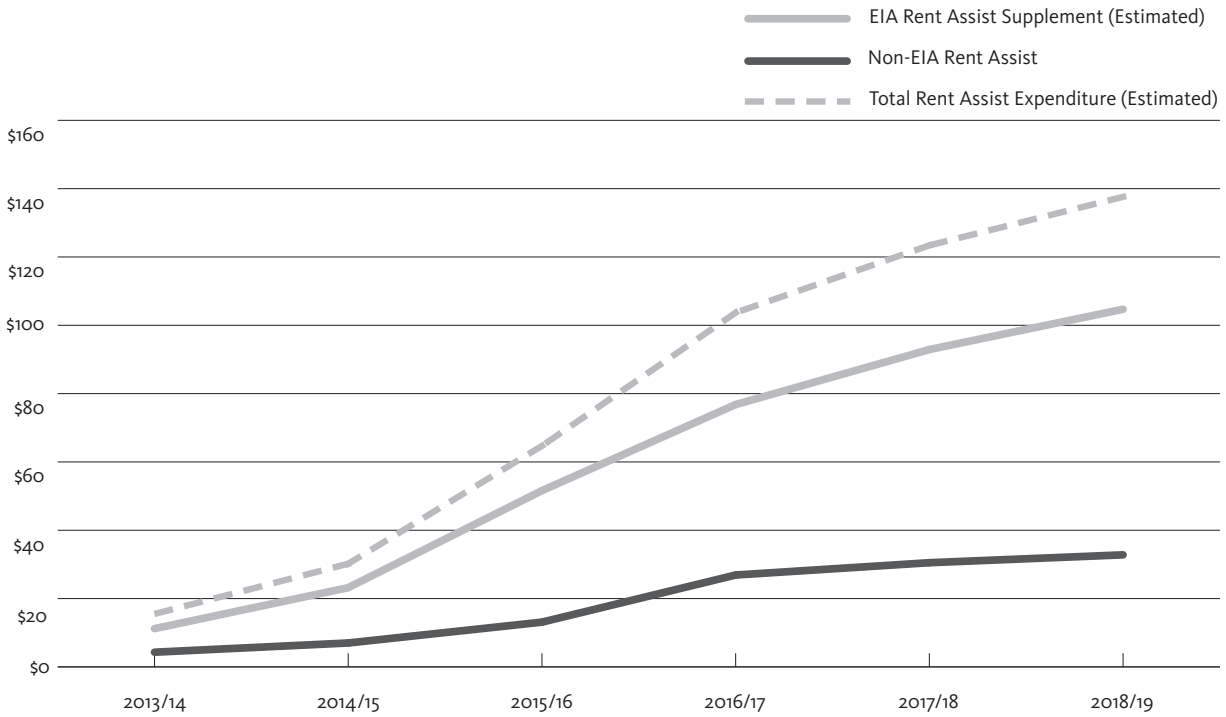
EIA Rent Assist Costs and Participation Rates

As noted above, the EIA program has not tracked the cost of EIA Rent Assist separately from total EIA benefit expenditures since 2014/15. That year, the first year of Rent Assist implementation, the EIA Rent Assist supplement (the amount

paid over and above baseline EIA shelter benefit rates) more than doubled from \$11.2 million to \$23.2 million.²⁸ Figure 5 presents estimates of the total cost of the EIA Rent Assist supplement, based on the percent increase in EIA expenditures over and above the percent increase in participant caseload from 2013 to 2019.²⁹ By 2018/19, estimated EIA Rent Assist supplement expenditures reached \$105 million. This, along with \$33 million on non-EIA Rent Assist, led to a total estimated expenditure of \$138 Million on Rent Assist by 2018/19 (also shown in Figure 6).

The EIA program also does not track separately the number of EIA recipients receiving the Rent Assist supplement, but a relatively precise estimate is possible based on EIA caseload information and eligibility based on housing tenure. EIA recipients who are in private rental accommodation or room and board situations are eligible for the supplement, while those who own their own homes and trailers receive a Rent Assist supplement only if they have mortgage costs.

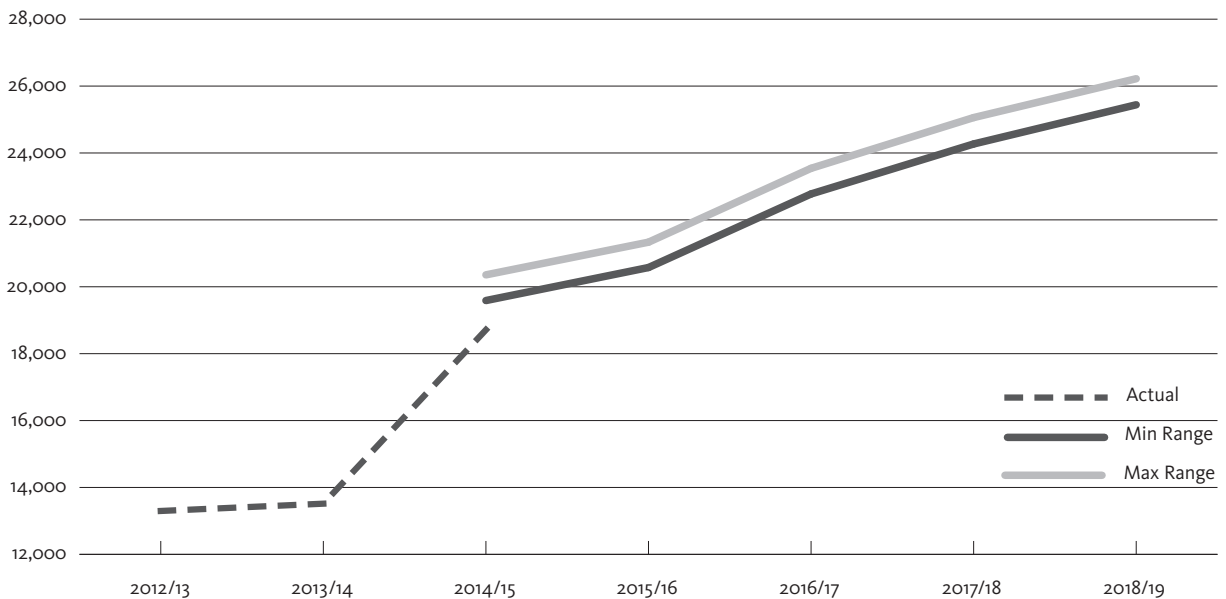
FIGURE 5 Estimates of EIA Rent Assist Supplement (in addition to base EIA Shelter Benefits) and Total Rent Assist Expenditures)



SOURCES: Author's calculations based on Province of Manitoba (2014a, 2015a, 2016) and Manitoba Families (2017, 2018, 2019a).

NOTE: Values for 2013 and 2014 include RentAid program amounts, the program replaced by Rent Assist. Values for 2013/14 and 2014/15 are based on actual reported expenditures in provincial annual reports, remaining years are estimated as describe in footnote 29.

FIGURE 6 EIA Rent Assist and RentAid Average Monthly Number of Recipients



SOURCE: Province of Manitoba (2015a, 2016) and data provided to the author by the EIA program.

TABLE 7 Estimated Participation Rates in the Rent Assist Program

	2016/17	2017/18	2018/19
Non-EIA Rent Assist average monthly number of recipients	5,934	7,210	7,520
EIA Rent Assist households average monthly number of recipients*	22,775	24,269	25,441
Estimated Total Rent Assist recipient households*	28,709	31,479	32,961
Estimated eligible Rent Assist population**	38,241	38,849	39,384
Estimated Rent Assist Participation Rate	75.1%	81.0%	83.7%

* To maintain comparability with denominator in participation rate calculation, excludes the relatively small number of home and trailer owners in the EIA program who own their homes and receive Rent Assist. Maximum exclusion: 789 households.

** The year 2016 is estimated based on Statistics Canada (2019) census data. See footnote 31 in main text for details. Data for 2017 and 2018 forecasted based on population growth and assumes proportion of households in this category stays constant.

SOURCE Author's calculations based on Manitoba Families (2017, 2018, 2019a), Statistics Canada (2019) and data provided by EIA program staff.

Figure 6 presents the actual average monthly number of households receiving RentAid and Rent Assist from department annual reports for 2013–2015, and estimates for following years based on housing tenure caseload data provided by EIA staff. Based on this data, between 25,441 and 26,220 households received EIA Rent Assist in 2018/19, compared to 13,297 that received RentAid benefits in 2012/13.³⁰

Participation Versus Total Eligible Population

Rent Assist is an application-based program, either directly for non-EIA Rent Assist applicants, or indirectly for EIA recipients who must apply for EIA (and if successful, automatically receive the Rent Assist supplement). Non-EIA applicants additionally must reapply each year to demonstrate continued eligibility. The participation rate then can be expected to be lower than the total eligible population due to administrative barriers, and lower compared to benefits that are administered through the income tax system. A natural question to ask is what proportion of the eligible population is accessing the Rent Assist program.

EIA Rent Assist is provided primarily to those who are receiving EIA and residing in private market rental accommodations. EIA eligibility is based on an income and an asset test which aims

to determine whether a household has sufficient resources to meet its basic needs. Non-EIA Rent Assist does not have an asset test, and the income eligibility thresholds are higher. One can then estimate the number of households that are eligible for non-EIA Rent Assist to determine the total population eligible for Rent Assist.

Table 7 generates an estimate of the participation rate in the Rent Assist program for 2018/19. The Rent Assist participation figures are as calculated in Sections 2.1 and 2.2 above. The eligible population is estimated based Census 2016 data on the number of renters in non-subsidized housing in various income categories. This technique requires several assumptions to adjust and fit the Rent Assist income definition and thresholds based on family size, so the results below should be interpreted cautiously.³¹ With this caveat, the estimated take up rate for Rent Assist in 2018/19 was 84 percent, with approximately 6,200 households eligible but not receiving Rent Assist.

Cost Saving Measures Since 2016

Since the Rent Assist program was fully implemented in 2015, a change in governing party has coincided with a change in direction for the Rent Assist program. The Rent Assist program, given the large increase in benefit levels and expansive eligibility criteria, led to significant cost increases. The focus of the previous government

**TABLE 8 Net Income Thresholds for Non-EIA Rent Assist in 2019–2020:
Original (2016) Versus Updated (2019–2020) Policy**

Household characteristics	Household Net income at which Benefit current (2019–2020) benefit equation equals 0	Household Net income at which Benefit original (2016) benefit equation equals 0	Difference
Household of two adults	\$27,360	\$32,832	– \$5,472
Two-person household with a minor dependent	\$34,470	\$41,364	– \$6,894
Household with three or four persons	\$34,470	\$41,364	– \$6,894
Household with five or more persons	\$41,610	\$49,932	– \$8,322
Under 55 years of age and not eligible for and not receiving the Government of Canada Disability Tax Credit or the Canada Pension Plan Disability Benefit	\$23,040	\$28,962	– \$5,922
Over 55 years of age or receiving the Government of Canada Disability Tax Credit or the Canada Pension Plan Disability Benefit	\$24,135	\$28,962	– \$4,827

SOURCE Province of Manitoba (2019) and author's calculation based on CMHC (2020b).

on moving benefits outside of social assistance, promoting transitions from welfare to work, and creating a single unified benefit program has been replaced by an emphasis on containing expenditures.

While changes to the Rent Assist program since 2016, aimed at reducing costs, have reduced benefit levels and begun to modestly encroach upon universality of the benefit, the wide categorical eligibility range remains mostly intact. The program is still widely accessible to all household types. Other policy changes however have drastically reduced benefit levels in the non-EIA stream, lowering income thresholds and therefore reducing the number of people in all household categories qualifying for the program.

While increases tied to the MMR have been maintained, the proportion of income expected to be devoted to rent in the non-EIA program, also referred to as the 'program deductible', was increased from 25 percent to 28 percent in July 2017 and from 28 percent to 30 percent in July 2018. An additional \$20 added to non-EIA Rent Assist benefits was also removed in July 2017. Similarly, the indexation changes in July 2019 for the General Assistance category (single non-senior, non-disabled persons) also reduced benefit levels

and eligibility, to the group that is furthest below the poverty line (CCPA-MB, 2020) but faces challenges gaining the sympathy of governments and the general public given General Assistance recipients being deemed 'employable'.

Table 8 outlines the impact of these changes on eligibility thresholds for various family types. Policy changes since 2016 have led to a 20 percent reduction in the net income thresholds for single, non-senior non-disabled individuals, which is projected to increase to a 24 percent reduction once the nominal benefit floor is no longer binding. For other groups, the reduction is 17 percent. This reduction has seen a deterioration of the 'welfare-wall' fighting elements of the Rent Assist program, creating a steeper drop-off of support as households transition from welfare to work. This exposes the vulnerability of the original vision for Rent Assist due to the unfinished business of creating a unified stand-alone program: by keeping the two separate streams, there is no guarantee that equity will be maintained between those inside and outside of the social assistance system. In practice this has resulted in benefits entitlement being reduced for those outside of EIA, making transitions more difficult.

The Lost Vision of a Single Program

As noted, the portability element of Rent Assist and its separation from social assistance was heralded as a key desirable and remarkable feature of Rent Assist, and this portability was part of several elements intended to support transitions from EIA to employment, including resources for financial literacy training and a plan to move away from rent paid directly to landlords (Brandon et al., 2017). This separation from EIA however has never been implemented in practice, and this vision no longer appears to be a priority under the current administration, and the process for transitions from EIA to non-EIA has remained largely unchanged since 2015.

With respect to portability from EIA to work, remedial steps are taken to try to connect clients leaving EIA to non-EIA Rent Assist. According to EIA program staff, when EIA cases are closed, if the client lives in private rental accommodations and there is contact with the client, EIA staff complete a Rent Assist EIA Case Closure Notification Form to initiate an application for

non-EIA Rent Assist. If those three conditions are not met, a letter is sent to the client with information on other benefit programs, including non-EIA Rent Assist. Data on this practice and whether it is successful are not tracked, although EIA has launched a research project with the Manitoba Centre for Health Policy to examine joint participation and transitions to and from EIA, subsidized housing, and non-EIA Rent Assist (Employment and Income Assistance Staff, personal communication, December 3, 2019).

With respect to the vision of promoting independence and self-administration, EIA program staff noted that client choice and empowerment were discussed often during the development of Rent Assist but there was no change in policy or practice regarding direct payments to landlords. Staff also noted that steps were taken to ensure that landlords did not receive increased payments that went beyond rent charges. Overall, private market rent paid directly to landlords did fall from 53 percent to 44 percent of cases from 2014 and 2017, but had increased back up to 49 percent in 2019.

The Impact of Rent Assist on Sample Family Types in Manitoba

Following the first year of full implementation of Rent Assist, 2016 saw a substantial drop in child low-income rates across Canada as measured by the Market Basket Measure, likely due to increased targeting and value of federal child benefits delivered through the Canada Child Benefit (CCB) program. Manitoba rates dropped by 24.7 percent, but the province also improved relative to other provinces, moving Manitoba from the highest child poverty rate to middle of the pack (MacKinnon, 2018). Given the timing and size of the benefit increase, Rent Assist may have played a role in this reduction in overall poverty rates and the improvement of Manitoba relative to other provinces. Below we analyze the impact of Rent Assist on sample family types.

Table 9 presents simulated data on disposable earnings, government transfers and Canada's poverty thresholds based on the Market Basket Measure (MBM) for three sample family types working full-time (35 hours per week). Sample family types include a two-parent two-child family, a single parent with one child, and a single non-senior non-disabled individual. All family types are below the poverty line based on disposable earnings alone, prior to receiving government transfers. The two-parent, two-child

family has a household net income sufficient to disqualify it from the Rent Assist program, both under the current and 2016 benefit calculation formulas. This family receives over \$11,000 through the CCB, which along with the GST Credit brings the family approximately \$8,600 above the poverty line.

A sample single parent with one child does however qualify for Rent Assist under both the current and 2016 benefit calculation policy. Rent Assist benefits account for a substantial portion (approximately 18 percent) of the household disposable income, as does the CCB (approximately 22 percent). Without Rent Assist benefits, this family would be \$2,672 below the poverty line.

For the sample single individual household noted above, the change in benefit policy has had a dramatic impact on benefit eligibility. Under current eligibility rules, a full-time minimum wage earner no longer qualifies for Rent Assist and is left \$557 below the poverty line. Under the previously benefit eligibility policy, any new benefits under Rent Assist (they qualify for \$551 but lose \$551 dollars in Education Property Tax Credit benefits) benefits would have brought the individual approximately \$1,890 above the poverty line.

TABLE 9 Fulltime (35 hours per week) Minimum Wage (\$11.65 per hour) Income Versus Market Basket Measure (MBM) Poverty Line, for Winnipeg in 2019

	MBM: Two Parent (aged 25–44) Two Child (age 9 girl and age 13 boy)	MBM: Single Parent (aged 25–44) One Child (age 4)	MBM: Single Individual (aged 25–44)
Disposable Earnings (Employment income minus: payroll taxes, net income taxes, childcare and healthcare expenses)	\$34,280	\$15,274	\$17,611
MBM Threshold	\$38,323	\$27,098	\$19,161
Amount above (below) MBM, Based on Disposable Earnings	–\$4,043	–\$11,824	–\$1,550
Rent Assist (current formula)	0	\$5,253	\$551
Net Rent Assist (2016 Formula)*	0	\$6,339	\$2,596
Canada Child Benefit	\$11,056	\$6,639	0
Other Gov't Transfers (GST Credit and MB Childcare subsidy)	\$1,568	\$2,513	\$442
Total disposable income (2019)	\$46,904	\$29,679	\$18,604
Amount above (below) MBM, Based on total income (2019)	\$8,582	\$2,581	–\$557

* This amount nets out additional reductions in the Manitoba Education Property Tax Credit (EPTC) due to higher Rent Assist payments (the EPTC is accounted for in 'disposable earnings' and are based on current Rent Assist benefit levels).

SOURCE Author's calculations based on sources and methodology outlined in Fernandez, Hajer and Langridge (2017).

TABLE 10 Part-time (25 hours per week) Minimum Wage (\$11.65 per hour) Income Versus Market Basket Measure (MBM) Poverty Line, for Winnipeg in 2019

	MBM: Two Parent (aged 25–44) Two Child (age 9 girl and age 13 boy)	MBM: Single Parent (aged 25–44) One Child (age 4)	MBM: Single Individual (aged 25–44)
Disposable Earnings (Employment income minus: payroll taxes, net income taxes, childcare and healthcare expenses)	\$25,816	\$10,404	\$14,437
MBM Threshold	\$38,323	\$27,098	\$19,161
Amount above (below) MBM, Based on Disposable Earnings	–\$12,507	–\$16,695	–\$4,725
Rent Assist (current formula)	\$1,998	\$6,464	\$2,369
Net Rent Assist (2016 Formula)*	\$3,627	\$7,349	\$3,962
Canada Child Benefit	\$12,241	\$6,639	0
Other Gov't Transfers (GST Credit and MB Childcare subsidy)	\$886	\$4,452	\$405
Total disposable income (2019)	\$40,941	\$27,959	\$17,210
Amount above (below) MBM, Based on total income (2019)	\$2,618	\$861	–\$1,952

* This amount takes into the account the net benefit due to any additional reduction in the Manitoba Education Property Tax Credit due to higher Rent Assist payments.

SOURCE Author's calculations based on sources and methodology outlined in Fernandez, Hajer and Langridge (2017).

TABLE 11 EIA Income Versus Poverty Lines (Market Basket Measure Methodology), for Winnipeg in 2019

	MBM: Two Parent (aged 25–44) Two Child (age 9 girl and age 13 boy)	Single Parent (aged 25–44) One Child (age 4)	MBM: Single Individual (aged 25–44)
EIA Income + refundable income tax credits	\$15,044	\$10,906	\$7,458
MBM	\$38,323	\$27,098	\$19,161
Amount above (below) MBM, Based on EIA Income and Refundable Income Tax credits	–\$23,279	–\$16,192	–\$11,703
Income increase due to Rent Assist (current formula)	\$4,812	\$5,184	\$2,532
Canada Child Benefit	\$12,241	\$6,639	0
GST Credit	\$886	\$392	\$102
Total disposable income (2019)	\$32,983	\$23,121	\$10,092
Amount above (below) MBM, Based on total income (2019)	–\$5,340	–\$3,978	–\$9,070

SOURCE Author's calculations based on sources and methodology outlined in Fernandez, Hajer and Langridge (2017).

In Table 10, we examine the impact of Rent Assist on part-time workers, who may be unable to secure and maintain full-time employment. A sample two-parent two-child family now qualifies for Rent Assist, providing a small cushion above the poverty line. For the single parent, Rent Assist again makes up a substantial proportion of family income and brings the household (just) above the poverty line. For the single individual, they are again below the poverty line but now qualify for Rent Assist, but the change in Rent Assist formula led to significant increase in their depth of poverty.

In 2016, Statistics Canada (2020c) estimated that 46 percent of Manitoba children (approximately 13,000 children) in single-female led households lived in poverty. This fell to 31 percent (to approximately 9,000) in 2017. This paralleled an increase in the average monthly family benefit in the non-EIA Rent Assist program from \$293 to \$459 per month, and an estimated

additional 3,650 additional households (all types) receiving Rent Assist benefits. While not conclusive, based on this it is reasonable to assume that Rent Assist played a role in the large reduction in poverty rates for single-parent families.

“It is reasonable to assume that Rent Assist played a role in the large reduction in poverty rates for single-parent families.”

Finally, we examine the impact of Rent Assist on EIA recipients, the largest affected group making up 77 percent of Rent Assist recipients, in Table 11. While all families remain below the poverty line, the depth of poverty is significantly reduced. For the two-parent, two-child family, the depth of poverty is reduced by 47 percent by the shelter benefit increases enacted through Rent Assist. For a single-parent household, the reduction is 57 percent. For the single person, the depth of poverty is reduced by 22 percent.

The Rental Market Before and After Rent Assist

Part of the resistance to raising the EIA shelter allowance was due to concerns that landlords would simply increase rents proportionally without any improvement in housing quality (Brandon et al., 2017). As noted, the initial design for Rent Assist took this concern into account. Specifically, benefits were not tied to actual rents paid and were in effect an income supplement as opposed to a rent supplement. There were also plans made in the case of EIA recipients to prepare them and encourage movement away from rent being paid directly to landlords.³² As well, Manitoba has a set of rent control regulations that limits the ability of landlords to raise rents over and above an annual posted guideline tied to inflation.

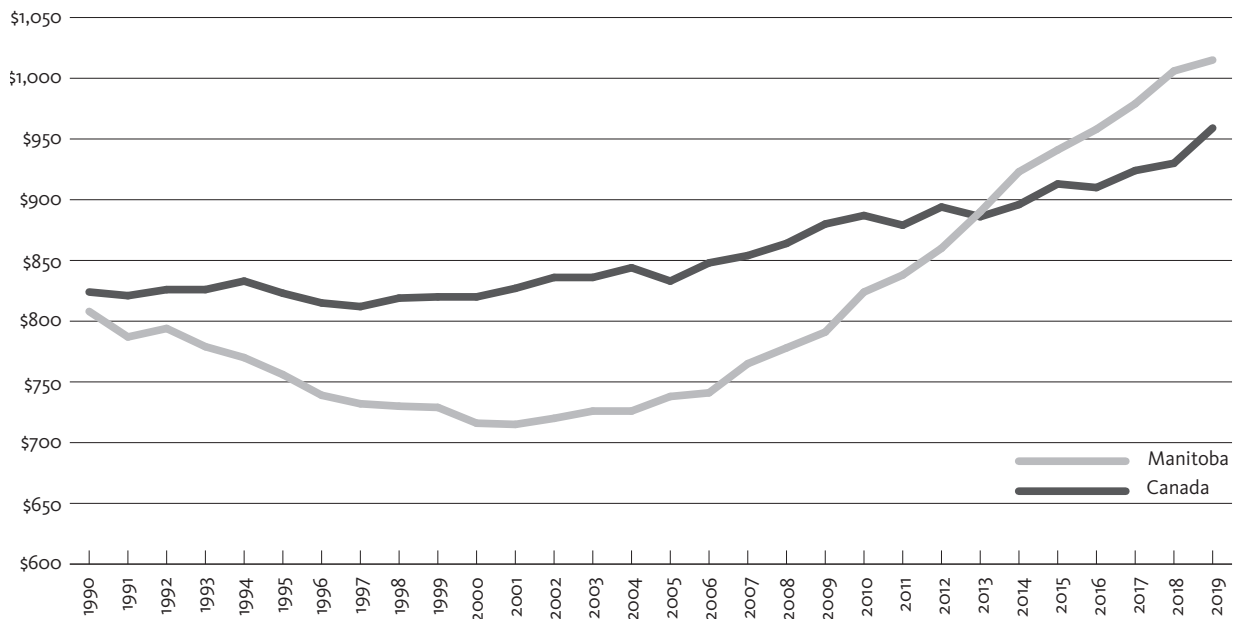
There are a number of reasons policy makers were concerned that Rent Assist in practice could put pressures on rents. First, Rent Assist has injected significant additional purchasing power for low-income renters to spend on shelter, generating increased demand for accommodations. Secondly, as discussed above, Manitoba's efforts to move away from rent paid direct to landlords have dissipated, and after an initial decline in rent paid direct, rates are increasing again. Third, Manitoba's rent control system,

which is based on a complaint-based enforcement mechanism and has several exemptions to the policy, is limited in its effectiveness to suppress above-guideline increases (Smirl et al., 2010; Toews, 2010). Finally, as Figure 7 illustrates, Manitoba experienced higher MMR increases than the Canadian average after the implementation of Rent Assist.

A challenge with assigning any observed relative increase in rents to Rent Assist is that rents are influenced by a variety of factors including interest rates, population and economic growth, demographic shifts and other supply pressures (Brandon et al., 2017). The trending MMR increase in Manitoba, for example, goes back well before the implementation of Rent Assist, and has been traced to Manitoba's strong population growth, fueled through Manitoba's provincial nominee program (Grant, 2011). Given the planning-to-construction time frame of new rental housing developments, Manitoba experienced an extended period of low vacancy rates and rent pressures in response to this population growth.

One technique for isolating the potential impact of the Rent Assist program is to examine how rents at the lowest quartile have performed relative to the rest of the market. Rent Assist re-

FIGURE 7 Median Market Rents, Inflation Adjusted (2019 prices)



SOURCE: Author's calculations based on CMHC (2020b) and Statistics Canada (2020).

cipients, given their low-income status, will be concentrated in the lower end of the rent distribution. If there is evidence of compression of the distribution, such that lower quartile (25th percentile) rents are growing faster than median or higher market rents, this can be taken as evidence of Rent Assist driving up rents. Below we update and build on this approach implemented previously by Brandon et al. (2017).

Based on CMHC (2020c) data, in the 2014–2018 period, lower quartile rents in Manitoba only increased significantly more than MMR in one year. As shown in Table 12, in 2015, lower quartile rents increased by 1 percent, or by approximately \$7 per month more than the median. In the other years since the launch of Rent Assist, the difference has been effectively zero (ranging from -0.3 to + 0.2 percent, less than +/- \$2 per month). Comparing the bottom quartile to the top quartile (75th percentile) provides a similar result: 2014 saw effectively no difference (the top quartile had higher growth by 0.5 percent), 2015 and 2016 saw modestly higher growth in the lower quintile of 0.7 and 1.1 percent respectively (\$5 and

\$8.40 per month), however this was followed by two years of the top quartile growing faster than the bottom quartile, by 1.1 and 1.5 percent in 2017 and 2018. When looking at the change between 2013 and 2018 as a whole, bottom quartile rents increased 0.7 percent more than the median (\$5 more per month), while the top quartile grew 2 percent more than the bottom.

“There is no evidence to support the idea that Rent Assist led to any substantial increase in rents since 2014.”

To summarize, based on an analysis of the low end of the rental market relative to the median and higher market rents, there is no evidence to support the idea that Rent Assist led to any substantial increase in rents since 2014. If anything, the additional increase was relatively small and temporary: compared to the median, a one-time bump of approximately \$5 per month, with rents in the bottom quartile growing more slowly than the top rents. Rents at all levels of the distribution have increased substantially

TABLE 12 Manitoba Median Market Rents, by Quartile, Value, and Annual Increase

	1st Quartile	Annual Increase	Median	Annual Increase	3rd Quartile	Annual Increase
2013	\$657		\$800		\$945	
2014	\$692	5.3%	\$845	5.6%	\$1,000	5.8%
2015	\$721	4.2%	\$872	3.2%	\$1,035	3.5%
2016	\$743	3.1%	\$899	3.1%	\$1,055	1.9%
2017	\$770	3.6%	\$934	3.9%	\$1,105	4.7%
2018	\$813	5.6%	\$984	5.4%	\$1,188	7.5%

SOURCE CMHC (2020c).

over this period (see Figure 7), but this does not appear to be due to Rent Assist. This conclusion should be qualified however by noting this analysis does not discuss changes within the lowest tranches of the rental market, with stakeholders noting that rooming housing rents, which was

suggested aren't well represented in CMHC data, have risen to match Rent Assist. Additionally, 1st quartile rent has been consistently higher than 75 percent of MMR, for example in 2018 the 1st quartile rent was \$813 compared to 75 percent of MMR at \$738.

Summary of Quantitative Analysis

Rent Assist has led to a significant increase in both the number of recipients and the dollar value of benefits going to support low-income renters in Manitoba with their shelter costs. Given the significant investments, Rent Assist is almost certainly playing a role in reducing poverty rates and the depth of poverty. For a sample single parents working 25 hours or more a week at minimum wage, Rent Assist brings the household from below to above the poverty line. Rent Assist previously did the same for full-time single minimum-wage workers, but after the cost saving measures instituted by the provincial government, these households now remain below the poverty line. All family types remain in poverty when reliant on social assistance, but the increased income made available through

Rent Assist has significantly reduced the depth of poverty, especially for families with children.

Cost-saving measures have also significantly reduced the number of households that qualify for benefits, and have undermined the ability of the non-EIA Rent Assist program to support transitions out of EIA into employment. This has coincided with a dissipation of auxiliary supports and actions central to the original vision for Rent Assist to help these transitions, including financial literacy training, the movement away from rent paid directly to landlords (for EIA recipients), and ultimately the complete separation of Rent Assist from EIA. In this sense, the work of Rent Assist remains unfinished, with potential cost implications as the ‘welfare wall’ goes up and EIA caseloads increase.

Section Three: “I Can Breathe”: The Qualitative Study

The best part... is it's like I don't have to worry about being homeless. He [my son] was born in December. [And in] December, January, February, we are bouncing around from place to place. And now it's a secure place for my son to be. It's stable living.

—Robyn, Winnipeg

This section examines the experiences of tenants, non-profit housing providers and private landlords with Rent Assist. It begins by presenting the research methods, then delves into the findings. The findings illustrate what is working well with Rent Assist, as well as what could be better, and also notes some additional barriers to accessing housing that Rent Assist does not address.

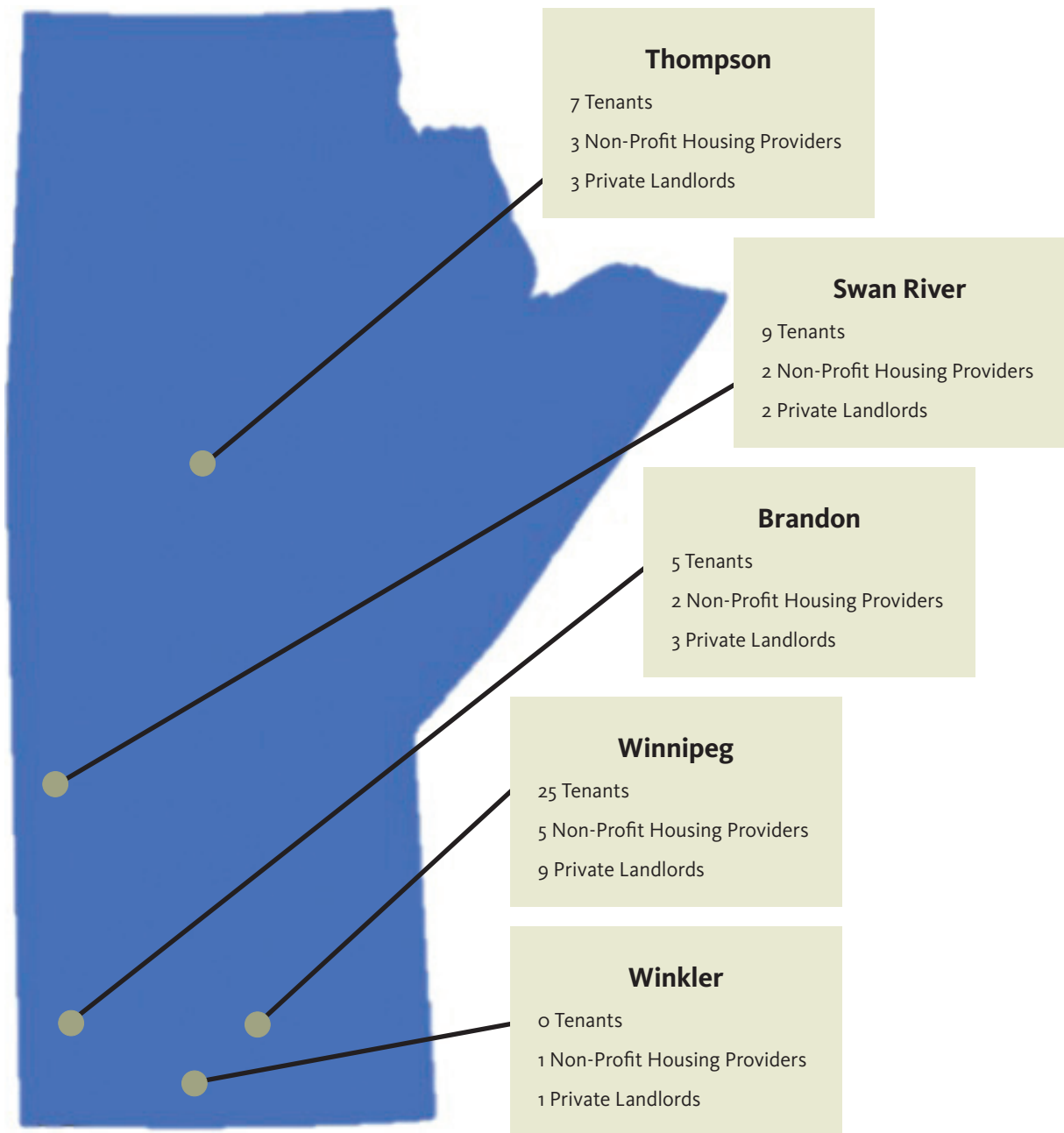
Methods for the Qualitative Research Project

The qualitative research for *Assisting Renters* was conducted by a community researcher. In order to gather background information about how housing needs affect individuals and communities with different and intersecting identities,

the community researcher consulted community-based housing organizations in each region. These conversations highlighted particular housing challenges facing youth, those leaving correctional facilities, those facing multiple health challenges (including mental health challenges), and seniors. In addition, information regarding the current policies and practices of the Rent Assist program was requested from provincial government representatives, including Manitoba Housing and EIA staff.

One of the goals of this research project was to provide a comprehensive view of how Rent Assist affects housing throughout Manitoba. Because Rent Assist is a provincial program, and housing need and availability is different in different areas of the province, qualitative interviews were conducted by the community researcher in the Northern (Thomson, Swan River), rural (Swan River, Brandon, Winkler) and urban (Brandon, Selkirk, Thompson, Winnipeg, Winkler) regions of Manitoba (see Figure 8). The interviews took between 45 minutes and one hour each. Informed consent was sought for all interviews, and interview results are confidential. The interview guides can be found in Appendix A.

FIGURE 8 Locations of Interviewees

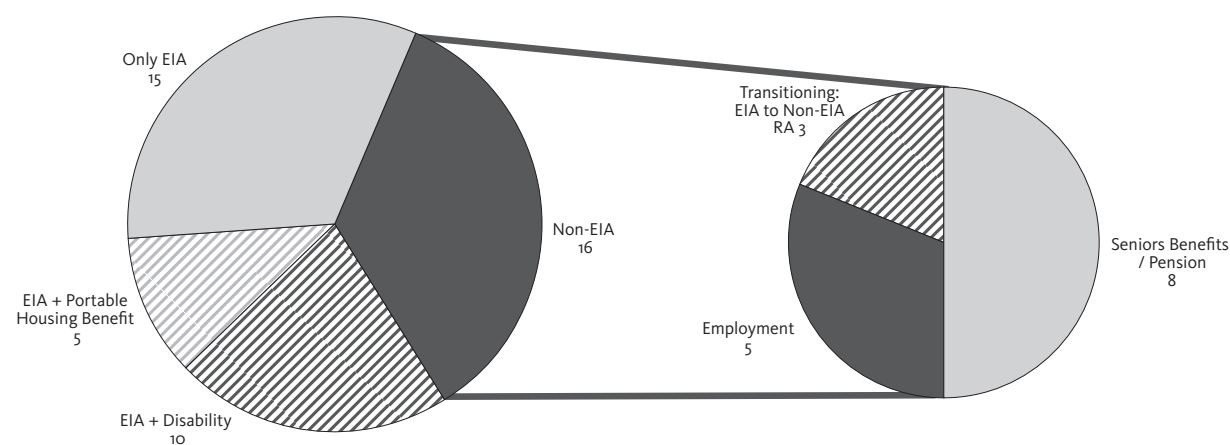


* Although there were repeated attempts to reach tenants and private landlords, only one landlord and one non-profit housing provider expressed interest in an interview.

TABLE 13 Interviewees

	Tenants	Non-Profit Housing Providers	Private Landlords
Brandon	5	2	2
Swan River	9	2	2
Thompson	7	3	2
Winkler	0	1	1
Winnipeg	25	5	9
TOTAL	46	13	16

FIGURE 9 EIA Status of Tenant Interviewees



Outreach and Interviews

Who We Talked To

A total of 75 people were interviewed for this research, in Brandon, Swan River, Thompson, Winkler and Winnipeg. Twenty-nine were private and non-profit housing providers, and 46 were tenants. Table 13 shows the breakdown of interviewees by region and role.

Fourteen interviewees were non-profit housing providers, including Urban Indigenous Housing providers. Fifteen interviews were held with private landlords, spanning from large rental agencies (up to 2,500 units) to a family who rented out two houses. Fifteen interviews with private landlords and fourteen interviews with non-profit housing providers were conducted.

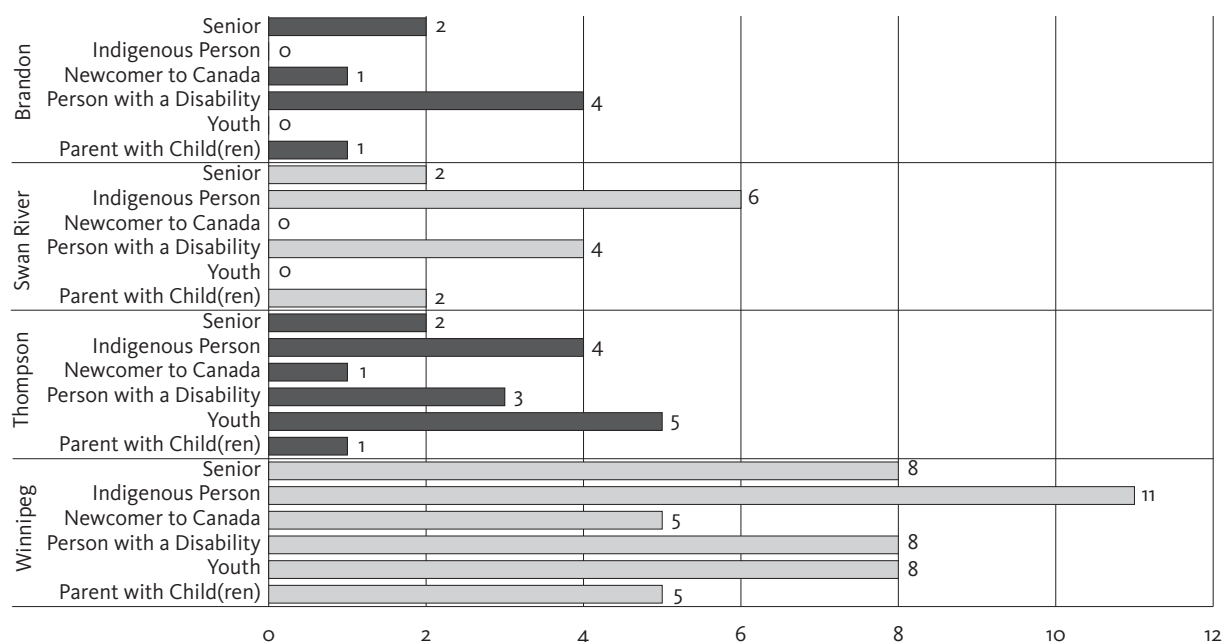
All tenants who were interviewed were receiving Rent Assist (see Figure 9 below). Thirty were receiving a combination of EIA and Rent Assist, including:

- Ten receiving both EIA for persons with a disability and Rent Assist,
- Five receiving EIA, the PHB and Rent Assist,³³ and
- Fifteen receiving EIA (general assistance) and Rent Assist.

Three tenants were in the process of transitioning from EIA Rent Assist to non-EIA Rent Assist because of recent employment or paid training.

Thirteen tenant interviewees were receiving non-EIA Rent Assist, of which eight were seniors and five households were working.

FIGURE 10 Demographics of Tenants Interviewed. People Often Identify with Multiple Categories, thus the Numbers May Add Up to More than 46



Recognizing that access to housing is shaped by numerous pressures, including economic status, racism, availability of appropriate housing (i.e. for family size or accessibility needs) and need for additional supports, a diverse array of tenants were interviewed. These include households receiving EIA and non-EIA Rent Assist, single and family households, youth (all over 18; including youth who had aged out of the care of the child welfare system), seniors, people with disabilities, newcomers, and Indigenous people. Because of the intersectional nature of these characteristics, tenants may identify with or fall into more than one category. Figure 10 illustrates the demographics of tenant interviewees by region, identity and EIA status. Twenty-nine (29) out of 46, or 63 percent of households interviewed were single persons, while the remaining 17 were families (households of more than one person). Twenty-eight (28) or 61 percent were private market renters, while the remaining 18 were non-profit housing residents.

Interviews

The process of identifying potential interviewees and conducting interviews with tenants, non-profit housing providers and private landlords took place between September 2019 and January 2020. In Thompson, Swan River and Brandon, non-profit housing providers that were not fully subsidized as well as private landlords with more modest rents were contacted first in order to get a better sense of the dynamics of the community. In all regions, non-profit housing providers and private landlords were identified through publicly available information. Housing providers did not receive financial remuneration for their interviews.

In order to reach tenants, outreach events were held in each region to provide information about the research project, including an explanation of the motivation and objectives of the research. Eight outreach events were held in total. Half of these events were held in Winnipeg in partnership with organizations that work with particular populations, including youth, seniors,

women and newcomers. Outreach events were held in central locations such as the Friendship Centre or the local public library. At these events, tenants were given the opportunity to sign up for an interview at a time and location of their choosing. Tenants interviewed received a \$20 honorarium as compensation for their time and experience. If needed, interpretation and child-care were available.

Interviews were held in person or on the phone to accommodate the schedules and mobility needs of participants. In addition, some individuals expressed interest in doing an interview after the community researcher had left the region. Participants were given the option of having the interviews audio-recorded or not, in which case hand-notes were taken during the interview. Participants also had the option to choose how they want to be referred to in the final report. Approximately half of the interviewees wanted their real names used; the rest chose pseudonyms. The names used in the report reflect the preference of the interviewee. All interviewees received a copy of their transcript and were asked to review it to ensure they were comfortable with their words. Transcripts were coded and analyzed using NVivo software.

Once complete, a public release of the report will be held online. Researchers will contact each region to ensure that research participants and local organizations are aware of the findings. At the time of writing, the COVID-19 pandemic required these in-person reporting back to be put on hold. Tenants, non-profit housing providers and private landlords who requested a copy of the report at the time of their interview will receive one.

Limitations

There are some gaps in the data collection that should be noted.

First, only tenants who are currently receiving, or recently received, Rent Assist were interviewed. Thus, the experiences of those who are currently homeless or deemed ineligible for Rent Assist are not included in the research.

Second, despite numerous attempts, no tenants were interviewed in Winkler, though interviews were conducted with a non-profit housing provider and a private landlord.

Third, advisory team members indicated that government-assisted refugees as well as refugee applicants often rely on Rent Assist. However, although the community researcher reached out to tenants through organizations that provide housing to these two groups, very few agreed to be interviewed.

Fourth, although previous research consistently notes that people who identify as 2SLGBTQ+ have particular challenges when accessing housing, both as youth and as seniors (Ecker, n.d.; Homeless Hub, 2019), nearly 90 percent of the people interviewed for this research identified as straight or heterosexual. Only one person identified as non-binary, while the rest identified as cis-gender.

Finally, the research team had hoped to interview housing providers who rented to people receiving both EIA and non-EIA Rent Assist. However, as discussed in greater detail below, it quickly became clear that both private and non-profit landlords were rarely aware of those receiving non-EIA Rent Assist — unless it is housing specifically geared towards seniors — and often only knew of Rent Assist from tenants who had their rent paid directly by EIA.

Findings

The findings section is structured as follows: the first two sections discuss what was identified by interviewees as working well with Rent Assist, and what were the challenges described by interviewees with Rent Assist. The final section presents additional findings of substance related to the challenges of accessing housing beyond Rent Assist itself.

What is Working Well?

The most important finding of this research is that Rent Assist provides a path out of homelessness and severe poverty, towards housing security. Rent Assist and the security that it provides have contributed to reduced poverty and better access to basic needs, to social engagement and better mental health, and to greater family stability. It provides flexibility for tenants and landlords in maintaining housing, and keeps rents stable. The majority of housing providers and tenants said the program was easy to use and enroll in.

A Path Toward Housing Security

Rent Assist enables tenants to access and maintain housing: a fundamental element in imple-

menting the right to housing in Manitoba. Over half of the tenants interviewed, some of whom had previously experienced homelessness, noted they would be homeless without Rent Assist. Ten tenants specifically reflected on their previous experiences with homelessness and precarious housing. A senior in Brandon and a single mother in Winnipeg used Rent Assist to move into housing from homelessness, first in the private market while they waited for a subsidized

Rent Assist and the security that it provides have contributed to reduced poverty and better access to basic needs, to social engagement and better mental health, and to greater family stability.

unit to become available, and then in non-profit housing. Staff from Naomi House, a non-profit in Winnipeg that houses government-assisted refugees (as well as those who have had sponsorship breakdowns) and refugee claimants, said it simply: “Where would they be without Rent Assist? They’d be homeless! If there wasn’t Rent Assist how would they survive?”

More generally, nearly all the participants expressed the importance of Rent Assist in en-

abling them to access secure, stable and appropriate housing. Justin, a tenant in Brandon said:

Now I can actually afford an apartment in a safe neighbourhood. I can have that peace of mind. I don't have to rely on having a roommate, but if I choose to have a roommate that is different — I can make choices again. I can be safe. I have that peace of mind that I will have a roof over my head and still have money to feed myself... Being able to take care of yourself gives you a sense of pride.

Shawn, a 41-year-old aspiring filmmaker who currently lives in Swan River, but previously lived in Winnipeg, was clear and direct in his assessment of how his housing situation has changed since he began to receive Rent Assist, and the ripple effects it has had in other aspects of his life:

Before it was chaotic. I was couch surfing. I was constantly worried about whether I'd get kicked out or not. I didn't want to make a peep or I'd get kicked out. Now I have home. I cherish it. It's not the best, but it's mine.

He paused a bit, "When you have your own place, you love it and cherish it and if you forget it, life will remind you."

I remember when [the EIA shelter benefit] was \$285. You couldn't live anywhere. Not even a rooming house. I can take care of myself better now. I can buy fresh vegetables sometimes, get basic toiletries. There was no way to live off of \$285.

With Rent Assist, households are able to access better quality housing. Like Shawn, over half of the tenants receiving EIA spoke of being able to choose their living arrangements or move out of a rooming house because of the increased funds available through Rent Assist. Those receiving non-EIA Rent Assist also spoke about being able to secure their own place, as well as good quality housing in the neighbourhood they want. "Sara," who recently immigrated to Can-

ada and lives in Brandon with her husband and three small children, explained,

Without Rent Assist it would have been very difficult to survive because... almost all of our salary goes to rent. I'd have to work [as well as my husband] and my kids are very small; it would be very hard. The other option is to only have one- or two-bedroom places in a neighborhood that is not as safe.

Participants also described a marked decline in their experience of acute poverty and the stressors involved in attempting to meet their basic needs on an insufficient income. The increased income from Rent Assist — and, for many participants, the reduced need to dip into other areas of their budget to pay the rent — had a direct and notable effect on the ability of households to meet their material needs. One interviewee summarized it as "I can feed myself." As Nikki, a mother of three who is currently in school for early childhood education in Winnipeg, reflected:

I remember when [the EIA shelter benefit] was \$285. You couldn't live anywhere. Not even a rooming house. I can take care of myself better now. I can buy fresh vegetables sometimes, get basic toiletries. There was no way to live off of \$285. I was always dipping into my basic needs [budget] and then there was nothing left to cover my basic needs. Rent Assist makes my budget a bit bigger and I am not dipping into my basic needs in order to make rent.

Thirty-two of the tenants identified that, with Rent Assist, they could now buy healthier groceries. The seniors who were interviewed, who received non-EIA Rent Assist in addition to the Canada Pension Plan or other private pensions, highlighted their ability to pay for medications that they had previously been forgoing, now that they could spend less of their basic needs budgets on housing. "Mary Joseph," a 75-year-old grandmother in Winnipeg, explained that:

Before Rent Assist it was very, very tight. I saved my money from my income tax and my children helped me, but if I didn't receive Rent Assist I don't know what I'd do. I'm on a lot of medication. If I had to buy my medication not covered by Pharmacare that meant I went without something else. I used to go to lunch every Sunday with friends from church but no more. Now I'm more comfortable. It'll cover any extra incidentals.

Because expenses such as medications and transportation can fluctuate, whereas rent is stable, Rent Assist as a direct cash payment enables tenants to make decisions with their funds so that they can cover essentials.

In addition, for tenants who are on the waitlist or who are not able to live in Manitoba Housing, Rent Assist provides an important supplement to access housing in the private market. Half of the tenants interviewed had lived in Manitoba Housing at some point in their adult life but no longer resided there.

Individual and Family Health

Many tenants emphasized the relief from day-to-day stress that Rent Assist provided. Participants indicated that being able to afford rent, as well as groceries, medicines, and other basic necessities provided a foundation for employment, education, social interaction, raising children, and other important parts of social life. Multiple interviewees used the phrase “I can breathe” while others, such as Justin, above, referred to the “peace of mind” that came with having sufficient income to pay the rent and not having to choose between multiple necessities.

Many people, especially seniors and those with disabilities, discussed how Rent Assist enables a bit more social interaction, including four seniors (three in Winnipeg and one in Brandon) who specifically mentioned how Rent Assist allowed them to move into a building that had social activities on-site. Several seniors re-

ceiving Rent Assist identified the relationship between not being isolated and better physical, mental and emotional health. As Ron, a tenant in Thompson, explained, he is now able to “to go out to coffee or a meal once in a while — not all the time but to be social, not to be so isolated.” Wilf, who at the time of the interview was 82, put it simply, “I just don't want to look up [at] four walls for the rest of my life. It's just not healthy.”

The health impacts of stable housing are not only limited to seniors. Blue Jay, a 25-year-old in Thompson explained that, thanks to Rent Assist:

I am not moving around all the time. I am able to sit down. Before I was traveling on a road I did not want to be on, mostly I just wanted to lay down and not wake up... Honestly, when I got a place, I felt happy. I got all my stuff and I sat on the bed and I just started crying with joy. I was just so relieved I started crying after all I had been through. I have never been so happy to just sit still.

When asked what “sitting still” has enabled him to do, Blue Jay discussed how he is enrolled in adult high school to receive his diploma in April, and is working with a mental health worker and

Before I was traveling on a road I did not want to be on, mostly I just wanted to lay down and not wake up... Honestly, when I got a place, I felt happy. I got all my stuff and I sat on the bed and I just started crying with joy. I was just so relieved I started crying after all I had been through. I have never been so happy to just sit still.

“trying to be more positive.” Numerous people who were interviewed spoke of being more stable, and having less involvement with drugs or alcohol or suicidal ideation because they have a place of their own. Shawn put it simply: “Before I was super depressed. Into drugs. Drinking. I was a mess before Rent Assist. Now it's better. I am smiling more. I feel good. I have a roof over

my head. I've got shelter." These examples illustrate the improved mental health that comes with meeting basic needs and having a stable place to live.

Among parents with children, Rent Assist has played an important role in supporting family stability. For example, Nikki, the young mother of three in Winnipeg mentioned above, escaped from an abusive partner and could only afford to live in very poor-quality housing with black mold prior to Rent Assist. As a result, her three children were taken into care of the child welfare system. Rent Assist enabled her to join a housing co-operative and access higher quality housing. She now has one child back in her custody full-time and part-time custody of another. As mentioned above, she has also returned to school to gain her credentials

"Before when my kids came over all we could do was spend time in the house. We ended up watching a lot of TV. Now we have the money to go to the park and we can get something to eat, or to a movie. It's good. I am getting to know them more."

for Early Childhood Education and is working to gain custody of her older daughter. Many parents, especially younger fathers who are seeking to strengthen their relationships with their young children, discussed how Rent Assist enabled them to spend more quality time with them. Barry, a father of three in Winnipeg who sees his children every Sunday, reflected on how "before when my kids came over all we could do was spend time in the house. We ended up watching a lot of TV. Now we have the money to go to the park and we can get something to eat, or to a movie. It's good. I am getting to know them more." Being able to access better quality housing, and having more quality time with their children — along with the decreased stress from having a secure place to live — enables parents to strengthen their relationships with their children.

Flexibility in Managing Rent Payments

As a program intended to support transitions away from welfare towards work, Rent Assist was designed to enable tenants to take greater control of their finances. One aspect of this was the direct payment of Rent Assist as an income supplement to tenants. The intent was to allow tenants to manage their own budgets and pay their own rents. An unexpected finding was that, of the 33 tenants receiving EIA Rent Assist, 25 had their rent paid directly to the landlord or non-profit housing provider, instead of receiving it and paying the rent themselves. This is not an option for households receiving non-EIA Rent Assist.

Rent paid directly to the landlord was highly correlated with where the tenant resided in the province. In Thompson, Swan River and Brandon, all the landlords interviewed received the rent directly from EIA. All of the non-profit housing providers in these regions included the EIA "Rent Direct Form" with their lease and made it a condition of the rental agreement. According to landlords, non-profit housing providers and housing service providers in both Thompson and Brandon, there was a period where Rent Assist was sent to the tenant, until sustained advocacy from the social service sector (often speaking on behalf of the tenants) resulted in rent being paid directly to the landlords. EIA staff, as well as housing advocates and disability advocates, said that when money was sent directly to the tenants, many tenants were receiving the funds but getting evicted for nonpayment of rent. The solution was to pay the rent directly to the landlord in order to stabilize the tenants' housing.

In Winnipeg, the more common practice is to have EIA send the funds directly to the tenants; nine interviewees (60 percent) paid their own rent. Some tenants indicated there may be times when they might prefer that the rent go directly to the landlord, such as when tenants were at risk of losing their housing because of missed payments, but most were comfortable

with the arrangement; some were unaware that having their rent paid directly to the landlord was an option.

For many EIA Rent Assist recipients, the option to have rent paid directly to the landlord was a plus, as they knew their rent was taken care of, ensuring continuity of housing. When asked how they felt about this arrangement, tenants said things like, “that way I don’t have to think about it, I know I will have a roof over my head,” or “it’s better for me to not see the money.” Hubert, a tenant in his mid 50s in Swan River, discussed the importance of balancing people’s autonomy with the realities of their money-managing skills, particularly if they have an active addiction. His suggestion was that people should have the option of receiving Rent Assist directly, but that once they are late for their rent a third time then it should go directly to the landlord in order to ensure that they have a safe place to live.

On the other hand, those who received money directly and paid the rent themselves appreciated having the discretion to choose how to manage their money. One young man, Wolf, who rents a house with his grandmother, a respected Elder, used the additional funds available through Rent Assist to fix his grandmother’s car. This ensured that they could both go to work. Those receiving non-EIA Rent Assist, whether seniors or working, always received the money directly and were responsible for their own budgeting. The vast majority of these received Rent Assist through direct deposit and this was also seen as useful. There were very few complaints about funds arriving late and, when it did, it was usually because the cheques were mailed via post. Tenants seem to adapt to the current practice. That said, four tenants in Winnipeg who received their Rent Assist directly, stated they would prefer to have the funds sent directly to the landlord.

All of the landlords and non-profit housing providers interviewed appreciated having

rent paid directly by EIA. In fact, some landlords — particularly in Brandon and Swan River as well as one in Selkirk — stated that they would refuse to rent to people receiving EIA if they did not receive the rent directly from EIA.³⁴ All of the non-profit housing providers interviewed in Swan River and Thompson also mandated that tenants have EIA pay their rent directly. This was not the case for non-profit housing providers catering to seniors (in Brandon and Winnipeg) as those tenants were receiving non-EIA Rent Assist. “Sara Jane,” a landlord in Selkirk with a few smaller properties, was quite concerned about the long-term consequences of not providing additional supports:

I understand the government wants people to be more financially responsible but because of mental, physical, emotional issues — whatever — they are on EIA, and if the money doesn’t come directly to the landlord I believe there will be a huge spike in homelessness and evictions which can lead to more homelessness.

Private landlords interviewed emphasized that they want their rent on time regardless of where the money comes from. Several indicated they want to have a good relationship with tenants and are concerned that “chasing the rent” harms this relationship. “Sana,” a small landlord renting out two units to help cover her own mortgage, put it simply, “If the landlord gets the money it could help the relationship between the tenants and landlord. It’s important to have a good relationship. It’s a risky business to be a landlord. Trust is important.”

It is clear that, in keeping with the right for all people to have housing, having an option based on individual circumstances and context is important. The flexibility of EIA’s Pay Direct to Landlord policy and its capacity to meet people where they are is an important factor in the success of EIA Rent Assist.

Stability of Rents

An often-raised concern about rent supplement programs is the risk that landlords will raise rents to the maximum allowed, in order to take advantage of available funding. This was not found to be the case in interviews with private landlords. Landlords generally appeared to be unaware of Rent Assist rates and, with one exception, indicated they were not setting rents at the level of Rent Assist. In most cases, unless a landlord was receiving the tenant's rent directly from EIA Rent Assist, they were unaware of whether their tenants were receiving Rent Assist at all. Given that 87 percent of the tenant interviewees were paying more in rent than they were receiving in Rent Assist, this is perhaps not a surprise.

At the same time, most non-profit housing providers were aware of the amount a tenant was receiving in Rent Assist and set rents at or slightly below the Rent Assist amount. While under a funding agreement with the Government of Manitoba, housing providers are exempt from the Residential Tenancies Branch rent increase guideline. When their agreement

87 percent of the tenant interviewees were paying more in rent than they were receiving in Rent Assist

expires, they must register their rents with the Residential Tenancies Branch. Many non-profits whose agreements have expired since 2014 are using Rent Assist as a replacement for the previous agreements' subsidies, as a way to continue to offer RGI rents to low-income tenants. However, the funding provided by Rent Assist is, for many providers, insufficient (see "What could be better?", below, for more details).

Ease of Access and Assistance in Life Transitions

Finally, the majority of tenants and non-profit housing providers found non-EIA Rent Assist to be an easy program to access. Tenants and so-

cial service providers supporting tenants (usually through the non-profit housing providers) found the Rent Assist form simple to understand and fill out. Those who received Rent Assist through EIA had the forms filled out automatically by the EIA worker. Of those interviewed, those who received non-EIA Rent Assist often filled it out themselves unless there were cognitive limitations. The exception to this ease of use, however, is the proof of income statement issued by the Canada Revenue Agency, called Option C, which is required for non-EIA Rent Assist and needs to be requested annually (see "What could be better?", below, for more details).

The non-profit housing providers described the Rent Assist program staff as knowledgeable and accommodating. They noted that the staff is willing to visit their community on request to conduct presentations to explain the Rent Assist program to tenants. Tenants are then able to determine their own potential eligibility. This has proven to be a good way to share information about Rent Assist: several non-EIA Rent Assist-receiving seniors noted that they received information about Rent Assist from the housing coordinators working in their housing complex. This was the case for those residing in both private and non-profit housing. At times this happened one-on-one or when tenants were provided with the rental agreement; at other times they attended information sessions held by non-profit housing providers in Winnipeg. However, there are limits to how effective the information sharing has been (see "What could be better?", below, for more details).

For the eight interviewees who were working or transitioning to work, the Rent Assist program appears to be working well. All of these participants indicated they are using it as temporary support as they transition to the next step, be it work, education, or their first apartment since aging out of the child welfare system. Three people were in the process of transitioning off of EIA Rent Assist to non-EIA Rent Assist because they

had found employment. Four other tenants (two in Winnipeg and one couple in Thompson) had received non-EIA Rent Assist when they first emigrated to Canada, found entry-level jobs, got promotions in their jobs or moved to better jobs, and transitioned off Rent Assist; two of them now own their own homes.

What Could Be Better?

Although the Rent Assist program has substantial benefits for the recipients, there were several challenges that were identified through the interviews. First, Rent Assist benefit levels are too low to enable households to find good quality low-cost housing, and too low for landlords to provide good quality housing. Second, there was a lack of awareness of non-EIA Rent Assist, particularly outside Winnipeg. There was also confusion about Rent Assist as a program that is distinct from EIA, and about how Rent Assist works when other subsidies are present. Finally, some challenges in the application process were noted.

Benefit Levels are Still Too Low

Despite the significant increase in income for recipients, many tenants, especially seniors, noted that they still struggle to make ends meet. They also mentioned concerns about the cost of utilities, and about the responsiveness of Rent Assist to changing life circumstances. Non-profit housing providers and private landlords have also found that the rents low-income households can afford is still lower than what is required to provide the housing units.

First, Rent Assist is often not sufficient to cover rent, especially in the private sector. There are few housing options available at 75 percent of the MMR, and those that are available are often of poor quality. Of all the tenants who were interviewed, 40 (87 percent) paid more in rent than their Rent Assist allowance; to cover the difference between what Rent Assist covers and

their actual rent, they must dip into other parts of their budgets.

Second, because Rent Assist operates as an income supplement intended to address housing need, rather than a housing-specific supplement, it offers some flexibility in choosing what

Non-profit housing providers and private landlords have also found that the rents low-income households can afford is still lower than what is required to provide the housing units.

to spend money on. Although it is intended to address core housing need, in practice other costs may take a higher priority. Often, for very low-income households, all needs are pressing. For example, seniors who receive non-EIA Rent Assist to supplement their Canada Pension Plan or Old Age Security have a limited and fixed income. Vince, a 64-year-old tenant, described how seniors living on fixed incomes may also have ever-increasing expenses such as medication, special diets or bus transportation to and from medical appointments. Vince was frustrated that such expenses are not taken into account by Rent Assist when calculating eligibility or the amount provided:

I think [when I was approved for Rent Assist] they sent me the notice for what the Rent Assist [amount] was going to be, with a disclaimer attached to it, “Need doesn’t come into the equation.” So I went, “Why not?” That’s kind of my problem with Rent Assist: it’s a “one size fits all” program. I guess I would say take a look at the circumstances of everybody applying. I keep harping back on this “one size fits all” but I just don’t think that’s reasonable.

Another senior, Michael, reflected on his transition from EIA Rent Assist to non-EIA Rent Assist as a top-up to Old Age Security: “Of course I am grateful for Rent Assist but what about my other expenses? When I was on EIA my medications were covered. Hell, even my funeral was

covered! Now it all comes out of my pocket. And so does the rent!” As seniors’ needs change, their income needs are likely to change as well, but when their basic needs are not covered by their income, Rent Assist does not make enough of a difference to address poverty.

For all households living below or close to the poverty line, finding ways to make ends meet is a regular activity. The majority of those interviewed who were receiving EIA Rent Assist were living alone and faced acute challenges due to lack of alternative income streams. Interviewees expressed the general struggles they face due to the low level of EIA benefits. Most were still accessing food banks. Benjamin, who was living in Winnipeg but now lives in Swan River and is planning to transition off EIA, said it clearly:

The amount I receive on Rent Assist is minimal but it has been helpful. But I live on an almost impossible budget; sometimes I have to dig into basic needs and not buy something else that’s important. I try not to do that but I got to: is it Hydro or food? Both are important. Something has got to change. I am trying to save money in a savings account so that I can get a one-bedroom so my son can spend more time with me, but that’s next to impossible with so little.

Subsidies are still needed to cover the difference between what low-income tenants can afford to pay, even with Rent Assist, and what it costs to provide the unit.

Several EIA Rent Assist recipients noted that they spend more on rent than they receive from Rent Assist. In this case, the cost of rent above their Rent Assist supplement was pulled by EIA from their basic needs funds. This is true even for those whose rent is paid directly to the landlord. While Rent Assist helps, it is not enough to cover the cost of housing, and when combined with low EIA rates, not enough for households to meet their basic needs including housing.

A further concern was raised with the clawback of Rent Assist through a reduced Manitoba Education Property Tax Credit, usually worth at least \$700. This was a point brought up by seniors in Brandon, Swan River and Winnipeg. When a tenant lives in a building with a rent subsidy or operating agreement (i.e. in non-profit or co-operative housing), they are not subject to this clawback. Once that agreement ends, tenants may need to apply for Rent Assist to cover the increased cost of rent and are therefore subject to the clawback. As noted above in Section Two, this is a significant loss for low-income households, who may rely on the credit each tax season.

Cost of Utilities

Both landlords and tenants expressed concern about the cost of utilities (i.e. hydro and water) when not included in the rental agreement. At least half of the tenants and one private landlord interviewed in Swan River raised the cost of utilities — particularly heat — as a source of stress for both tenants and landlords. As summarized by one tenant “the landlord does the best he can but all the houses in Swan are slummy. They are just old.” Utility expenses are often quite high and many of the tenants complained that the houses were drafty and cold. Landlords in Swan River, Thompson and in Winnipeg sometimes were left with high utility bills unpaid by their tenants.

Some rental properties include utilities in the rent and others have the tenant pay their own utilities. If a tenant lives in a unit where utilities are not included, and they are receiving EIA, then they have two options: to include or exclude utilities from their shelter benefit. If the tenant chooses to include utilities, they will receive a flat rate for housing and will be responsible for any additional utility costs. If they choose to exclude the utilities from their supplement, they will receive less for rent, but will also receive an amount equivalent to the cost of utilities (Mani-

toba Families, n.d.). However, the options seem to be inconsistently implemented, and the options regarding utilities supplements, especially for tenants receiving EIA Rent Assist, were unclear to many of the tenants and landlords who were interviewed.

Failure to Recognize Changes in Non-EIA Rent Assist Tenants' Circumstances

Several tenants receiving non-EIA Rent Assist identified Rent Assist's lack of capacity to respond quickly to changing life circumstances as an issue. Housing need can occur when there is a variance of income during the year, often based on life events. Seniors and persons with disabilities described issues relating to a rapid decline in income due to the onset of disability or worsening health conditions. In addition to poor health or onset of disability, relationship breakdown and the resulting hidden homelessness (i.e. couch-surfing, "crashing") or unstable housing was noted. A non-profit housing provider who specifically works with people with disabilities noted how changes in people's ability to work—including the amount they can work—has a drastic change on their income. A private landlord in Winnipeg who has worked as a property manager for nearly 20 years gave an example:

For example, a long-term tenant [who works a minimum wage job] had a partner helping them with the rent but he moved out and he was the primary breadwinner so now she is left with almost no income. She was a good tenant and she has been there for 15 years with other family members in the building.

Many people suggested there should be an appeals or alternative application process that could be activated in the case where drastic changes in income or relationship status occurred during the year.

Low Threshold for Benefits

Eight of the non-EIA Rent Assist recipients, including all of the seniors, identified the current

income eligibility thresholds for accessing Rent Assist as excessively low (see Table 1 for eligibility thresholds). The thresholds are set so that a household with an income above the threshold should be able to afford rent at 75 percent of the MMR or higher. Nevertheless, because of the challenges of finding good quality housing and the low availability of housing at the lower end of the market, it is difficult to find good quality, suitable housing that costs less than 30 percent of household income.

I am extremely frustrated with the funding levels. I understand you [EIA] want to encourage people to get out and work but if you are going to support people, support them!... They are on EIA but they are kept at a level where they can't go forward, or backwards or anywhere! The cheapest apartment I have is in an older four-plex and it is \$650. They can't afford that!

There is also a gap between the upper limit of Rent Assist and the cost of rents for available housing. Non-profit housing providers and landlords who were working with seniors noted that some tenants' incomes fall just above the cut-off for Rent Assist. These interviewees expressed frustration when Rent Assist was not an option to support tenants to access low-cost housing that is also good quality. Donna Leeies, the property manager of Murdoch Management, talked about the fact that Rent Assist is an option for some seniors who are looking to rent, noting, "our rents are lower, but they may still need help, but there's a borderline where people are just above cut off for Rent Assist. Then what does the tenant do?" Sara Jane, one of the few private landlords in Selkirk aware of non-EIA Rent Assist, explained:

I pass on this information to tenants I feel are struggling. I just ask them if they've heard of the program. Some have and they make just a little but too much to qualify. One of the most common situations is that they have an onset of

medical issues which prohibits them from work but their spouse makes too much money so now they don't qualify for anything...I have lots of good people on Rent Assist who are just trying to live a good life and mind their own business but if they don't qualify for Rent Assist — and can't pay their rent — I can't accept them. But everyone deserves a place to live and if I can accommodate, I do.

If a tenant's income is just above the threshold, but not high enough to find good quality housing in the market, they are likely to struggle.

Older tenants (such as Vince and Michael above) also noted the challenges associated with transitioning from EIA to senior income support programs such as Canada Pension Plan (CPP), Old Age Security (OAS), and Guaranteed Income Supplement (GIS), and non-EIA Rent Assist. While their Rent Assist supplement would continue to pay up to 75 percent of MMR, if their overall income increased, the proportion they would receive as Rent Assist would decrease. Although this

Outside Winnipeg, many non-profit housing providers were unaware of non-EIA Rent Assist.

is how income-tested benefits work, it can make for a difficult transition for those who might be relying on Rent Assist to make ends meet.

Relationship Between Rent Assist and the Real Cost of Providing Housing

The challenges that tenants have in affording housing costs are directly connected to the challenges that non-profit housing providers and private landlords have in providing housing. The cost of providing good quality housing is high, and without direct subsidies, landlords and non-profit housing providers must charge rent that cover these costs.

Numerous landlords — both private and non-profit — described how they are unable to cover

the costs of maintenance and repair, even with funding agreements that enable higher rental rates than Rent Assist does. They also mentioned the rising cost of utilities, a concern for landlords with utilities included in the cost of rent. A private landlord in Winnipeg who had some subsidized units in his buildings thought of the relationship between Rent Assist and subsidies, “We had some seniors in the building and Manitoba Housing used to top up the rent but now it is frozen. What are they going to do? Rent Assist helps, but it is not enough.”

For non-profit housing providers that are trying to plan their financial futures for when their funding agreements end, there is an assumption that reserve funds and mixed-income tenancies will be enough.³⁵ However, when asked about reserve funds, Donna Leeies of Murdoch Management (which manages 2200 units, some under agreements while others have already expired) laughed, “None of the buildings with deeply subsidized operating agreements coming off subsidies will have enough on reserve. Even now they are paying maintenance requirements — like fire safety — from their reserve funds.”

When Westboine Housing Co-op's funding agreement expired, they explained the drastic effect that the loss of their subsidies would cause to their tenants, noting that 44 households would have been at risk of losing their housing. Westboine successfully argued for a five-year renewal of subsidies demonstrating the impact on specific families. Of the non-profit housing providers that still have operating agreements, only two are proactively looking at how to incorporate Rent Assist into their financial structure. Six others still under agreement were hoping that either their operating agreements would be extended or that funds and subsidies would be available through the National Housing Strategy. Rent Assist simply does not make up for the loss of subsidies.

Other housing providers are using a mixed-income internal subsidy model, where they charge slightly higher rents to some tenants to subsidize

lower-income tenants. Several non-profit housing providers are intentionally using Rent Assist to develop rent structures and tenant mixes that enable them to offer housing affordable to the lowest-income households. In some cases, they use Rent Assist to create RGI units. However, the rents that can be charged for tenants on Rent Assist — up to 75 percent of MMRs — are not sufficient to cover the expenses of providing good quality housing. Subsidies are still needed to cover the difference between what low-income tenants can afford to pay, even with Rent Assist, and what it costs to provide the unit.

Likewise, private landlords expressed the challenge of providing low-cost housing for low-income households at rents that they can afford. Another landlord in Winnipeg, “Annie,” who has a newly-built apartment in a low-income area, noted that the Manitoba Housing subsidies are set to expire soon. Not knowing what will happen post-expiry has proven very frustrating:

My subsidies are supposed to expire in April. I have applied for a renewal six months ago. I have heard nothing. How am I supposed to plan? How can I continue to provide quality housing? I can't. The people who live here — so many of them are single moms — they could not afford the rent. But the cost of building materials are the same. The cost of the electrician is the same. They are good tenants but they cannot afford the rent I would need them to pay. You ask me what I am going to do when they [the subsidies] expire? I am going to pray they get renewed.

Some landlords noted that they know the quality of their housing is poor, but suggested that is what people could afford. “Ruby Creek,” a landlord in Swan River, put it this way:

Most of our places are starter homes — they are modest — and the quality of the housing has chosen our tenants. Some are employed and some are employed part-time but many are welfare recipients. Our homes are affordable

for them and because of this there is a strong demand for our housing.

Bill, a landlord in Brandon, put it more bluntly, “These are not places I would live but these are the places they can afford and everyone deserves

“I have security. But then, like, the thing that sucks, and has been difficult is, not being able to work [because of a fear of having benefits reduced]. It's almost like you're a puppet of the system.”

a roof over their head.” While there certainly are slumlords who profit from high rents and decaying properties, there are also good landlords who want to offer good quality low-cost housing, but cannot do so at a rent that the lowest-income households can afford. As a private landlord and property manager in Winkler explained:

[Rent Assist] does barely make it possible for people on EIA to get into the private market. But I am extremely frustrated with the funding levels. I understand you [EIA] want to encourage people to get out and work but if you are going to support people, support them!... They are on EIA but they are kept at a level where they can't go forward, or backwards or anywhere! The cheapest apartment I have is in an older four-plex and it is \$650. They can't afford that! And decent housing in Winkler starts at \$800, but there is very little, it's really \$850. And that is Winkler! What's it like in other markets? It is going to be much higher.

Providing good quality housing is expensive, and Rent Assist according to many interviewees, does not provide enough to enable landlords and non-profit housing providers to offer good quality housing.

Lack of Knowledge of Rent Assist

Rent Assist is helping many households to access housing, and helping private landlords and

non-profit housing providers to provide low-cost housing. However, it is not well known. Although the Province considers Rent Assist to be a distinct program from EIA, and given that Rent Assist is a province-wide program that is universally available to all renter households below the income thresholds, there were major gaps in knowledge of Rent Assist amongst interviewees, especially in relation to non-EIA Rent Assist. This is true for non-profit housing providers, private landlords, and tenants.

If you're struggling to get out of bed, you will struggle with navigating the CRA. And if you don't get everything in by a certain date they just cut you off and you have to resubmit.

Outside Winnipeg, many non-profit housing providers were unaware of non-EIA Rent Assist. In Swan River, staff with two non-profit housing providers conflated Rent Assist and EIA, and assumed that if someone was not receiving EIA they were ineligible for Rent Assist. One non-profit housing provider in Thompson was unaware of the existence of non-EIA Rent Assist, while two others assumed a person could register for non-EIA Rent Assist only if they were receiving income supports for disability. It is unclear if this confusion was because of staff conflating Rent Assist with other targeted benefits such as the Portable Housing Benefit (a common issue). In any case, staff in these locations who were responsible for assisting people to secure housing were unaware that Rent Assist was broadly available to low-income residents of Manitoba regardless of whether they were receiving EIA or income supports for disability.

The exception to the lack of awareness about non-EIA Rent Assist outside Winnipeg were agencies supporting newcomers to Canada. Settlement agencies and newcomer housing organizations have held information sessions on non-EIA Rent Assist around the province as well as online. In addition, settlement organizations in Winkler,

Thompson and Brandon often help people to fill out the paperwork required for Rent Assist.

All of the private landlords, with the exception of three in Winnipeg, also assumed that Rent Assist was the same program as EIA and that the only people eligible were those receiving EIA or income supports for disability. As such, they were unaware of the non-EIA Rent Assist category. There were cases in Swan River, Brandon, and Winnipeg where both non-profit and private housing providers lost good tenants because they could not afford their rent and no one was aware of non-EIA Rent Assist.

Only five of the 16 private landlords interviewed referred tenants to the non-EIA Rent Assist program, but when they did, it was appreciated by both tenants and landlords. In contrast, non-profit housing providers were more aware of non-EIA Rent Assist, and at times helped tenants who were not receiving EIA to sign up for non-EIA Rent Assist. This was particularly common with non-profit housing providers in Winnipeg and Brandon and especially for housing geared towards seniors.

Even tenants who receive Rent Assist through EIA often conflated the two. The majority of tenants receiving EIA Rent Assist did not distinguish between Rent Assist and EIA; many just referred to the two together as "welfare." This confusion existed whether they received Rent Assist directly and used the funds to pay their rent, or whether the rent was paid directly to the landlord. That said, those who had received EIA prior to 2014 did notice the significant increase in their income when the previous EIA Shelter Benefit was replaced by Rent Assist.

An additional area of confusion relates to how much tenants receiving EIA could work and earn, and whether new income would affect their benefits, including Rent Assist. Robyn, mentioned above, expressed frustration about the limits on how much she could work, noting, "I have security. But then, like, the thing that sucks, and has been difficult is, not being able to work [because

of a fear of having benefits reduced]. It's almost like you're a puppet of the system." Her solution was to work only one shift a month, and thus earn less than the \$200 per month limit. Robyn was clearly frustrated and wanted to work more, but didn't feel she could.

Moreover, interviewees noted that access to benefits was used to incentivize recipients into undertaking employment and educational requirements. While Rent Assist, as a universal program, should not be affected by educational or job status, tenants receiving EIA Rent Assist described agreements made with their EIA worker in order to keep receiving their social assistance. For many, this meant returning to school to earn their high school equivalency, or enrolling in job-preparedness training. "John" and "Sunny," two refugees who had fallen on hard times and were receiving EIA, had been told that they need to work or attend English classes full-time or their EIA will be cut. However, they have struggled to find employment and there is a waiting list for full-time English classes. They were worried that they would lose their Rent Assist; as one said, "If I don't provide the proper documents or if I can't find a job then I am worried they are going to cut me off. They have never cut me off yet but they have delayed payments. The rent needs to be paid on time or I fear we will get kicked out." Likewise, although many interviewees enjoyed returning to school, they were concerned that if they did not continue in their program this could impact their housing. All viewed this as a condition of Rent Assist, making no distinction between Rent Assist and EIA.

Application Process

While most tenants found the Rent Assist application process to be straightforward, the exception was in the requirement to provide Option C, the proof of income statement issued by the Canada Revenue Agency (CRA). Option C is required every year for those receiving non-EIA Rent Assist to demonstrate ongoing need for

housing assistance. Many tenants, particularly those who were seniors or newcomers (and many of those assisting seniors) found this process to be cumbersome and daunting. Donna Leeies, the property manager of Murdoch Management, explained it this way:

Relying on tenants to submit and fill out the application can be difficult. Supposedly Rent Assist can get information from the CRA, but CRA is very slow in getting the information to Rent Assist so it ends up being the tenant's responsibility. This can be very hard... If you're struggling to get out of bed, you will struggle with navigating the CRA. And if you don't get everything in by a certain date they just cut you off and you have to resubmit.

Tenant interviewees noted navigating through the bureaucracy of the CRA can be difficult. As well, some applicants for non-EIA Rent Assist faced difficulties due to the long delay in assessing eligibility, given the retrospective income test based on previous year's income tax return to qualify. Although it is possible for the CRA and Rent Assist to share information, the backlog can take up to half a year, so Rent Assist staff ask the tenants to gather the information themselves. Both tenants and non-profit housing providers recommended streamlining the renewal process for non-EIA Rent Assist benefits by fast tracking information-sharing between Rent Assist and the CRA on an annual basis.

These three key challenges — low benefit levels, a lack of knowledge about Rent Assist, and a sometimes difficult application process — point to the inadequacy of Rent Assist in helping low-income tenants access good quality housing in the market. The issue is two-sided — on the one side, tenants cannot afford good quality housing. On the other side, landlords and non-profit housing providers cannot provide good quality housing for the low rents that would be affordable. While at times complicated by utilities, changing life circumstances, clawbacks of Rent Assist

or confusion over expectations around work and education, Rent Assist is often not enough to ensure good quality housing. At the same time, tenants often face additional challenges beyond the financial, in accessing housing.

Additional Challenges in Accessing Housing
When working well, Rent Assist enables people to access housing in the private market within their price range. However, portable rent supplement programs, including Rent Assist, presume that safe adequate housing is actually available within the tenant's price range and that a private landlord is willing to rent such housing to the tenant. Tenants throughout the province consistently identified specific challenges to accessing housing beyond simply affordability. These include availability of housing that meets the needs of the household, discrimination on the basis of Indigenous ethnicity and identity, and not having a local housing history and the need for co-signers for a lease.

"What's been a challenge? Everything — look at me — I'm Native, I'm female, I have kids, I'm poor — what *hasn't* been a problem?"

Availability of Housing

Vacancy rates are low across Manitoba, but are particularly low at the lower end of the market (see *The Manitoba Context* in Section 1 for more detail). Households with less income to spend on rent have fewer choices for housing. Of the 46 tenants interviewed, over 35 said that their primary challenge was to find housing that meets their household's needs. As one young adult in Winnipeg explained, "There just simply isn't enough housing and we are all competing over whatever is left." Adrian, a 22-year-old in Winnipeg asked simply, "what can you get for \$576 in the city? Barely anything, and when something does open up they [the landlords] are going to go with the person who has a job, not someone

on EIA." The same sentiment was expressed in every region of the province. In all regions except for Winnipeg, landlords who were interviewed spoke of their long waiting lists. "Ruby Creek," the landlord in Swan River, explained, "I get phone calls all the time — 'do you have a place?' and I will put them on the list." During his one-hour interview, Bill MacTavish, a landlord in Brandon, received two phone inquiries.

In Thompson, the lack of low-cost housing is particularly acute. "Sunny" and Raymond, who received non-EIA Rent Assist for two years until their income stabilized, lived in a small one-bedroom apartment with their two children for three months until they were able to find an adequate place in their price range. Demand for low-cost housing has only increased since an apartment building fire left nearly 200 people homeless in September 2019. "Lynne," who works for the largest property management company in Thompson, was clear: "People are always looking — they receive 10 applications a day." While the higher end of the market, including in Thompson, may have significant vacancies, the lower end — where people receiving Rent Assist would be looking — was reported to be very tight.

About one-quarter of those interviewed noted that, for those with children, it was difficult to locate good quality, affordable housing that is larger than a studio or one-bedroom. This was a particular challenge for those working to be reunited with their children, and thus wanting to secure a large enough place while on very limited income. "I like my studio. It's clean. They take good care of the property," explained Benjamin in Swan River, who is transitioning off EIA and onto non-EIA Rent Assist, "but yeah, one day, one day I'll get a one-bedroom so that my boy can come and stay with me at least some of the time. That is what I live for. The day I can spend more time with my boy."

Households that need accessible housing, especially when a member of the household has a physical disability, often have difficulty find-

ing housing that is both accessible and affordable. In Thompson, there is only one non-profit housing complex devoted to serving the needs of those with physical disabilities; it has a waiting list over three years long. In Swan River, a tenant who currently lives alone noted that when he and his then-partner moved to Swan River there were only two two-bedroom apartments that were wheelchair-accessible and within their price range in the whole town. This reality caused quite a bit of stress for them and eventually they ended up living separately in order to secure housing. Given that people with disabilities are disproportionately living in poverty and in housing need (Alzheimer Society of Canada et al., 2017), there is a clear need for more accessible and affordable housing.

Discrimination

In addition to a lack of available housing, tenants also discussed barriers to accessing available housing. Indigenous research participants, in particular, identified discrimination on the basis of Indigenous ethnicity and identity as a barrier. When asked about challenges in accessing housing, without a pause over 90 percent (20) of the Indigenous tenants said something like, “Being Native.” All Indigenous tenants interviewed in Swan River specifically discussed assumptions that landlords would have about drinking. As one said, “They think just because I’m Native that I’m a drunk. They don’t even talk to me about it, just make that assumption. It doesn’t matter that I’ve been sober for nearly three years now!” Mary Joseph, who is Métis, described how she faced discrimination in accessing housing since moving to Winnipeg 55 years ago until finally getting a spot in Manitoba Housing.

But it wasn’t only ethnicity that proved a problem — there are intersecting forms of discrimination. A 29-year-old father of three, “Barry” (Peguis First Nation), put it this way when asked about difficulties in finding housing: “Not having a job. Having tattoos. Dressed all in one colour.” Barry

described how he would call and ask about a place and be told it was available, only to show up and be told it was rented. Twice he then called again with a different name, and was told the place was available. A 51 year-old woman from Winnipeg put it simply: “What’s been a challenge? Everything — look at me — I’m Native, I’m female, I have kids, I’m poor — what *hasn’t* been a problem?”

“They think just because I’m Native that I’m a drunk. They don’t even talk to me about it, just make that assumption. It doesn’t matter that I’ve been sober for nearly three years now!”

No Rental History

Not having a rental or credit history was a challenge for several tenants who were new to renting or to the rental market in Manitoba, especially newcomers and young adults. Being “new” and unknown to a landlord was particularly a challenge for recent immigrants. Rental histories enable landlords to check references and determine a tenant’s reliability, but a newcomer to Canada would not have a rental history available. When asked about housing, newcomers in Thompson, Brandon, and Winnipeg all identified that the primary challenge of locating housing was the fact that they were unknown in Manitoba. Ollu reflected on her search for her first apartment in Manitoba three years ago, “We were new. No one knew us. We had no rental history. No one knew what to do with us and we had to go and find someone to co-sign for us, but we were new. It was hard. We felt like a baby.” In one case, a family with three children was asked to pay six months rent upfront. In the end, many identified extended family members who were able to provide references and co-sign the lease, but this came with its own complications as many of them were also struggling to establish themselves in a new country.

Similarly, not having a rental history was a challenge for young adults, including those aging out of the care of the child welfare system and

those receiving EIA, who were often required to find a co-signer for their lease. For these two groups, the lack of rental and credit history made it difficult to get a lease, which is a prerequisite for receiving Rent Assist.

“We were new. No one knew us. We had no rental history. No one knew what to do with us and we had to go and find someone to co-sign for us, but we were new. It was hard. We felt like a baby.”

These challenges were experienced by people who were attempting to access housing in the private market. Public and social housing have different procedures for assessing tenants, and often have criteria that prioritize those who may be more vulnerable in the private market, such as women with children, Indigenous people, or people with disabilities. That said, when asked about public or social housing at least half of the tenant research participants noted the long waitlists as well as the stigma regarding public housing.

Lack of Additional Supports

Rent Assist provides a housing supplement, but that is all it does — it does not provide any additional resources, supports, or assistance. Several non-profit housing providers, private landlords (especially in Brandon) and tenants (in all regions) suggested that people receiving Rent Assist should be offered wrap-around supports in addition to the income supports. Supports that interviewees (both tenants and landlords) sug-

gested might be useful included budgeting skill-building (particularly for those who are aging out of CFS or transitioning away from EIA), affordable childcare, and access to nutritious food. Seniors in particular spoke of the need for the need for financial support for medications and medical transportation but also social activities to combat isolation and thus maintain, if not improve, health. As advised by Bill MacTavish, a long-term landlord in Brandon: “Don’t just give people money... there needs to be more comprehensive supports for people who need them.”

The need for a more flexible and individualized approach was echoed by Wolf, a tenant in Winnipeg who is transitioning from EIA Rent Assist to non-EIA Rent Assist:

People need people that could actually listen to them because some of these people don’t really have anyone to talk to and having someone to talk to that actually cares about, like, what they’re saying goes a long way for them. Some people haven’t seen their family in years and they think no one gives a shit about them and if you just had some, I don’t know, a team that’s dedicated to wellness and mental health [to see] if they’re capable of managing this amount of money or if they’re, if they should have the percentage of the assistance go directly to the landlord so they can maintain their home.

Building supports into Rent Assist, especially for those receiving EIA Rent Assist or transitioning off of EIA Rent Assist, was generally considered a good idea by interviewees.

Section Four:

Conclusions and Recommendations

The introduction of the Rent Assist program in 2014 has resulted in significant positive change for low-income tenants in Manitoba. For households receiving EIA, the shelter benefit has increased dramatically. For low-income renters not receiving EIA, Rent Assist provides an essential boost to income. In both cases, tenants are now spending closer to 30 percent of their income on rent, compared with much higher percentages a few years ago. Rent Assist also moves at least some households above the poverty line, enabling them to more easily meet their basic needs. Rent Assist thus offers concrete steps towards the implementation of the right to housing in Manitoba.

The Rent Assist program has led to a significant increase in provincial resources for rent supplements going to qualifying low-income renters in Manitoba, estimated with an estimated increase of \$138 million annually. For individual households, maximum benefit level increased between \$149 and \$328 per month for most household types in 2014 and 2015 with the launch of Rent Assist, equal to between 41 and 76 percent, with further increases over time linked to MMRS. Rents have been increasing faster in Manitoba than inflation, but our analysis suggests that Rent Assist

has not played a major role in this. All this has led to benefit levels growing faster than inflation over recent years, helping reverse a long-term deterioration in real benefit levels.

When launched, the government of Manitoba placed great emphasis on benefits going to both those in the EIA program and the working poor. This raised the costs of the program but helped address equity issues and promote and reward transitions from 'welfare to work' by allowing benefits to be accessible outside of EIA. Rent Assist, when accessed in combination with other government benefits, helps provide a path out of poverty for many working families. Single-parent families working full-time (35 hours per week) and part-time (25 hours per week) with Rent Assist go from below to above the poverty line. For these families, the benefit structure has held up well as a means to reduce the 'welfare wall' and provides a path out of poverty for those who are able to work.

As originally designed, the Rent Assist program would have similarly moved single individuals working 35 hours a week at minimum wage out of poverty, and brought a part-time worker (25 hours) within \$400 of the poverty line. However, cost-saving measures that led to reduced

benefit levels that now result in these individuals not netting any benefit from the program and remaining below the poverty line by approximately \$2,000 for the part-time individual, and \$600 for the full-time worker. For these individuals, partially because of the confusion between EIA Rent Assist and non-EIA Rent Assist and the inconsistent explanation of how non-EIA Rent Assist works to those who are transitioning off of EIA, the Rent Assist benefit has not held up as well to its original vision of assisting people in transition from welfare to work. That said, Rent Assist still is helping facilitate some transitions and plays an important role in reducing the depth of poverty for working families below the poverty line. The case is similar for EIA recipients, an estimated 77 percent of those receiving Rent Assist, who remain well below the poverty line, but see their depth of poverty reduced significantly: between 47 and 57 percent for sample families with children, and 22 percent for a single individual.

Tenants, non-profit housing providers, and private landlords all expressed appreciation for the benefits provided through Rent Assist. The people interviewed clearly expressed that Rent Assist enabled households to escape and avoid homelessness and access housing, including in the private market while on a waitlist for subsidized housing. Specifically, many of those receiving non-EIA Rent Assist spoke of the increased quality of housing and neighbourhood. Tenants report better individual and family health, including reduced stress related to living with a low-income, as well as reduced material poverty. Non-profit housing providers and private landlords appreciate the flexibility of the program, including the option to have rent paid directly to the landlord, and say that it results in more stable tenancies. They also appreciate the support offered by EIA and Rent Assist staff, who provide useful information on Rent Assist upon request.

At the same time, there are opportunities to improve the program to better respond to user

needs. First, the benefit levels are still too low, particularly for those who have no sources of income beyond EIA. From the tenants' perspective, it is difficult to access good quality housing that meets the needs of the household at 75 percent of MMR. From the non-profit housing providers' and landlords' perspectives, the rent received at 75 percent of MMR is not enough to provide good quality housing. Rent supplements are intended to encourage the development of new housing to meet the demand, but if the rents that can be charged are too low to make a rental property profitable or even viable, new development is highly unlikely.

Second, interviewees also noted the program as currently structured cannot respond to rapid changes in circumstances, with eligibility for non-EIA Rent Assist assessed annually based on previous year tax returns. In cases where a tenant's health, relationship, or employment status changes, they may not be able to pay rent in the short term without support. Non-EIA Rent Assist recipients, in particular seniors, also indicated that the rate structure resulted in participation thresholds that were too low.

Third, based on the interviews conducted, Rent Assist appears to be implemented differently in different regions, and knowledge of Rent Assist is inconsistent across regions. Similarly, having rents paid directly to landlords is much more common outside Winnipeg, while the majority of Winnipeg tenant interviewees received Rent Assist directly. While this option was valued by both landlords and tenants who used it, it is not clear that this option is equally available across the province. Outside Winnipeg, non-EIA Rent Assist was not well-known amongst those interviewed. Most non-profit housing providers interviewed outside Winnipeg were unaware that Rent Assist is available to all low-income tenants, or confused Rent Assist with disability or a senior-specific housing option. Private landlord interviewees were also generally unaware of non-EIA Rent Assist. As a result, tenants may not receive

information about benefits outside EIA and this gap may be hindering transitions from EIA to employment (from ‘welfare to work’).

Finally, although Rent Assist makes it possible for many tenants to access and maintain stable, good-quality housing, barriers to housing and income security remain, many which are beyond the scope of a housing supplement program such as Rent Assist. Rent Assist is of no value if an individual cannot secure a lease, although the pre-approval from the Rent Assist program can help. There is simply not enough low-cost housing available; while vacancy rates across the province are generally low, they are particularly low at the

affordable end of the housing spectrum. Some tenants also report experiences of discrimination from landlords, with Indigenous people very likely to have experienced discrimination. Some landlords made it clear that they would not rent to a household on EIA unless they received their rent directly from EIA itself. Other tenants, including newcomers and young adults, faced undue challenges in accessing housing as a result of not having a rental history, credit history or upfront income. Finally, some interviewees noted that many tenants need additional supports to stay housed — supports with addictions, with budgeting, with childcare and access to other resources.

Recommendations

A number of recommendations for the Province of Manitoba and the Government of Canada emerge from *Assisting Renters'* findings. The recommendations for the Province of Manitoba relate primarily to building on the success of Rent Assist by strengthening and improving the program, in order to make it work better for tenants, non-profit housing providers, and private market landlords and fill gaps not met by the current Rent Assist program for low-income tenants in Manitoba. The recommendations for the Government of Canada relate to the Canada Housing Benefit and how it can best support low-income tenants across the country. Finally, there are some recommendations that apply to both Rent Assist and the Canada Housing Benefit, particularly as the Benefit might be applied in Manitoba.

Province of Manitoba

R1. Increase Rent Assist benefit levels

It was clear for EIA Rent Assist recipients, as well as private landlords and non-profit housing providers, in all regions of the Province, that there simply is not enough housing stock available at or below 75 percent of MMR. Many interviewees

still use their EIA basic needs allowances to top up rents instead of meeting other needs such as food, transportation, or other essentials. Current rates were also noted as insufficient by non-EIA Rent Assist recipients, particularly seniors, given market rents. From a welfare-to-work perspective, the current rates are insufficient to bring a single full-time minimum-wage earner above the poverty line.

Non-profit housing providers and private landlords aiming to provide housing to Rent Assist recipients indicated that Rent Assist, as currently set at 75 percent of MMR, is not sufficient to cover the costs of providing housing. The rental amounts available were said to be not enough to provide housing that meets modern standards (i.e. meets health and safety requirements). They require that landlords rent to other tenants with higher incomes, find additional subsidies, or provide shelter that does not meet existing standards.

2016 census data estimates that approximately 29 percent of non-subsidized renting households in Manitoba pay more than 30 percent of their income on rent, and this report's estimate of the eligible Rent Assist population comprises 28 percent of renting households.³⁶ CMHC (2020c) data

however suggests that the percentage of rental accommodations at or below 75 percent of MMR is significantly below these amounts.³⁷

Appendix B outlines the benefit levels that would be available if rates were based on 85 percent of MMR. This would bring at least the bottom 25 percent of the primary rental market into the affordability guidelines for the estimated eligible population of users of the Rent Assist program.³⁸ This then would provide a level of benefit sufficient to roughly align the estimated number of eligible Rent Assist recipients with the number of available units in their price range.

One option for the Canada Housing Benefit could be to top up Rent Assist to 85 percent of MMR (see also *R13. Address the gap between costs and revenues for non-profit and social housing providers*). In general, we suggest that using the Canada Housing Benefit to increase Rent Assist would be an efficient use of the new resources made available for this purpose.

R2. Develop a process to address rapid changes in urgent circumstances

While interviewees noted that the non-EIA Rent Assist application form itself was relatively straightforward, and that Rent Assist works well in general, there are times when life changes happen and Rent Assist, or a change in the amount of Rent Assist, is needed quickly. A process for accessing Rent Assist on a temporary basis while filling a full application, and a shorter period of time for assessing income, is recommended, as is a way to request changes to benefits quickly based on changes in life circumstances.

R3. Expand awareness of non-EIA Rent Assist, particularly outside of Winnipeg

There is a lack of awareness of Rent Assist, especially non-EIA Rent Assist, in many parts of the province. The gap between the number of Rent Assist recipients and the number of households living in core housing, based on our preliminary

estimates, appears to be substantial. In addition, the flexibilities built into the EIA Rent Assist program (e.g. the option to have rent paid directly to a landlord; whether utilities are included or not) are not well-known. In particular, the option to have rent paid directly to the landlord seems to be geographically based, rather than based on the need or choice of the tenants. The options built into the Rent Assist program should be simplified and clarified to ensure that they are used to help tenants, and that tenants are able to make the best choices for themselves.

Newcomer-support organizations, senior-serving organizations, and organizations that work with people with disabilities offer models for the sharing of information. Tenants and non-profit housing providers who were connected to these larger networks seemed to benefit from shared information about housing, including Rent Assist. For example, workshops about Rent Assist were held for staff working in the newcomer settlement sector, as well as for those working with seniors. Making these types of workshops available more broadly could help with information sharing and awareness of Rent Assist.

R4. Continue to support and increase social housing, including urban Indigenous housing

In December 2019, Manitoba Families announced its plan to “transition from its current role as a housing provider to emphasize its responsibilities as a funder and regulator” (Manitoba Families, 2019, p. 7). As part of this strategy, Manitoba Housing has been transitioning management and ownership of public housing to non-profit housing providers, and has sold 94 properties in the past three years including several hundred units to private developers (Grabish, 2019). For tenants with very low incomes, as well as those whose difficulties in accessing housing go beyond simple lack of funds, including those with specific housing needs who experience discrimination in the

housing market, or who require additional supports, Rent Assist is insufficient. Social housing, including RGI public, non-profit and co-operative housing, is more suited to supporting the lowest-income households and those with distinct housing needs.

Maintaining and renewing social housing is one way to address housing need for these populations. Non-profit and co-operative social housing providers are ready to continue to provide good quality, low-cost housing, with additional supports, but they need funding to do it. The Province should ensure that non-profit and co-operative housing providers are funded at such a level that they can continue to offer RGI housing to very low-income households with distinct needs.

In particular, the Province should continue to support urban Indigenous housing providers through ongoing funding agreements. This will ensure that Indigenous people have access to non-discriminatory housing that meets their needs, facilitates access to cultural resources, and enables self-determination for individuals and communities.

R5. Continue to invest in community-level supports to support access to housing

In addition to access to housing, many low-income households need additional supports to maintain their housing. The Province should consider mechanisms to provide supports for Rent Assist recipients beyond financial supports. These include access to childcare, access to nutritious food, education and job opportunities, financial literacy training, and supports for mental and physical health. Many Rent Assist recipients have a high level of need, but many also expressed a desire to improve upon their circumstances. Breaking the cycle of poverty is difficult, but there are community-based examples of success when resourced to delivery (Craig & Hamilton, 2015; Klassen, 2015; Silver, 2011).

R6. Continue movement to a single stand-alone Rent Assist benefit program

The original vision for Rent Assist was of a program that would support tenants as they moved from EIA to paid work, resulting in benefits receding gradually rather than ending abruptly. Currently, this vision has apparently stalled, with two programs (EIA Rent Assist and non-EIA Rent Assist) continuing to operate separately, generating confusion for landlords and tenants alike. There is no automatic transfer of EIA recipients into non-EIA Rent Assist when they begin earning income sufficient to be disqualified from EIA. Many of the tenants and landlords interviewed were not aware of the non-EIA stream of the Rent Assist program. Many of the EIA Rent Assist recipients expressed confusion around losing benefits when and if they worked, with some indicating that they were not working or were working less, to avoid losing benefits. While it may be unrealistic for many EIA recipients to transition off EIA entirely, there may be many who are willing and able to work more or to prepare to transition off EIA if supported with the information and financial literacy skills required.

R7. Extend Rent Assist to all housing not receiving ongoing subsidies

As noted in this report, current Rent Assist levels alone are still insufficient for non-profit housing providers without operating agreements or ongoing subsidies to make a business case for developing new low-cost housing. To deal with this issue and to simplify administration, we recommend that tenants be allowed to access Rent Assist in any housing unit (including non-profit and co-operative housing) that is not funded through an operating agreement or rent supplement. This includes units that receive a capital grant through the National Housing Strategy or provincial programs to achieve affordable (MMR) rents but not RGI social housing rents. This would provide a mechanism to create

mixed-income buildings with some RGI social housing units, some units available for tenants accessing Rent Assist, and other units available at non-RGI MMR to unsubsidized renters.

R8. Change how Rent Assist interacts with the Education Property Tax Credit (EPTC)

The tax treatment of the EPTC with respect to Rent Assist could be improved from a fairness/equity perspective. Currently the EPTC is reduced dollar-for-dollar for Rent Assist benefits received. This results in many people qualifying for Rent Assist not actually seeing any increase in total benefits received (although they do get the benefits earlier and on a monthly basis). The rationale put forward by the province for the reduction is that tenants should not be reimbursed twice for the same expense, as both Rent Assist and the EPTC are offsetting the same rental costs. This reasoning is valid for those whose shelter cost is fully covered by Rent Assist, but not in the many cases where Rent Assist recipients are still paying a large proportion of their rent out of pocket. Instead of reducing the EPTC directly, it is recommended that Rent Assist reduce the occupancy costs (total rent paid) used to calculate the EPTC. This is more consistent with how other tax credit programs work to avoid a doubling of the benefit/subsidy.

Government of Canada

R9. Create a Rent Assist-style federal housing benefit

Despite its challenges, the Rent Assist program has greatly improved the housing situations of thousands of tenant households in Manitoba. It has provided additional security of housing, and enables tenants to improve their own and their families' health. Landlords and non-profit housing providers also commented on the benefits of Rent Assist, including improved relationships with tenants and the stability that comes from knowing rent will be paid.

The characteristics of the Rent Assist program, as a relatively straightforward income-tested benefit program, makes it amenable to delivery at the federal level through the income tax system should there be a willingness to expand the program in scope and scale. Delivery through the tax system would help address a number of the issues raised in this study with respect to accessibility, awareness and participation, as well as ensuring the benefit is separate from social assistance systems and promotes transitions from 'welfare to work'. The program could be delivered based on regional MMR levels, and be made accessible to all low-income Canadians to assist with housing related costs, regardless of housing tenure. It could also be available on-reserve, to support First Nations in addressing their housing concerns. This would build on the previous efforts, as recommended by social policy experts, to transition social welfare benefits outside of the social assistance system, as has been done through the Canada Child Benefit program.

In the long term, developing a similar program at a national level, building upon the lessons learned through this research, would enable the more than one million tenant households in core housing need to achieve housing security. The resources required for this would be large, and it would require significant federal-provincial cooperation to ensure that existing programs and resources are combined and do not overlap. As demonstrated in the Manitoba context, such a program has the potential to bridge political divides and develop support from a broad array of stakeholders, meeting the needs of renters, non-profit housing providers and landlords alike.

R10. Support for health-related expenditures

Many people, including seniors, see Rent Assist as an additional source of income. Therefore, while their income remains fixed, their expenses,

especially medical costs, are high. According to the seniors interviewed as well as the non-profit housing providers working with seniors and those with disabilities, the most consistent additional cost is that of meeting healthcare needs. Therefore, although on the surface it may not appear directly related to the main topic of this report, it became clear that the housing challenges facing the seniors interviewed are intertwined with insufficient income to meet their basic needs. Seniors repeatedly mentioned the challenges they faced specifically in affording medications. For example, a more robust pharmacare program, as is currently being pursued at the federal level, may indirectly help address the housing affordability issues facing seniors as it may free up income that could go towards meeting housing needs.

Manitoba and Canada

R11. Streamline the non-EIA Rent Assist renewal process

Tenants and housing providers commented that the proof of income requirement, particularly the sharing of information between Rent Assist staff and the Canada Revenue Agency, took a long time. In some cases, applicants were told to request the documentation themselves (a challenge for those who aren't skilled at navigating government services) despite there being an established information sharing process. Streamlining the application and renewal process, with respect to getting a copy of Option C from the CRA in a timely manner, will make it easier and faster for tenants to access Rent Assist, which will mean they will access housing more easily and quickly. In the absence of a federal Rent Assist-style housing benefit (see *R9. Create a Rent Assist-style federal housing benefit*), Manitoba could explore ways to automatically enroll eligible renters through CRA on an annual basis.

R12. Provide better support to seniors transitioning from EIA to CPP, OAS/GIS and non-EIA Rent Assist

Seniors noted that they faced distinct challenges as they transitioned away from EIA to CPP, OAS/GIS, and non-EIA Rent Assist. While on a fixed income, much like EIA recipients, their expenses are often not fixed, and can include significant costs for medication, travel and special diets. In addition, interviewees noted that at times, a tenant might be just above the cut-off for Rent Assist, but unable to access good quality housing in an affordable price range. Targeted benefits to better address the needs of this group are required, including better supports for basic needs, universal pharmacare, and increased housing benefits (see *R1. Increase Rent Assist benefit levels and R10. Support for Health-related expenditures*).

R13. Address the gap between costs and revenues for non-profit and social housing providers

Non-profit housing providers, along with private market landlords more generally, have been clear that current Rent Assist rates are not sufficient to match operating costs with revenues available for housing low-income Manitobans. Increasing Rent Assist rates to 85 percent of MMR could assist in making the provision of housing at affordable rates to lower income populations viable (see *R1. Increase Rent Assist benefit levels*). Given the higher costs associated with providing housing to low-income populations with distinct and additional needs (see *R4. Continue to support and increase social housing, including urban Indigenous housing*), a higher Rent Assist benefit should be seen as a solution for some, but not all non-profit housing providers. Social housing providers serving those with the highest needs will likely continue to require ongoing direct supports, including the renegotiation of operating agreements or new subsidy frameworks, to facilitate maintenance of existing assets and RGI rent levels as per affordability standards.

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Appendix A:

Interview Guides

Non-Profit Housing Providers and Private Landlords

1. How long have you been a landlord/managed properties?
2. How many properties do you (or the company) own? How many units do you (or the company) own/manage?
3. What kind of units are they: bachelor suites/studios; one-bedroom; two-bedroom; three bedroom or more; houses; something else?
4. Are you part of a land-lord association or other housing association?
5. Do you receive any ongoing funding from the government? If so, what?
6. For non-profits: Do you/did you have an operating agreement with MB Housing or CMHC? When does/did it expire?
7. For private landlords: Some people rent units to cover their own expenses, others for profit; what percentage of your income comes from renting?
8. What percentage of the rent goes to repairs and upkeep? What about reserve funds? Mortgage? Anything else?
9. Do you work with a management company or do you manage your own properties?
10. Are your leases annual, month-to month or something else?
11. Do you have any tenants that you know of who are on Rent Assist? _____ If so, how many?
12. Do you receive Rent Assist directly through EIA or do your tenants on Rent Assist pay you?
13. Did you help any of your tenants sign up for Rent Assist?
14. What has worked well regarding Rent Assist?
15. What has been hard/difficult?
16. How does Rent Assist affect your approach to renting?
17. Does the Rent Assist program shape your rent structure or tenant mix? If so, how?
18. Does Rent Assist change the criteria by which you select tenants? If so, how?
19. There are a variety of programs/subsidies to assist landlords to provide low cost housing and Rent Assist is one of these. How does Rent Assist compare with these other programs (i.e.: tax breaks, direct provisions, subsidies, green energy etc.)?
20. For non-profits whose operating agreements have expired: What, if any changes, have taken since your operating agreement expired? What if any role has Rent Assist played? What if anything have you done in response?
21. For non-profits whose operating agreements have not expired: What, if any changes, do you foresee in terms of trends or tenant demographics when your operating agreement expires? What if anything are you doing to plan for this?
22. The Federal government is creating a new rental subsidy program. What advice would

you give to the Federal and Provincial Governments on how it should work?

23. Anything else I should know/ you want to tell me?

Renters

1. How long have you lived where you live now?
2. Who do you live with?
 - a. How many people live in your home most all of the time? How many are children under the age of 18?
 - b. Are there people who live in your home sometimes? Do they contribute to the rent?
3. Do you receive EIA, CPP, or Disability currently? In the past?
4. How much is your rent in total? Do you know how much Rent Assist you receive?
5. How did you find out about Rent Assist?
6. What was the application process like? What was easy about the process? What was difficult about the process? Did you apply yourself or did anyone help you apply?
7. When did you start to receive Rent Assist?
8. Are you working for pay outside of the home? If so, do you know about how much you make per month? How much of your money goes to rent?
9. Are you in school? If so, full-time or part-time?
10. Have you ever lived in subsidized housing? If yes, was it after you were 18 years old?
11. Do you like where you live? What do you like about it? What could be better?
12. Does your landlord take good care of the property? What could be better?
13. How has your housing situation changed because of Rent Assist? (what, if any, difference has Rent Assist made?)
 - a. When you first started to get Rent Assist, how did it affect your life (i.e. in terms of

housing, budgeting, quality of life, children/dependents/extended family, employment, health, etc)?

- b. Have there been other changes in your life as a result of Rent Assist since then?
14. Have you experienced any changes to your Rent Assist benefit since you started to receive it (i.e. the amount of money you have received)? If so, what has been the impact?
15. What are the biggest challenges you have faced in accessing housing? How has Rent Assist helped or hindered?
16. What has worked best regarding Rent Assist (as a program or a resource; i.e. accessing it, maintaining it, etc.)? What has been hard/difficult?
17. Here are a few optional demographic questions about you; the purpose is to get a better sense of who we are speaking with and who we may have missed. You do not have to answer any, or all, of these questions:
 - a. How old are you?
 - b. What gender do you identify as, for example: male, female, transgender, two spirit, or something else?
 - c. Do you identify as Indigenous? If so, what nation(s) do you identify?
 - d. Were you born in Canada? If you were not born in Canada, how long have you lived in Canada?
 - e. Are you a refugee claimant (asylum seeker)?
 - f. Do you identify as a person with a disability?
 - g. Do you identify as lesbian, gay, bisexual, two-spirited, queer or heterosexual (straight)?
 - h. Have you ever had any service in the Canadian military or the RCMP?
18. The Federal government is creating a new rental subsidy program. What advice would you give to the Federal and Provincial Governments on how it should work?
19. Anything else I should know/ you want to tell me?

Appendix B: Rent Assist Benefit Levels at 85% MMR

APPENDIX B Rent Assist Benefit Levels at 85% MMR				
Household Characteristics	Maximum Rent Assist Benefit, July 2019–June 2020, Based on Formula	Increase in Max vs. Current Rates	New Income Thresholds	Increase in Threshold vs. Current
Household of two adults	775	91	31,008	3,648
Two-person household with a minor dependent	977	115	39,066	4,586
Household with three or four persons	977	115	39,066	4,586
Household with five or more persons	1,190	140	47,600	5,600
Under 55 years of age and not eligible for and not receiving the Government of Canada Disability Tax Credit or the Canada Pension Plan Disability Benefit	653	77	26,112	3,072
Over 55 years of age or receiving the Government of Canada Disability Tax Credit or the Canada Pension Plan Disability Benefit	684	80	27,353	3,233

SOURCE Province of Manitoba (2019) and author's Calculation based on CMHC (2020b).

Endnotes

¹ Interviewees were given a choice of using their real name, or selecting a pseudonym. Approximately half wanted their real names used; the rest chose pseudonyms. The names used in the report reflect the preference of the interviewee.

² A household in core housing need is defined by Statistics Canada (2017) as a household that lives in housing that needs major repairs, is too small relative to family composition, or costs more than 30 percent of household income.

³ Attempts were made to include Winkler in this research, but results were limited to interviews with one non-profit housing provider and one private landlord. No tenants were interviewed.

⁴ These units may be in private or social housing; in Manitoba the majority are in social housing.

⁵ Although some states have laws prohibiting discrimination on the basis of income source, landlords are usually not required to accept the vouchers. Many refuse to rent to voucher recipients; recipients also describe experiences of stigma and racial discrimination when they try to use their vouchers (Graves, 2016; Teater, 2011).

⁶ If applying on July 1st or later, the previous year's tax return must be submitted. If applying before July 1st, the individual's tax return from two years prior is required.

⁷ In practice, Rent Assist does not ensure that households are spending less than a fixed percentage of their income on rent, since it is not based on actual rent paid. Rent Assist provides an income tested cash benefit that increases over time as MMRs increase. Rent Assist is not then a rent supplement in the traditional sense of paying a percent of the 'gap' in affordability. In fact, Rent Assist more closely resembles a modest, application-based basic income for private market renters, that is indexed to MMRs.

⁸ For most Rent Assist recipients, household net income is equal to Line 236 of their Canadian income tax return. For non-refugee newcomers, net household world income recorded on Goods and Services Tax (GST) credit and/or Canada Child Benefit (CCB) statements is used. In the case

of sponsored refugees, income is based on federal sponsorship support amounts, with imputed values listed in the Manitoba Assistance Act (C.C.S.M. c. A150) – Assistance regulation (Province of Manitoba, 2019, pp. 29–30).

⁹ Housing that is not eligible for Rent Assist includes public housing, or social housing that is receiving "ongoing shelter assistance" from Manitoba Housing and Renewal Corporation, hospitals, personal care homes, or licensed residential care facilities or shelters, housing owned by a post-secondary educational institution, or "a mobile home that is owned by the applicant or spouse/common law partner where rent is paid for the land on which it is situated" (Manitoba Families, 2019b, s.2.05).

¹⁰ Winnipeg's rents are generally the highest in Manitoba. By setting Rent Assist levels at the Winnipeg MMR, the assumption is that the supplement will be higher than the regional MMR in other parts of the province.

¹¹ The general assistance benefits will increase when the MMR of a bachelor apartment is greater than the average of the MMR of a bachelor and a one-bedroom apartment in 2017, which was \$768. The MMR for a bachelor apartment in 2019 was \$740. Based on recent rent inflation rates, rates for single general assistance recipients will likely start to increase with inflation again in 2021.

¹² The General Category without the 2019 'floor' policy shows what these individuals will get when there is no floor and benefits are based on current MMR, as all the other case categories do currently. The gap then between this rate and the rate for Seniors and Persons with a Disability is an estimate of what the percentage loss in benefits will be in the longer term. To illustrate, the gap currently without the floor is \$603 – \$524 = \$79, which is a 15 percent reduction in benefits. If the rate of inflation of bachelor and one-bedroom rents are the same going forward, then the reduction will remain at 15 percent.

¹³ A small number of EIA recipients receive a "room and board" allowance, which is lower than the standard EIA

rate. Details can be found in Section 20 of the EIA Administrative Manual (Manitoba Families, n.d.).

- 14 Based on data in department annual reports, total EIA expenditures have increased by \$156.7 million or just under 50 percent between fiscal years 2013/14 and 2018/19, while participant and caseload numbers have increased approximately 20 percent. Given that EIA base shelter and basic allowances have not increased over this period, this suggests that up to approximately 60 percent of the increase or \$94 million in additional EIA expenditures over this period have been due to EIA Rent Assist. The \$105 million estimate is based on adding the EIA RentAid (a modest precursor program to Rent Assist) expenditures in 2013/14 of approximately \$11 million to this \$94 million estimated increase between 2013/14 and 2018/19. This estimate does not account for the additional expense due to increases in basic allowance and shelter benefit payments resulting from increases in caseloads generated by more generous total EIA benefit levels for private market renters through Rent Assist.
- 15 This portability was not fully realized in practice, given the two separate program streams. Rent Assist is only portable in the sense that benefits are available on social assistance and as one moves out of social assistance (but must be applied for separately).
- 16 The total funding provided through the National Housing Strategy changes with each new budget, and requires co-investment from other levels of government. It includes both grants and loans to private, non-profit and co-operative housing providers.
- 17 Manitoba's population is about 3.6 percent of Canada's population; 3.6 percent of 300,000 Canada Housing Benefits recipients would be about 10,930 Manitoba recipients.
- 18 Urban Native Housing providers' agreements are also expiring, but because of the particular challenges faced by the populations that they serve, the Province has maintained ongoing subsidies. This enables the providers to continue to offer low-cost housing.
- 19 In addition to these three categories, there are four additional categories: Children, Aged, Crisis Facility Cases, and Special Cases. In 2019, the average monthly number of households in these four categories was 315, or 0.007 percent of EIA-receiving households (Manitoba Families, 2019a).
- 20 In Manitoba, security deposits are limited to half of a month's rent (plus a maximum of one month's rent for any pets). Tenants receiving EIA can access funds for a security deposit prior to having a tenancy agreement, but if they spend it on something other than the security deposit, they will need to provide a tenancy agreement the next time they need a security deposit. They are responsible for returning the previous security deposit to EIA (Manitoba Families, n.d.).
- 21 The Market Basket Measure "develops thresholds of poverty based upon the cost of a basket of food, clothing, shelter, transportation, and other items for individuals and families representing a modest, basic standard of living" (Heisz, 2019, para. 6).
- 22 That said, in March 2020 over 85 percent of recipients had their Portable Housing Benefit (PHB) cut, because they were receiving more money through Rent Assist and PHB than the total cost of their rent. The cuts to PHB led to grave concerns from those working within the disability field, who noted the additional moneys were used to meet basic needs even though PHB is intended to be a shelter benefit, and that a fear of returning to homelessness or precarious housing increased feelings of hopelessness and at times suicidal ideation (Hatherly, 2020).
- 23 In October 2019, the minimum wage in Manitoba increased to \$11.65 per hour, an increase of 2.6 percent. While data on the change in median rents between 2019 and 2020 is not yet available, median rents in Manitoba went up 3.2 percent between October 2018 and October 2019, despite a rent increase guideline of 1.3 percent in 2018 and 2.2 percent in 2019 (CMHC, 2020b; Residential Tenancies Branch, 2020).
- 24 Lise Martin, the Executive Director of Women's Shelters Canada, noted that "Nationally, the biggest contributing factor [in people being turned away from emergency shelters] is a lack of affordable housing" (quoted in Carman, 2020). Available spaces in shelters are limited, and the lack of affordable and subsidized housing makes it difficult to move on from a shelter (Carman, 2020).
- 25 According to Manitoba Housing, eligibility list numbers do not necessarily reflect actual demand for social housing. Applicants on the eligibility list may already be housed within Manitoba Housing (and may want to change accommodations) or have obtained housing in the private market while they remain on the eligibility list. People on the waitlist are asked annually if they would like to remain on the waitlist and thus the list itself is updated annually. Most of the households on the eligibility list are currently housed in the private rental market but, because of tight rental markets and increasing rents, they are experiencing problems in affordability and may be residing in housing that is not suitable for themselves and their families.

- 26** RentAid was previously called the “Manitoba Shelter Benefit Program”.
- 27** The 135 percent rule however remains in place, and it is unclear the extend the other two commitments were implemented in practice.
- 28** Author’s calculations based on Province of Manitoba (2015a, 2016).
- 29** Estimates take the average of caseload and participant growth rates, and subtract this from the total EIA expenditure growth rate for the fiscal years after Rent Assist was announced (2014/15 onwards). The remainder of expenditure growth is assigned to the Rent Assist Supplement. These estimated amounts are used for 2015/16 onwards, as the actual amount of expenditure could no longer be calculated based on annual reports after 2014/15 (according to department staff, this data was no longer tracked separately from total EIA expenditures). These estimates do not account for the additional expense due to increases in basic allowance and shelter benefit payments, from increases in caseloads generated by more generous total EIA benefit levels for private market renters due to Rent Assist.
- 30** Actual data reported in 2014/15 is lower than estimated range due to different data sources/methodologies used for the estimations and some EIA household types not being eligible for Rent Assist supplement until July 2014.
- 31** Statistics Canada (2019) based on Census 2016 data, reports the number of non-subsidized renters in Manitoba, by household type, by Census total income category (presented in \$10,000 increments). Rent Assist thresholds for 2019 are however based on net income. Total income equivalent thresholds are constructed by adding estimated government benefits and deducting childcare expenses. For this purpose, it is assumed that families with children have two children, one in fulltime child care and one in before and after school care. Single parents are assumed to qualify for the two-bedroom benefit level and couples with children the three-bedroom rate. Government benefits added include federal child benefits, the GST Credit, and Rent Assist (but no other EIA benefits). See Fernandez, Hajer and Langridge (2017) for calculation framework and data sources. All census households in income categories fully below the thresholds are counted as eligible, while a linear fraction of those in the income category where the threshold is located is used. For example, the estimated total income threshold for couples without children is \$28,190, so 81.9 percent of the number of households in the \$20,000 to \$29,999 category are counted as eligible (in addition to those with income under \$20,000). Income thresholds are not adjusted for inflation due to falling total incomes (-2.9 percent) in the bottom decile between 2016–2018 (Statistics Canada, 2020b), as these make up approximately 56 percent of the estimated eligible Rent Assist population, according to this method, mostly offsetting modest income gains in the remaining estimated population.
- 32** EIA tends to avoid PDL where possible to encourage independence but it is still used where needed to avoid people being unhoused. Non-EIA Rent Assist does not allow for rent to be PDL at all.
- 33** Where a household is receiving both Rent Assist and the PHB, the PHB is used to top up the difference between Rent Assist and actual rent paid.
- 34** It is illegal for landlords to discriminate against potential tenants based on their source of income (Paul, 2019). Despite this, some landlords stated that this is a criterion they use.
- 35** Non-profit and co-operative housing providers were, and in some cases still are, under long-term operating and subsidy agreements with the federal and provincial governments. These agreements provided funding for rent-geared-to-income subsidies for 15–100 percent of units. Once the operating agreements expire, so too do the subsidies, and housing providers must find new ways to offer low-cost housing. For more details, see Cooper (2015).
- 36** The 2016 census (Statistics Canada 2019) estimated that 140,260 Manitoba households were renters, and 40,765 households were non-subsidized renter households paying 30 percent or more of total income on shelter.
- 37** In 2018, 75 percent of MMR was \$738 in Manitoba for all units in the primary rental market. For comparison, the 25th percentile of rent was \$813 (i.e. only 25 percent of rental units had rent at or below \$813).
- 38** In 2018, the 25th percentile of the primary rental market had rent equal to approximately 83 percent of the median (authors’ calculation based on CMHC, 2020c).



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