

**An Examination of
Employment and Income Assistance
and Housing Affordability
in Six Urban Centres in Manitoba**

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The author would like to express gratitude to the study participants who graciously offered their opinions regarding their experiences with Employment and Income Assistance in Manitoba.

In particular, this research is dedicated to **Kenneth Law Howard** who in February 2010, tragically lost his life while living in one of the Main Street Hotels in Winnipeg. Ken left behind his three beautiful children.

The research was peer reviewed by Dr Tom Carter.

Dr. Tom Carter is currently Canada Research Chair in Urban Change and Adaptation and Professor of Geography at the University of Winnipeg.

The author has made every effort to ensure the accuracy of all the information contained in this publication.

Any views expressed in this publication are the views of the author.

EXECUTIVE SUMMARY

This objective of this research was to determine whether the rate of Employment and Income Assistance (EIA), as paid by the Province of Manitoba to eligible recipients, is sufficient to obtain and maintain adequate shelter in six urban centres in Manitoba. These communities are: Winnipeg, Brandon, Thompson, Portage la Prairie, Steinbach and Selkirk. Special consideration was given to persons who are experiencing mental illness.

What becomes clear within this research is that the shelter rates of EIA are inadequate to obtain and maintain safe, affordable housing in Manitoba. This is evident when the current Employment and Income Assistance (EIA) rates are compared with the following measurements: the rental rates in six urban centres (Census and CMHC data) and the current minimum wage, the Market Basket Measures and the After-tax Low-Income Cut-offs.

A brief housing analysis in each centre also illustrates exceptionally low vacancy rates, rising rents and dwindling rental stocks. It is also evident that the rates of EIA are inadequate when recording the testimonials of individuals who are living on the EIA incomes within Manitoba.

Housing is widely recognized as a key determinant of physical and mental health. Yet the needs of the most vulnerable individuals in Manitoba are not being met.

Key Findings

Mental Illness

- people experience mental illness face serious challenges in locating safe and affordable housing in Manitoba;
- people experience mental illness are twice as likely to be hospitalized for physical health conditions;
- the loss, or inability to locate and maintain housing, hinders recovery and negatively impacts the quality of life;
- persons who lack adequate shelter use emergency services far more often than the general population; and
- family members must make difficult decisions regarding housing, forms of treatment or hospitalization on behalf of their loved ones.

Housing and EIA in Manitoba

- the supply of affordable housing is too limited to adequately address the need;
- although the exact numbers are unknown, there are approximately 5,000 persons living in substandard rooming houses and single room occupancy hotels within the inner area of Winnipeg. The majority of which are recipients of EIA (for their shelter costs). Landlords/owners are frustrated with the lack of supports available;
- persons who are recipients of EIA, under the category of disability, generally are not expected to seek employment as they are in the General Assistance category;
- many EIA recipients use food banks to supplement their diet;
- the numbers of persons with disabilities and receiving EIA is increasing while the total number of EIA recipients has decreased since peaking in 1996;
- the EIA benefit rates have decreased since peaking in 1992 (constant dollars); and
- the price of food, shelter, health and personal care has been rising steadily.

Interviews

- the participants expressed that their rates are too low to obtain/maintain adequate and affordable housing;
- participants reported that they are living in unsafe housing situations, some witnessing extreme violence within their apartment buildings;
- some participants make the tough decisions to spend money on medication over food;
- many participants are forced to live in environments where there is an abundance of alcohol and drug use;
- the Portable Housing Benefit application process is reported to be cumbersome for the majority EIA recipients; and
- participants stated that the process for qualifying and maintaining their status as an EIA recipient is often demeaning and cumbersome.

Community Income and Housing Analysis

Housing Affordability: October 2009 Employment and Income Assistance Manitoba Family Service and Housing 2008-09					
Category	EIA Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
Winnipeg					
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	5,364.00	59.3%	7,380.00	82%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	5,364.00	49%	7,380.00	67.2%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	5,364.00	69%	7,380.00	95%
Brandon					
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	4,980.00	55%	6,228.00	69%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	4,980.00	45.3%	6,228.00	57%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	4,980.00	64%	6,228.00	80%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	4,980.00	55%	6,228.00	69%
Thompson					
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,684.00	5,688.00	59%	7,176.00	74.1%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	11,616.00	5,688.00	49%	7,176.00	62%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	8,874.36	5,688.00	64%	7,176.00	80.1%
Portage la Prairie					
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	4,308.00	47.6%	5,940.00	66%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	4,308.00	39.2%	5,940.00	54.1%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	4,308.00	55.3%	5,940.00	76.3%
Steinbach					
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	4,140.00	45.7%	6,264.00	69.2%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	4,140.00	37.7%	6,264.00	57%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	4,140.00	53.2%	6,264.00	80.5%
Selkirk					
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	n/a	n/a	6,168.00	68.2%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	n/a	n/a	6,168.00	56.2%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	n/a	n/a	6,168.00	79.2%

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Introduction

This objective of this research was to determine whether the rate of Employment and Income Assistance (EIA), as paid by the Province of Manitoba to eligible recipients, is sufficient to obtain and maintain adequate shelter in six urban centres in Manitoba. These communities are: Winnipeg, Brandon, Thompson, Portage la Prairie, Steinbach and Selkirk. Special consideration was given to persons who are experiencing mental illness. In order to find the answer to this research question the following five processes took place:

1. a brief review of the literature regarding mental illness;
2. an examination of the current housing policies and programs;
3. an examination of the current EIA policies and programs;
4. qualitative interviews with individuals who are living with limited incomes; and
5. a brief review of housing characteristics in each community.

Methodology

A mixed methods approach was used, that is, both qualitative and quantitative research processes were employed.¹ Qualitative interviewing may take the form of a focus group or one-on-one interviews with individuals, is usually unstructured and is similar to an everyday conversation. This technique is suitable when exploring the meanings that people attribute to particular life events, and is especially valued for interviewing persons experiencing mental health concerns (Wray *et al*, 2007).

In contrast, a quantitative approach to research has the aim to classify features and construct statistical models in an attempt to explain what is observed. This approach is objective and seeks precise measurement and analysis of targeted concepts. This method was used for the review of housing affordability in Part Three of this report.

Qualitative Approach

A total of twenty-five face-to-face interviews took place with individuals who were either seeking shelter (25%) or were currently residing in rental units (75%). Participants were recruited through responding to “call for participation posters” that were distributed at community-based housing organizations and at FACES: Mental Health Self-Help Organizations (shown below) in Winnipeg.

- Anxiety Disorders Association of Manitoba, Inc.,
- Canadian Mental Health Association, Manitoba Division;
- Partnership for Consumer Empowerment;

¹ To learn more about research methods see: Research Methods for Studying Psycho-Social Change Programs, available at: <http://www.wilderdom.com/research/researchmethods.html>

- Mental Health Education Resource Centre of Manitoba;
- Eating Disorders Self Help;
- Mental Health Works;
- Manitoba Schizophrenia Society;
- Mood Disorders Association of Manitoba, Inc.,
- OCD Centre Manitoba, Inc.;
- Suicide Prevention Education Awareness Knowledge; and
- The Anxiety Disorders Association of Manitoba.

The majority of (95%) of the participants self-identified reported to be experiencing a mental illness and had been clinically diagnosed. In addition, they were recipients of EIA in the **Income Assistance** (Disability) category with the Province of Manitoba. The remaining 5% were recipients of the **General Assistance** (Single Employable) category.

The qualitative interviews were guided by the following four questions:

1. Is the shelter allowance sufficient for you?
2. What can you tell about your cost of living?
3. How do you feel about your current housing situation?
4. What can you tell me about your experiences in locating housing?

Honoraria were given in the form of nutritious food packages. Where it was deemed to be respectful, pictures were taken of the residences and are labelled within this report. In order to maintain confidentiality, no participants were identified.

Quantitative Approach

As stated, a quantitative approach was undertaken for the examination of housing affordability in each community. The following key aspects were reviewed:

- private market rental costs;
- private market rental vacancy and availability rates;
- household characteristics, with a focus on one-person households;
- Income Assistance (Disability) and General Assistance (Single Employable) income rates;
- comparison of EIA rates and the private market rental costs; and
- comparison of Market Basket Measure (MBM) and Low Income Cut-offs (LICO)² with EIA rates;

The ultimate goal was to determine the levels of core housing need based upon housing affordability in each centre. According to Canada Mortgage and Housing Corporation³ (CMHC), renters are in core housing need because their income is too low for them to

² With a 1992 baseline.

³ The Canada Mortgage and Housing Corporation is a federal corporation with powers in the areas of finance, social housing, housing research and development and acts as the advisor to the government in the area of housing.

either obtain and/or maintain housing that is physically adequate, uncrowded and affordable within their local housing market.

Canada Mortgage and Housing Corporation: Core Housing Need

Suitability: This measure examines crowding issues by using the national occupancy standards to determine whether the household has a sufficient number of bedrooms based on family composition.

Adequacy: This measurement examines the condition of the dwelling to determine if the unit is safe, has basic plumbing and is in a reasonable habitable state. Census Canada refers to this measurement as in need of “major or minor repair” to assist in the calculations of core housing need.

Affordability: This is a standard based on a ratio of housing expenditures to the total household income. If a household is paying more than 30 percent of its income for housing then it is considered to be in core housing need.

In analyzing the income levels of individuals in each urban centre, four categories were used:

- Income Assistance (Disability);
- General Assistance (Single Employable);
- Minimum Wage earners; and
- One-person households with a median after-tax income reported in the 2006 Census.

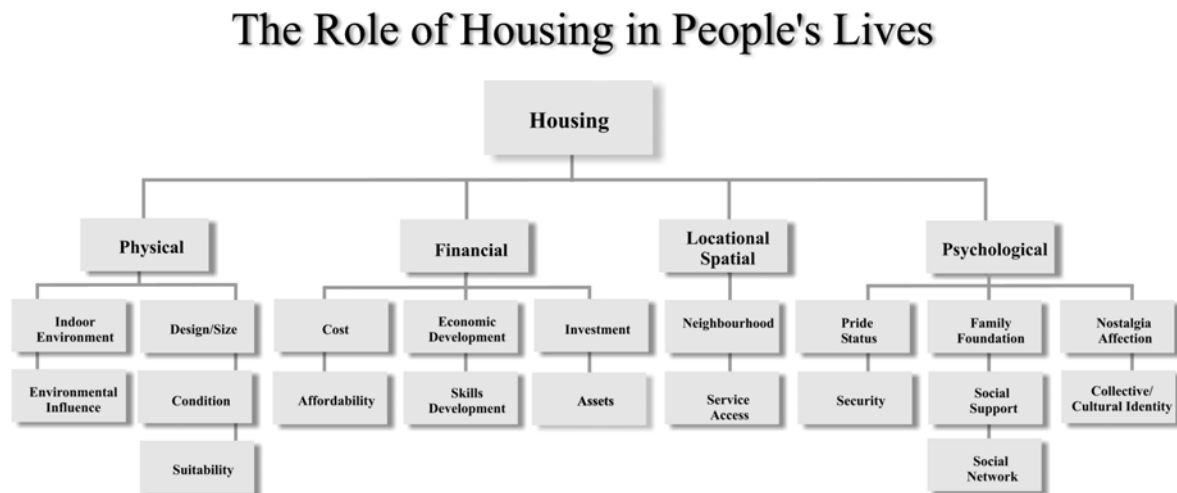
There are four sections to this report. Part One is a brief literature review that looks at mental illness, housing and the Employment and Income Assistance in select communities in Manitoba. This literature review is a snapshot of all these areas and is by no means an in-depth investigation. The purpose here is simply to provide a framework for further discussion on housing affordability for persons on limited incomes in Manitoba. Part Two offers a synthesis of the interviews that took place while Part Three is a brief examination of the levels of housing affordability in each urban centre.

Part One: Literature Review

Home is an area that provides a person a sense of physical and mental security and is a refuge from the outside world. It is a place to strengthen and secure relationships with people that one cares for. It is a centre of activities where one can share their opinions and where a person’s actions and moods are accepted. It supports behavioural activities where one can pursue their hobbies and leisure activities.

A home provides a space for a person to express their tastes, interests and character as expressed through furniture, decoration and meaningful objects contained within their surroundings. Finally, a home shows the social status of an individual (Després, 1991: 97-99).

Figure 1: The Role of Housing In People’s Lives



Source: In Carter (2009). Adapted from Dunn (2003), Platt (1996) and Porteous and Smith (2001).

Mental Illness in Manitoba

Mental illness⁴ is defined as a “serious disturbance in thoughts, feelings, and perceptions that is severe enough to affect day-to-day functioning” (Mood Disorder Society of Canada, 2009:4). Mental illness can present itself in many forms - mood disorders, anxiety disorders, schizophrenia, and others. Symptoms vary from mild to severe and are characterized by abrupt or chronic alterations in thinking, mood or behaviour within an individual (Canadian Mental Health Association).

⁴ It is important to understand the differences between intellectual disabilities and mental illness. An intellectual disability is commonly referred to as a *developmental disability* and is used to describe a condition that significantly affects a person’s ability to learn and use information. An intellectual disability is often diagnosed in childhood and continues lifelong.

The multiple risk factors for mental illness are: genetics, poverty, violence and marginalization – along with the interactions among these factors (AMIMH Manitoba, 2009:4). Mental illness can affect all aspects of an individual's life, education, work and community involvement, and personal and family relationships.

The actual numbers of persons affected by mental illness in Manitoba is unknown.⁵ In 2001, the Manitoba Centre for Health Policy (MCPH) estimated that 133,000 individuals were treated for a mental illness in the province in a period of one year, of which 17% were recipients of EIA. More recent estimates are that 24% of Manitoban's experience a serious mental illness or substance abuse while an additional 13% has a mild mental illness (AMIMHM, 2009).⁶

Community support is provided for persons experiencing mental illness by organizations such as the Canadian Mental Health Association (CMHA) and the Manitoba Regional Health Authorities. In 2006, the Mental Health Advisory Council⁷ released a report that praised the work of the CMHA and their resources offered to the community. They also identified that more support to this organization is needed.

“The mental health system is complex, if you ask a lot of questions you can get through it and access resources, but if you're on your own with no one to help and support you, you can't. That's why you see people living on the street. The CMHC's resource guide is a great tool but...housing is horrible... resources are getting better, but many people are not patient enough to wait two months and longer to get a resource” (Mental Health Advisory Council, 2006/07:13).

In 2008, key stakeholders in Manitoba were brought together for a *Provincial Advisory Committee on Mental Health, Housing and Related Support Services*. It was again recognized that persons living with mental illness face serious challenges in locating safe and affordable housing. A lack of supports was identified as an obstacle for individuals in maintaining housing (Province of Manitoba, 2008:4).

Individuals often lose their income because of long periods of illness and re-occurring visits to the hospital. In 2004, the MCPH reported that individuals from the lowest income areas have the highest hospitalization rates for both mental and physical illnesses. In particular, they found that in Brandon and Winnipeg, there was a strong tie between mental illness and income levels (2004:2).⁸ They also reported that hospitalization rates were higher for those on EIA in Manitoba.

⁵ In 2004, the Manitoba Centre for Health Policy promoted the need for a consistent province-wide mental health data collection system (p.4).

⁶ The Alliance on Mental Illness and Mental Health in Manitoba is a group that formed in 2002 and is a coalition of mental illness and mental health consumer, family, advocacy and professional organizations working collaboratively. For further information see: http://www.manitoba.cmha.ca/bins/content_page.asp?cid=284-683-759-2284

⁷ The Mental Health Advisory Council grew out of the Winnipeg Regional Health Authority Mental Health Program.

⁸ Between 1997 and 2002 the use of health care services by Manitobans were examined by the Manitoba Centre for Health Policy.

“The income-assistance group were hospitalized 2.5 times as often as the non-assistance group. Once hospitalized, those receiving assistance, stayed longer, 32 days on average compared to the 19 days for the group not on assistance (MCHP, 2004:3).

Persons with a psychiatric disability often struggle to survive on social assistance payments (Alexander, 2009). Relying on government transfers is difficult especially when one is concerned about their mental health. In 2009, the Standing Committee on Social Affairs, Science and Technology heard testimonials from experts across Canada confirming that,

...“the amounts of income provided are inadequate, the income flow is often insecure and unreliable, and the supports too often entangle people in programs and policies that make escape almost impossible” (p.30).

Once discharged from hospital, many people resort to seeking substandard housing in rooming houses or in single room occupancy hotels while others find themselves without shelter at all. In *Out of the Shadows at Last*,⁹ it was reported that close to 40% of those considered to be “homeless” experience mental illness (2006). The Mood Disorders Society of Canada estimates that 86% of people without shelter have had either a mental illness or substance abuse diagnosis (2009:19).

“People end up in jail for nuisance offences because they are mentally ill, alone in the community and unsupported. People are homeless - on the streets, mentally ill, without shelter or help. People die – because they could not get the help they needed for their mental illness” (AMIMH 2009:11).

The loss, or inability to locate and maintain housing, hinders recovery and negatively impacts the quality of life. In the absence of adequate support, many individuals attempt to manage their symptoms through the use of alcohol and drugs - behaviour that often leads to substance dependence. For some, substance misuse is also a key contributing factor in the loss of housing (Russell: 2004).

The co-occurrence of mental illness and substance misuse is much more common than not (Russell, 2004). For example, almost 50% of those who suffer from schizophrenia are likely to have a substance use problem. Substance misuse goes up 60% for those people with a diagnosis of depression or bipolar disorder (p. 41).

Not surprisingly, persons who lack adequate shelter use emergency services far more often than the general population. A lack of shelter puts tremendous stress on resources and drives up costs in the healthcare and justice systems.

“The cost of supporting someone with serious mental illness to live in the community is \$34,418. The cost of keeping someone in the hospital with serious mental illness in the hospital is \$170,820 per year (Mood Disorders Society of Canada, 2009: 5).

⁹ *Out of the Shadows at Last: Transforming Mental Health, Mental Illness and Addictions Services in Canada* is a report by The Standing Senate Committee on Social Affairs, Science and Technology released in 2006. Report available at: <http://www.parl.gc.ca/39/1/parlbus/commbus/senate/Com-e/SOCI-E/rep-e/rep02may06-e.htm>

There are over one million working Canadians that take care of a person diagnosed with a mental illness. One-third of these care-givers claimed that it interfered with their own employment due to chronic health problems, depression and excess stress when the burden of work or care giving increases (Citizens for Mental Health, 2004).

Family members must make difficult decisions regarding housing, forms of treatment or hospitalization on behalf of their loved ones. As part of the *National Profile of Family Caregivers in Canada* study,¹⁰ caregivers expressed a need for an increase in home and community services. Approximately 58% of those surveyed responded by stating that there was no one else available to provide the care for their loved one (Health Canada: 2002). In Manitoba, the AMIMH reported that families are frightened for the well-being of their loved ones because they can not get help when it is needed (2009: 11).

Predictably, stable housing provides individuals an environment in which they are better able to deal with mental health and substance use. The Schizophrenia Society asserts that that the most effective approach to recovery involves active participation of the individual and family in ongoing treatment and community supports as highlighted in the text box below.

1. Access to mental health worker, occupational therapist, proctor, PACT team, etc. Crisis Intervention services (Stabilization Units, Mobile Units, brief therapy counselors, etc.);
3. Peer support (Peer Support Specialist, self-help groups) – peer support can lead to improved self-esteem, self-worth and the development of social networks that help to reintegrate people with schizophrenia into society;
4. Vocational rehabilitation leading to meaningful employment and/or volunteer work;
5. Safe and affordable housing of choice (independent, supportive or supported);
6. A full range of services and supports such as housing, income and employment opportunities Individuals diagnosed with a mental illness such as schizophrenia should not have their income support restricted immediately upon securing employment. Often this creates undo hardship, particularly when the employment is temporary and low paying;
7. Meaningful family engagement (family psycho-education, family planning, etc.); and
8. Sufficient trained staff working in a coordinated manner to meet the needs of the population in a particular area.

Source: The Schizophrenia Society (2009) Submission to the Mental Health Commission of Canada.

¹⁰ A total of 343 informal and family caregivers were interviewed. The most common diagnoses of their loved ones were mood disorders (63%), followed by schizophrenia (27%) and anxiety disorders (17%).

Recovery for individuals with a mental illness involves prevention, management and ultimately a cross-sectoral collaboration beyond the health system to address the broad determinants of health. An integrated approach must address housing, employment, income, education, discrimination and citizenship. Ultimately, recovery must be person-driven.

Key Summary Points

This research in this section revealed the following key points:

- close to 50% of persons with disabilities have other physical ailments;
- people who experience mental illness are twice as likely to be hospitalized for physical health conditions;
- people experiencing mental illness face serious challenges in locating safe and affordable housing;
- the loss, or inability to locate and maintain housing, hinders recovery and negatively impacts the quality of life;
- the co-occurrence of mental illness and substance misuse is much more common than not;
- persons who lack adequate shelter use emergency services far more often than the general population; and
- family members are often overwhelmed and must make difficult decisions regarding housing, forms of treatment or hospitalization on behalf of their loved ones.

Housing in Manitoba

Similar to the importance of a home to the individual, housing has also strong links to community and urban development. Figure 1 illustrates how Maxwell conceptualizes housing as a stabilizing and facilitating role that directly ties to economic and social links a person to the community.

Figure 2: Housing as a Stabilizing Factor



Source: Derived from Maxwell, 2004

The Province Manitoba¹¹ provides strategic planning, develops new housing policies, programs and initiatives and corresponding legislation and regulations. In contrast, municipalities are responsible for the regulatory environment. Their primary involvement is found in control of zoning, land use regulations, property taxation, land development and sub-division design, occupancy by-laws and standards of maintenance.

It should be stated at the outset that Canada does not have a national housing program. In 1996, the federal government announced plans to download most federal housing programs to the provinces and territories. This step, and federal funding cuts in 1993,

¹¹ Prior to 2010, the *Manitoba Family Services and Housing* was responsible for Employment and Income Assistance and Housing Programs and Initiatives. The *Department of Manitoba Family Services and Consumer Affairs* is now responsible for the Disability Programs and Employment and Income Assistance Division while the *Housing and Community Development Department* is now responsible for Subsidized Rental Accommodations, Rent Assistance and Housing Programs and Initiatives.

reduced the number of new affordable units dramatically. Provision for public funding for subsidized housing withered in the 1990s (Prince, 1998).

The levels of private rental development had also slowed following a building boom in the 1980s (Ibid). Over the past decade or so, rental construction has accounted for less than 9% of all housing starts in Canada (FCM, 2008:15). The private market provides over 90% of the rental housing in Manitoba (Carter, 2009:30). Of these, 10.3% are in need of major repair (CMHC, 2009).¹²

The remaining rental units are found in social housing. Social housing in Canada refers to government owned (or financed) housing projects and non-profit units developed by charitable agencies such as community organizations, cooperatives and churches. The underlying goal of public housing is to provide quality housing at an affordable rent to low income seniors, families and others with an identified need.

The Manitoba Housing and Renewal Corporation (MHRC) was created in 1967 and operates as the delivery arm for federal/provincial cost-shared social housing programs and other capital programming provided by the province. The MHRC provides subsidies for about 36,300 housing units developed under various federal/provincial housing programs and supervises the administration for 5,700 units managed by non-profit sponsor groups (Manitoba Family Services and Consumer Affairs, 2009).

The Manitoba Housing Authority (MHA) functions as a property management arm of the MHRC. The objective of the MHA is “to maintain and improve the quality of its existing housing stock, and to provide an effective housing service to Manitobans of low and moderate income and to those with specialized needs.”¹³ The MHA administers and manages approximately 13,000 housing units. The housing is targeted to households whose income is too low to obtain affordable, suitable and adequate accommodation in the private market without spending more than 30 per cent of household income on housing costs. Priority for entry into public housing is determined on an assessed need basis of core need (Manitoba Family Services and Consumer Affairs, 2009).

The Objectives of the Manitoba Housing and Renewal Corporation

- enhance the affordability of, and accessibility to, adequate housing for Manitobans, particularly those of low to moderate incomes or those with specialized needs;
- to maintain and improve the condition of existing stock; and
- to stimulate and influence the activities of the housing market to the benefit of Manitobans as a whole.

An extensive operational review of Manitoba Housing (October, 2007) revealed serious

¹² To see more information, see Appendix One.

¹³ The Manitoba Housing Authority bases the rental rates as “on a rent-geared-to-income ratio of 27% of the household income for one to five bedroom apartments. Rental rates for studio apartments are based on a rent-geared-to-income ratio of 25% of the household income (MHA, <http://www.gov.mb.ca/fs/housing/mha.html#rates>).

concerns that need to be addressed in the delivery of public housing in Manitoba. The following list highlights some, but not all of these concerns, as put forth by the independent consulting firm, KPMG:

- a perceived lack of adequate funding for Manitoba’s social housing program;
- the tenant intake process was deemed long and labour intensive; and
- the housing stock is relatively old and its condition has been deteriorating for sometime without significant action.

KPMG summed up their review by adding a score of 45% and suggested that a score closer to the 75% range would fulfill “a well functioning organization, one that is capable of meeting its legislated mandates, vision, and mission” (KMPG, 2004:50).

Carter offers a more recent assessment of housing in Manitoba (2009:4). For the purpose of this report, there are four main observations to draw from his review:

- the supply of affordable housing is too limited to adequately address the need;
- the existing portfolio of Manitoba Housing units are in need of extensive modernization, renovation and repair;
- the federal funding is not sufficient to address the housing needs of those with very low incomes; and
- the types of people in need of housing has expanded and are characterized by a more complex set of social and affordability issues.

Carter and Polevychok estimated that a total of 29.2% of unattached individuals are living in low-income levels in Manitoba, a reduction of 5.8% since 1997.¹⁴ There are also close to 12,000 households that are at risk for “shelter poverty” across the province (2009: 5).

In many cases, people with limited incomes are left to choose substandard housing as there are relatively few options available. In 2002, Distasio *et al* estimated that there are close to 4,000 rooming house units in the downtown area of Winnipeg, many of which are said to be inadequate in living conditions (p.8).

Common Private Rental Units for one-person households with limited incomes in Manitoba

Bachelor Apartment is a self contained unit, typically with a small kitchenette for cooking and a private washroom.

Rooming House Unit is a typical space of 10’ by 10’ and has few amenities, such as laundry, individual washrooms or food preparation areas. Residents are supplied with a simple bureau, bed and bedding.

SRO Hotel is typically the same as a rooming house but is housed within a hotel and has common washrooms on each floor (some are equipped with in-suite washrooms, but very few) a beverage room and a restaurant with limited operating hours.

¹⁴ This number is based upon the most recent statistics, 2006.

In a later study, Distasio *et al* reported that out of the approximate 1,000 tenants in single room occupancy (SRO) hotels in the downtown area of Winnipeg, 83% were recipients of EIA benefits (2005:33). Many SRO hotels in Winnipeg continue to be demolished or renovated displacing the individuals who reside in them.¹⁵

Currently, a Main Street hotel (with 50 rooms) is used by the Province as an emergency shelter paying the hotel owner \$500.00 per month for each tenant. Many of these rooms are in substandard condition (photo of rooms on page 23).

SRO hotel managers and staff often find themselves in the care-giving role and report that they regularly perform the function of social workers in that they shuffle “patients” to their appointments. Some of their tenants are violent, and are a real danger to other residents who are also vulnerable. Residents are frequently evicted out of other places and then shifted around to places that are willing to take them.

Proprietors feel that there is little respect for their business or their safety of themselves, their staff or their residents. They reported that there was often considerable damage to their facilities in which they receive no compensation. As a result, the operators often downgrade amenities in rooms, rather than upgrade, to mitigate losses. One frustrated hotel manager explained about her plight with a tenant,

“The challenge here is that he is difficult to find housing for. He has even been kicked out of the Winnipeg Hotel. He is banned from the Salvation Army and Siloam Mission. There is no personal care home in the city that will take him. He needs to be a patient at Selkirk Medical Centre, but who is responsible? He can be very stubborn and difficult to comply” (Winnipeg Hotel Manager, 2009).

In addressing a future housing trend, Carter argues that the Province must be prepared for the rise of the aging population and migration to urban centres especially persons of Aboriginal descent. Carter forecasts that there will be an increase in the housing needs for special needs groups such as single parents, people who experience mental illness and physical difficulties, youth aging out of care and ex-offenders (2009:15).

Notable Housing Programs and Policies in Manitoba

In the spring of 2007, the Province of Manitoba announced \$188 million in funding for a multi-year strategy that includes *HomeWorks*, a \$104.5 million, three-year program targeting affordable homes for limited income Manitobans. Also included is *HomeFirst*, a three-year, four pillar strategy that will fund towards the development of new rental and homeowner units.

¹⁵ In the past twenty-five years there has been an estimated loss of seven hotels along the Main street area. Close to 135 units lost in the past five years alone. Today, there are close to 637 rooms located in the inner-city.

The housing strategy includes repair and conversion options and provides homebuyer down payment assistance and rent supplements. Since March 31, 2009, 162 units were underway (or completed) and another 429 units were approved with a combined total of 591 (Manitoba Family Services and Housing, 2008/09 Annual Report).

The **Rent Supplement Program (Regular)** program is designed to assist low to moderate income families and elderly households to obtain suitable housing in the private rental sector.¹⁶ In order to be eligible, persons must **not be** in receipt of any other shelter allowance or rental subsidy program assistance. While the average monthly supplement increased by \$16.00, the number of eligible units subsidized were reduced by 427 since 2006/07 (Manitoba Family Services and Housing, 2008/09:46).

Figure 3: Manitoba Rent Supplement Program, Average Number of Subsidies



Source: Manitoba Family Services and Housing Annual Report, 2008/09:46

The **Rent Supplement Program: Affordable Housing Initiative (AHI)** is five-year joint venture of the federal and provincial governments. This program was developed to increase the supply of affordable rental units and new housing available in Manitoba.

This program is targeted towards low-income families, elderly and special needs households. The goal is for these households to obtain affordable, adequate and suitable housing in the private rental sector and in non-profit affordable housing projects.

Implemented in 2006, the **Manitoba Shelter Benefit (MSB)** is available to low income seniors, families, persons with disabilities. The MSB is also available for some individuals receiving income assistance to help in paying their rent. In order to be eligible for the MSB for Persons with a Disability, more than 25 % of household income must be spent on rent.

¹⁶ Within this program, the province enters into an agreement with owners and/or operators of the private rental stock and the province subsidizes the difference between the market rent charged by the landlord and the rent-geared-to-income rate paid by the tenant.

A person may also be eligible if they have a spouse or common-law partner with a disability, or have an adult dependent with a disability living at home who does not pay rent.

The eligible amount of the MSB is \$210 per month (as of January 2009). In the fiscal year of 2007/08 there were a total of 14, 899 recipients with an average payment of \$32.00 (EIA) and \$148.00 (Non-EIA) (Manitoba Family Services and Housing Annual Report, 2008/09:44).

If you rent from Manitoba Housing, or receive another type of housing benefit you are **not eligible** for the MSB for Persons with a Disability.

The **Portable Housing Benefit (PHB)** was established in 2008 and **has limited** availability in Winnipeg, Brandon and Thompson. This program provides EIA recipients, who have been enrolled on the basis of a “mental health disability” a supplement of \$200.00 per month. During the fiscal year of 2008/09 there were sixty-four participants in the program with an average monthly benefit of \$161.00 (Manitoba Family Services and Housing Annual Report, 2008/09:44).

The PHB offers flexibility in housing choices and is delivered through community agencies that are funded to provide individuals who experience mental illness with housing supports.

The Canadian Federation of Apartment Associations (CFAA) insist that direct assistance to low-income renters is the single most cost-effective way to reduce housing affordability problems. The association favours the PHB in that it allows renters to choose their lodgings that best suit their needs (2005:1).

“The private sector has the ability to supply more housing; it is the household’s low income which creates what is called a housing problem. The best way to address affordability is through the portable housing allowances” (Canadian Federation of Apartment Associations, 2008:2).

Section Summary Points

- the private market provides over 90% of the rental housing in Manitoba;
- the supply of affordable housing is too limited to adequately address the need;
- the types of people in need of housing has expanded;
- the housing stock is relatively old and its condition has been deteriorating for sometime;
- close to 29% of unattached individuals are living in low-income levels in Manitoba;
- there are approximately 12,000 households that are at risk for “shelter poverty” across the province; and
- although the exact figures are unknown, there are approximately 5,000 persons are living in substandard rooming house and single room occupancy hotels. The majority of which are recipients of EIA for their shelter costs.

Employment and Income Assistance (EIA) in Manitoba

“In most provinces the component of social assistance is insufficient to pay the cost of adequate housing, apart from rooms in rooming houses or by sharing small economical units. CFAA supports the increase in social assistance, particularly in areas of high housing costs” (The Canadian Federation of Apartment Associations, 2008:1).

The major objectives of the EIA program are twofold. First, the goal is to help Manitobans in regaining their financial independence by assisting them to make the transition from income assistance to work. Secondly, the program is to provide income assistance to Manitobans in need (Manitoba Family Services & Housing, 2008/09 Annual Report: 70).

The Department of Family Services and Consumer Affairs administers the Income and General Assistance for persons in Manitoba as set out in the Employment and Income Assistance Act (EIAA). The eligibility is outlined in the Employment and Income Assistance Regulation (EIAR).¹⁷ Section 2 of the EIAA sets out what the basic needs are:

“Subject to this Act and the regulations, the Government of Manitoba may take measures to provide to the residents of Manitoba those things and services that are essential to health and well-being, including a basic living allowance, an allowance for shelter, essential health services and a funeral upon death.”

The rates of income support vary depending on which category a recipient falls under.

“Financial assistance is provided to persons in need who are eligible for assistance under *The EIA Act*, including single parents, aged persons, single persons, couples without children, two-parent families, persons with disabilities, persons requiring the protection of a crisis intervention facility, and children whose parents are unable to support them. Eligibility may also be granted under special case consideration at the discretion of the Minister” (Manitoba Family Services & Housing, 2008/09 Annual Report: 70).

For the purposes of this report, Income Assistance (Disability) and General Assistance (Single Employable) are reviewed. Persons who are recipients of Income Assistance, such as disabled persons, are not expected to seek employment; while in contrast, recipients of General Assistance are eventually expected to work. Section s. 5 (1) (a) outlines the entitlement of assistance for disabled or elderly persons in Manitoba:

¹⁷ The Employment and Income Assistance Act can be accessed at: <http://web2.gov.mb.ca/laws/statutes/ccsm/e098e.php> while the Employment and Income Assistance Regulation can be accessed at: <http://web2.gov.mb.ca/laws/regs/pdf/e098-404.88r.pdf> The Administration Manual for EIA for the Department of Family Service and Housing can be accessed at: <http://www.gov.mb.ca/fs/manulas/eia/index.html?/index.html>

“Who, by reason of age or by reason of physical or mental ill health, or physical or mental incapacity or disorder that is likely to continue for more than 90 days, are either unable to earn an income sufficient to meet their basic necessities; or are unable to care for themselves and need to be cared for by another person or are in an institution or home for the aged or the infirm.”

Basic personal needs paid to recipients of EIA include funds for food, shelter, clothing, utilities, and transportation to medical appointments, as well as certain health related costs. If shelter costs are needed, they are given in addition to the basic rates. Shelter costs are often paid by EIA directly to the landlord.

“Shelter allowance is often, and perhaps usually, paid directly to the landlord, not the tenant. In Manitoba, this happens something like 80% of the time” (Steele, 2007:70).

For persons with disabilities an automatic supplementary benefit of \$105.00 per month is provided to assist with the additional cost of a disability. Persons with disabilities are also eligible for basic items such as telephone rental costs and a monthly amount for coin laundry.

Employment and Income Assistance Rates in Manitoba

Table 1 highlights the rates for **Income Assistance** (Disability) in Winnipeg, Brandon, Steinbach, Portage la Prairie and Selkirk. The rate for Shelter Allowance **without utilities** is \$243.00 while the tables below show that **with utilities**, the allowance is increased to \$285.00.

Table 1: Income Assistance (Disability) Winnipeg, Brandon, Steinbach, Portage la Prairie and Selkirk Manitoba Family Service and Housing 2008-09		
	Monthly (\$)	Annual (\$)
Basic Assistance	331.40	3,976.80
Automatic Allowance	105.00	1,260.00
Shelter Allowance (with utilities)	285.00	3,420.00
Shelter Benefit (Average Payment: \$32)	32.00	384.00
Total	753.40	9,040.80
Portable Housing Benefit (Average Payment)	161.00	1,932.00
Total (with Portable Housing Benefit Average Payment)	914.40	10,972.80

Source: Manitoba Family Services and Housing Annual Report 2008/09 and Manitoba Family Services and Consumer Affairs, 2010.

Table 2 illustrates the rates for **General Assistance** (Single Employable) in Winnipeg, Brandon, Steinbach, Portage la Prairie and Selkirk.

Table 2: General Assistance (Single Employable) Winnipeg, Brandon, Steinbach, Portage la Prairie and Selkirk Manitoba Family Service and Housing 2008-09		
	Monthly (\$)	Annual (\$)
Basic Assistance	331.40	3,976.80
Shelter Allowance (with utilities)	285.00	3,420.00
Shelter Benefit (Average Payment)	32.00	384.00
Total	648.40	7,780.80

Source: Manitoba Family Services and Housing Annual Report 2008/09 and Manitoba Family Services and Consumer Affairs, 2010.

Individuals living in Thompson, The Pas or Flin Flon or individuals who live within 16 kilometres of these communities are eligible for the **Northern Allowance**.¹⁸ Table 3 shows the rates for Social Assistance in Thompson for persons within the category of **Income Assistance** (Disability). For persons who fall within the category of disability, the basic assistance rates, **without shelter costs**, are \$349.73 per month (\$4,196.76 annually). When the costs of shelter **are factored in**, the rate per month is \$385.23 or \$4,620 annually.

Table 3: Income Assistance (Disability) Thompson, Northern Allowance Manitoba Family Service and Housing 2008-09		
Income Assistance: (Disability)	Monthly (\$)	Annual (\$)
Basic Assistance	385.23	4,620.00
Shelter Allowance (with utilities)	285.00	3,420.00
Automatic Allowance	105.00	1,260.00
Average Payment for Shelter Benefit*	32.00	384.00
Total	807.23	9,684.00
Portable Housing Benefit (Average Payment)	161.00	1,932.00
Total with Portable Housing Benefit: Average payment (\$161.00)	968.23	11,616.00

Source: Manitoba Family Services and Housing Annual Report 2008/09 and Manitoba Family Services and Consumer Affairs, 2010.

The following Table illustrates the rates for Northern Allowance in for persons within the category of **General Assistance** (Single Employable). The basic assistance rates, **without shelter costs**, are \$349.73 per month (\$4,196.76 annually). When the costs of shelter **are factored in**, the rate per month is \$385.23 or \$4,620 annually.

¹⁸ Persons living west of Lake Winnipeg and north of the 53rd latitude, or east of Lake Winnipeg and north of latitude 51° 12', and are living in an independent living situation, may be eligible for Northern Allowance. See http://www.gov.mb.ca/fs/eiafacts/basic_assistance.html

Table 4: General Assistance (Single Employable) Thompson, Northern Allowance Manitoba Family Service and Housing 2008-09		
Income Assistance (Single Employable)	Monthly (\$)	Annual (\$)
Basic Assistance	422.53	5,070.36
Shelter Allowance (with utilities)	285.00	3,420.00
Shelter Benefit (Average Payment)	32.00	384.00
Total	739.53	8,874.36

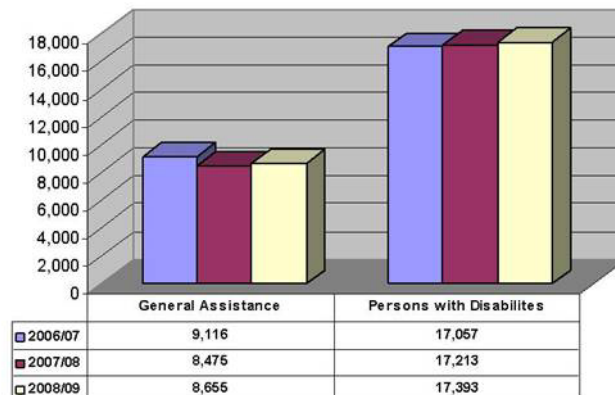
Source: Manitoba Family Services and Housing Annual Report 2008/09 and Manitoba Family Services and Consumer Affairs, 2010.

The Number of EIA Recipients

EIA provided assistance to an average monthly caseload of 31,137 in their fiscal year of 2008/09. This represents an increase of 0.63% from the previous year (Manitoba Family Service and Housing Annual Report, p.70). This includes the categories of Children, Single Parents, Aged, Crisis Facility Cases, General Assistance, Special Cases and Disabled.

The estimated number of General Assistance (Single Employable) recipients has **reduced** by 461 since the 2005/06 fiscal year. In contrast, the estimated number of Income Assistance (Disability) recipients has **increased** by 336.

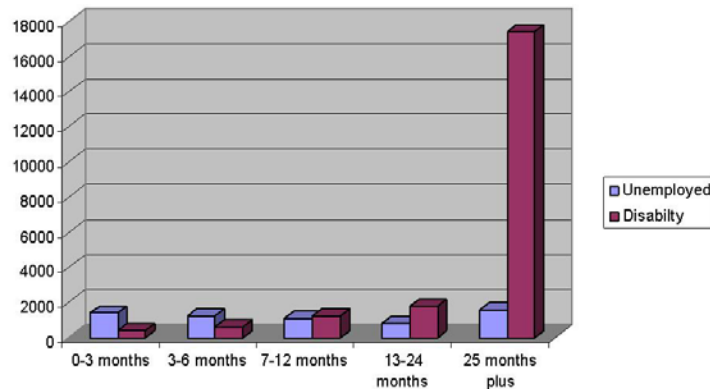
Figure 4: Number of EIA Recipients 2006-2009



Source: Province of Manitoba Annual Reports, 2006-2009.

As previously stated, people who experience mental illness are twice as likely to be hospitalized for physical health conditions such as circulatory, respiratory, digestive and other ailments (Alexander, 2009). Although somewhat dated, statistics in Figure 5 shows that that, in Manitoba, those who are within the category of disability tend to have a longer duration within the system than those who do not.

Figure 5: Durations of EIA Recipients



Source: Human Resources and Skills Canada: 2005.

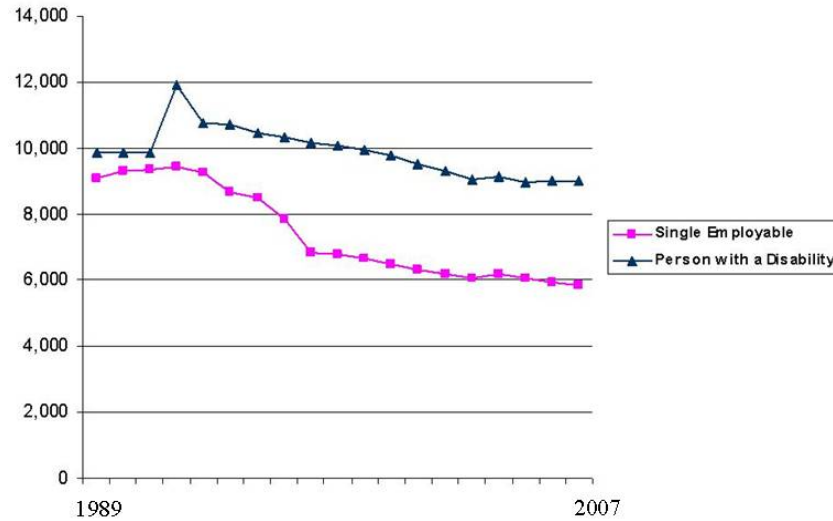
Table 5 shows the decline in EIA rates from 1989 to 2007 in constant dollars. During the same timeframe, the cost of living has increased by approximately 49%. When adjusted for inflation, EIA incomes in Manitoba peaked in 1992. The peak amount for General Assistance (Single Employable) was \$9,419. This represents a decrease of 38.1% (\$3,593) by 2007. The 1992 peak amount for the person in the Income Assistance (Disability) category was \$11,901 representing a decrease of 24.2% (\$2,875) by 2007.

Table 5: Total EIA Incomes over Time in Constant Dollars (\$) Province of Manitoba			
Year	General Assistance (Single Employable) (\$)	Income Assistance (Disability) (\$)	Total of Persons Receiving EIA, all categories (Including families etc.)
1989	9,079	9,863	n/a
1990	9,301	9,842	n/a
1991	9,362	9,852	n/a
1992	9,419	11,901	n/a
1993	9,271	10,763	n/a
1994	8,649	10,703	n/a
1995	8,478	10,477	85,200
1996	7,855	10,309	85,800
1997	6,846	10,146	71,100
1998	6,783	10,052	72,700
1999	6,666	9,963	68,700
2000	6,494	9,762	63,300
2001	6,336	9,521	60,500
2002	6,202	9,315	60,100
2003	6,040	9,065	59,000
2004	6,169	9,134	60,800
2006	6,065	8,966	60,900
2007	5,952	9,011	n/a

Source: Derived from National Council of Welfare, 2008, p.70 and Fact Sheet # 6, August 2006.

The Figure below highlights that, between the years of 2000 and 2007, EIA incomes were at their lowest levels.

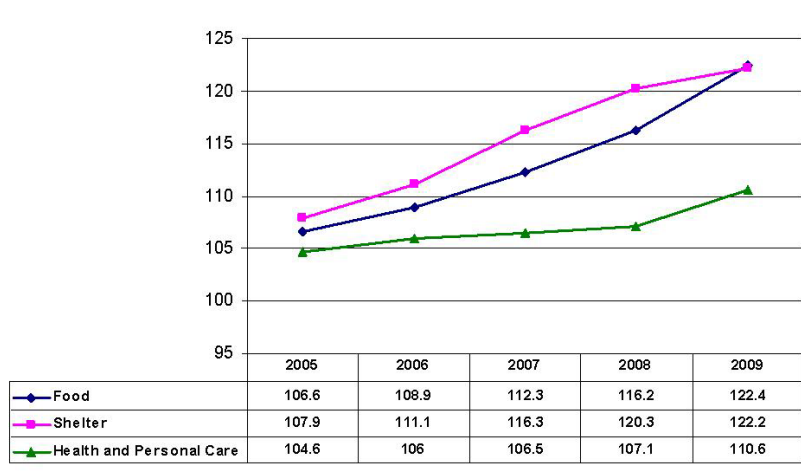
Figure 6: Total EIA Incomes over Time in Constant Dollars (\$) Manitoba



Source: National Council of Welfare, 2008, pages. 74 & 75.

The rate of inflation was 2.7% in 2008 while through-out the province, the average rent increase was 3.2% (CMHC: 2009). The two main drivers of inflation were food and energy, the latter of which has contributed to the increase shelter costs for both the individual who is renting and the housing supplier (Statistics Canada: 2009).

Figure 7: Consumer Price Index, Manitoba, 2005-2009 (2001=100)



Source: Statistics Canada <http://www40.statcan.gc.ca/cbin/fl/saveas-eng.cgi>

In 2007, it was announced that the federal government would allocate 75% of the Canada Social Transfer (CST) funds targeted for social services and social assistance. However, it has been argued that these funds will have no real affect in ensuring increased funding

for social services due to the lack of national standards or conditions (National Union of Public and General Employees, 2007:15).

Moreover, the provinces are under no obligation to direct funds towards social services. In fact, there is forceful competition for federal funding by the health and education sectors (Ibid, 15).

Section Summary Points

- the number of units subsidized under the Rents Supplement Program has decreased;
- in 2008, over 50% of Manitobans who used food banks were EIA recipients;
- the numbers of persons with disabilities and receiving EIA is increasing while the total number of EIA recipients has decreased since peaking in 1996;
- the EIA benefit rates have decreased since peaking in 1992;
- between 2000 and 2007, EIA rates have been at their lowest levels (since 1989, in constant dollars);
- the rate of inflation in Manitoba was 2.7% (2008) while the average rent increase was 3.2%; and
- the price of food, shelter, health and personal care has been rising steadily.

“The low wages and frozen welfare rates create the terrible choice faced by the working poor and two-parent families, single mothers, and people with physical and mental disabilities or mental illness, people who need education and training and others who have been forced by circumstances onto welfare: Feed themselves and their kids or pay their shelter costs.

Money that should have gone to food is used to pay rent and utilities. The food budget is stretched by using a food bank. It’s only a partial solution. Our clients receive only enough food for four or five days out of a month” (Northcott, 2008).

Part Two: Discussions with Individuals Receiving EIA in Manitoba

“Yes, it is demeaning living on Social Assistance, especially when you are in a low point in your illness.” (Study Participant)

As outlined within the introduction and methodology section, a total of twenty-five face-to-face interviews took place with individuals who were either seeking shelter (25%) or were currently residing in rental units (75%). The interviews were guided by the following four questions and are summarized below.

- Is the shelter allowance sufficient for you?
- What can you tell about your cost of living?
- How do you feel about your current housing situation?
- What can you tell me about your experiences in locating housing?

Question One: Is the shelter allowance sufficient for you?

The participants were very clear in their responses that the shelter allowance was not sufficient when seeking and maintaining affordable housing. Two participants felt that if their EIA rates were raised, even slightly, it would improve their housing situation.

“The Shelter allowance rate is absolutely insufficient. If they gave at least \$340 or \$330 per month there would be more places to rent.”

“I have been on disabilities for nine years. If the government would just give an extra \$100 I could find a better place to live.”

“If we had more money we could eat better and have a better place to live.”

The photo in Figure 8 depicts an SRO hotel room where an interview took place with a study participant. The tenant is a recipient of Income Assistance (Disability). This hotel is currently funded by the province under the category of an emergency shelter. The Province of Manitoba pays the hotel owner \$500 per month (\$6,000 per year) for each tenant. There are 51 rooms within this facility meaning that the province pays an annual fee of \$255,000 for these accommodations.

Figure 8: Photo of Living quarters in a Single Room Occupancy Hotel, Main Street Winnipeg



Photo: Susan Mulligan, 2009

The participants were adamant that the current rates that were provided to them are not enough. Clearly, for some the only option is to live in rooming houses and SRO hotels.

“I can’t survive on what Social Assistance gives me. I can’t afford a bachelor or a one-bedroom; I have to live in a rooming house.”

“I would like to ask the government to spend the month in a place for \$285 and then ask them how they survived.”

“For \$285, I have to live on Main Street, Skid Row, in unsafe areas.”

Question Two: What can you tell about your cost of living?

The study participants expressed concerns that their basic needs were not being met under the current EIA rates. The financial shortages were mainly concerned with food, furniture, and clothing.

“The cost of living on SA is not enough. Only way to survive is to go to food banks. I get \$136 for food because I need a special diet. If I did not get that I would be eating Kraft dinner and hamburger all the time.”

“People have to take money out of their budget for food to pay the extra rent.”

“The price of food has doubled since then and rent has gone up by one third. I am on disability and there is not enough money, the cost of living needs to be balanced. The government has the money but they take care of families and children first.”

The Figure below shows the conditions of food preparation areas for three study participants.

Figure 9: Photo of Food Preparation Areas in Three SRO Hotel Units, Main Street Winnipeg



Photos: Susan Mulligan, 2009

Two participants claimed that money from their “basic needs” budget was taken directly by EIA and paid to the landlord for rent.

“I get \$300 for rent, my rent is \$500. Social Assistance takes out the rest (\$200) from my food and baby allowance to pay my rent. I have \$219 to live on for the month. It’s hard, not enough. Diapers and milk is expensive for my baby. My family tries to help me.”

“They take the extra rent costs from my food budget.”

Food banks are used to assist individuals when shortfalls for rents occur.

“Food banks are bloody demeaning to go to. I am under pressure, the rent dips into my food budget.”

“There is always shortfall the end of the month. I will always be depressed and sleeping in my room then and food banking it because at the end of the month I will have nothing.”

Respondents reported that their health was in jeopardy as a result of the lack of finances to support proper nutrition.

“It is very demeaning living on Social Assistance. The medication makes me eat. I have very poor diet and I am gaining weight.”

“I have choices: pills for my headaches over food, these are the simplest choices.”

One person spoke of relying on family members for clothing yet others had difficulty in purchasing furniture.

“My sister has to buy me clothes; I have no money for that.”

“I can’t afford furniture so I look for places that come with it.”

“I can’t buy anything new except for a grandpa’s old suit. I bought old shoes once and got a foot fungus that took three months to heal.”

Question Three: How do you feel about your current housing situation?

Safety was a real concern for many. Two people spoke of extreme violence within their buildings while others commented about the negative effects of drug use in their surroundings.

“The last place I lived in was a rooming house and my neighbour was murdered for asking for a cigarette. It’s not safe, you feel vulnerable in your own home! They advertised that the place was clean and quiet but there was drinking parties there all the time. I don’t know how I survived. When someone dies for a cigarette it sends a shock into you.”

“I would like to live in a safe environment, without drugs, crack, murders and suicides. Some where they don’t try to steal your last two nickels after paying rent.”

“I live in Manitoba Housing and last week I had someone come after me with a knife in the hallway. In my building, we have murders, suicides and deaths. I pay \$285 per month for rent. I heard that woman scream who was murdered in 2003. You try living on \$285 per month or even \$500 for rent and see how you like it.”

“I live in a Crack house. I live in poverty. How can an increase not benefit me?”

“People with addictions don’t want to live around drug users.”

“Safety is a concern around this area, I am a big man but I am not violent and I don’t want to fight.”

The next photo shows the notice regarding safety procedures that was placed on the door of a rooming house in the inner-city.

Figure 10: Photos of Rooming House Inner City, Winnipeg



Photos: Susan Mulligan, 2009

One person commented on how inadequate housing is particularly challenging for females.

“Safety is an issue on so many levels. For women it is worse, many have had violence in their lives and then find themselves single and looking for housing in an unsafe place.”

The majority, if not all, clearly felt that physical conditions their building is inadequate. One participant suggested that there should be more regulations in place.

“Look at this place; this does not add dignity to your life! I suffer from depression and this adds to it.”

“They need to do more than raise the shelter allowance; they need to regulate the landlords who house people with disabilities. Landlords should not voluntarily be able to rent to people on disabilities. They need to do inspections for cleanliness, maintenance etc. This is taxpayer’s money!

The following photo highlights a sign indicating that there is a lack of water in the shared washroom. There are seven suites within this rooming house. The name of the property owner has been hidden to protect the tenants.

Figure 11: Photo of a Rooming House, Inner-city of Winnipeg



Photo: Susan Mulligan, 2009

Question Four: What can you tell me about your experiences in locating housing?

Persons claimed that simply seeking shelter was difficult. This was due to transportation costs, discrimination, time consumption (difficult when experiencing a mental illness), and lack of adequate and affordable housing.

“Social Assistance pays \$270 for my medications. I get an extra \$50 for disability which brings me to \$320, there is nothing out there to rent.”

“You can’t afford or find transportation to look for apartments so you will settle for the first place crappy place that is within walking distance.”

“It is a full time job just looking for a place to live.”

“There is prejudice out there. When you look for a place and you tell them you have shelter allowance, they say no. When you look for a place in the want ads, you hear that they don’t want you because you are on SA.”

“The hotels are packed it’s much harder to get a room as it once was.”

Seeking shelter was especially difficult for one person who suffers from depression.

“I get manic running around trying to do everything. I am terrified to move, I want to tell them to please leave me where I live, which won’t happen if my rent goes up another \$50.”

“There is a shortage of places, if you want a place you got to pay for it. Before moving here, I lived in scummy rooming houses. They were like that because there was poor upkeep.”

“There is nothing for \$285; at Salvation Army you lose out on food and Board. I don’t like to eat in front of other people. I choke and can’t swallow my food. I need to manage my own food budget.”

Two other people shared their experiences living in a rooming house.

“We used to be caretakers in a rooming house. That place would never pass inspection. The pipes would freeze in the winter and the heat never did work properly. The landlord would double up rents. He would rent one room for two or three people at a time. He was even renting the storage room to two or three people. No-one actually stayed there, but he got the money from Social Assistance. People kept bringing in old mattresses, bed bugs were horrible.”

Two participants argued that there needs to an increase in the housing supply.

“There has got to be an increase in housing stock, no-one is building rental units in Winnipeg. What are you going to do on a pension? A shared accommodation will be my only route.”

“It’s not just a matter of money; it’s a matter of more housing. For some reason there is no easing up on the rental market. I doubt anything will be done; there is a limit to what the tax dollars will do and what the consumers will pay.”

Two people raised concerns about condominium conversions and building renovations within their current housing situation.

“I live in a 55 plus building. They are turning my building into condos and I was just given a three-month notice to get out. I get \$285 for rent and I pay \$345. The rest comes out of my food budget. My doctor had to change my medication because I am

under stress of being kicked out.”

“I live in an apartment for \$618 per month for a one bedroom apartment. Social Assistance gives me \$285 for rent. I get a total of \$930 per month. That leaves me \$312 to live on. They keep doing minor repairs in my building and the rent goes up.

Many participants shared their viewpoints of navigating through the “EIA system.” The following quotes stem from these discussions. Of particular interest is the complexity for qualifying for overall assistance, including the Portable Housing Benefit.

“To find your way round the system alone makes you more physically ill.”

“I have had nine workers in the past 5 years. They all have to get to know me before for anything to get done. It’s like you got to know somebody at EIA to get something.”

“Why do we have to fight so hard as soon as they know we have a mental illness? The burden of proof should be on them to prove that a person doesn’t qualify or have a mental illness.”

“When are they going to realize that I am on a disability and quit screwing around? My issue is with my health and it will be for a long time.”

“It is a painful process when you have to justify why you are the way you are. I feel that I have to explain myself and even apologize for myself.”

Qualifying for the Portable Housing Benefit

“The Shelter Benefit is confusing, once I had six checks given at once because they said I did not qualify and then they said I did. Now I am not getting them again because I moved. I am schizophrenic and I don’t want to obsess about those checks. My Mother is sick and I just want to worry about whether she is okay or not.”

“There is confusion around the Portable Housing Benefit, especially over the application process!”

Earning “Allowable” Money¹⁹

“If you get a job and earn too much money they review our disability qualifications. I got kicked off disability for earning \$50 extra once. They still paid for my medication though. I told them it was a seasonal job and I was getting laid off right away. They still kicked me off disability.”

“Why do we have to prove it to Social Assistance that we are useful?”(Regarding the

¹⁹ EIA recipients must report all the money they receive from any source. EIA will provide persons with the amount of assistance that is the difference between their unearned income and their budget with EIA. For further information see: http://www.gov.mb.ca/fs/eiafacts/unearned_income.html

Volunteer credits and making \$100 per month extra).²⁰

“How do you expect us to get a job or move on when it is a fulltime job accessing all the resources including calling our worker? We call for A and then have to fill out forms B, C, D, E and so on. Just to get things that is entitled to us as humans. Why do we have to fight for our rights as humans?”

Finally, one person offered this statement as a final thought.

“We need accountability in the form of a body comprised of consumers and non-profits with the power to review any EIA decision. There needs to be a way to review and reverse decisions. Why is the EIA information so secret from the people who need it the most? If the government is screwed then we are screwed.”

Section Summary Points

- the participants expressed that their rates are too low to obtain/maintain adequate and affordable housing;
- participants reported that they are living in unsafe housing situations, some witnessing extreme violence within their apartment buildings;
- participants expressed that if their shelter benefits were increased even slightly there would be an increase in their choices in housing options;
- some make the tough decisions to spend money on medication over food;
- many participants live in environments where there is an abundance of alcohol and drug use;
- the Portable Housing Benefit application process is cumbersome for most EIA recipients; and
- participants stated that the process for qualifying and maintaining their status as an EIA recipient is often demeaning and cumbersome.

²⁰ Under a new program, EIA recipients may collect volunteer hours and collect up to \$100 per month that is allowable income.

Part Three: An Examination of Housing Affordability in Six Urban Centres in Manitoba

Part three offers a basic housing analysis for six urban centres in Manitoba: Winnipeg, Brandon, Thompson, Portage la Prairie, Steinbach and Selkirk. This section begins with a review of Winnipeg.

Winnipeg

During the 2006 Census, there were 92,450 rented dwellings or 32% of the total private dwelling count. Since 2001, there has been a reduction of 0.7% of the proportion of renter dwellings while the median monthly rental rates increased by \$55. In contrast, the proportion of owned dwellings increased by 4% while the median monthly payments reduced by \$11.

Table 6: Household Characteristics Winnipeg (Census Metropolitan Area)			
	2001	2006	Change
Population	676,594	694,668	2.6%
Total private dwellings	280,280	291,903	4%
Number of owned dwellings	176,750	189,220	4%
Median monthly payments for owner-occupied dwellings (\$)	755	744	-\$11
Number of rented dwellings	93,115	92,450	-0.7%
Median monthly payments for rented dwellings (\$)	540	595	\$55

Source: Census Canada 2001 and 2006, Community Profiles.

CMHC Rental Market Reports

The CMHC surveys include privately initiated structures with at least three rental units, which have been on the market for three months. These surveys do not include “secondary rental market” or rental units that are found in duplexes, rented single family homes, basement/accessory suites etc.

As of October 2009, there were a total of 53,154 private apartments in Winnipeg representing a reduction of overall units by 506 or .9 % since 2004. The majority of the private apartment stock was found in one-bedroom units (27,336 or 51.4%). Between April and October of 2009 there was a reduction of 1,054 bachelor units while there was an addition of 705 one-bedroom suites.

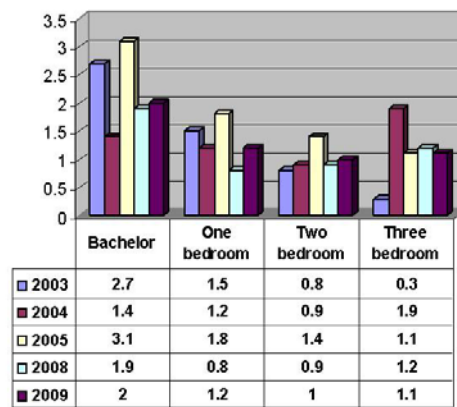
Table 7: Number of Private Apartment Units by Bedroom Type, Winnipeg						
Unit Type	2004	2005	2009 April	2009 October	Changes in Units since 2004	Changes in % since 2004
Bachelor	4,106	4,137	4,747	3,693	-413	-10%
One Bedroom	27,934	27,423	26,631	27,336	-598	-2.1%
Two bedroom	20,429	20,363	21,012	21,054	625	3%
Three Bedroom	1,191	1,123	1,515	1,072	-119	-10%
Total Number of Units	53,660	53,046	53,906	53,154	-506	-.9%

Source: CMHC, Rental Market Reports 2004-2009

Vacancy Rates

A unit is considered **vacant** when, at the time of the CMHC Rental Market Report survey, the unit is physically unoccupied and available for immediate rental (CMHC: 2009). CMHC reported the total vacancy rate for Winnipeg at 1.1% as of October 2009 representing a slight increase (0.2%) since April of 2009. The majority of vacancies were found in bachelor units (2%) followed by one-bedroom units (1.2%). Between April and October of 2009, vacancies for bachelor units rose by 1.5% while all other unit types averaged a raise in vacancies by 0.5%.

Figure 12: Private Apartment Vacancy Rates (%) by Bedroom Type, Winnipeg



Source: CMHC, Rental Market Reports 2003-2009

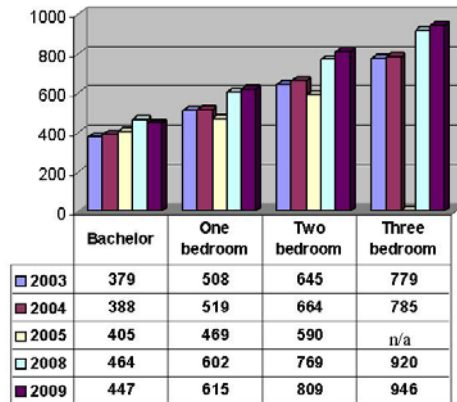
Availability Rates

A unit is considered to be **available** if the current tenant has given (or received) notice to move and a new tenant has not signed a lease; or if the unit is vacant (CMHC: 2009). The availability rates were generally higher than vacancy rates with a total of 2% overall as recorded by CMHC in October 2009. This represents a slight increase since April 2009 where the availability rate stood at 1.4%. The majority of available units are found in Bachelor (3%) and three-bed-room units (2.2%).

Rental Rates

The rental rates for apartments in Winnipeg have increased for all unit types since 2003 ranging from 18% to 25.4%. Most notable are the two-bedroom units which have increased by \$164 or 25.4% since 2003.

Figure 13: Private Apartment Average Rents (\$) by bedroom Type, Winnipeg



Source: CMHC, Rental Market Reports 2003-2009

Unit Type	Change in Rental Rates (\$)	Percentage of Change (%)
Bachelor	\$68	18%
One Bedroom	\$107	21%
Two Bedroom	\$164	25.4%
Three Bedroom	\$167	21.4%

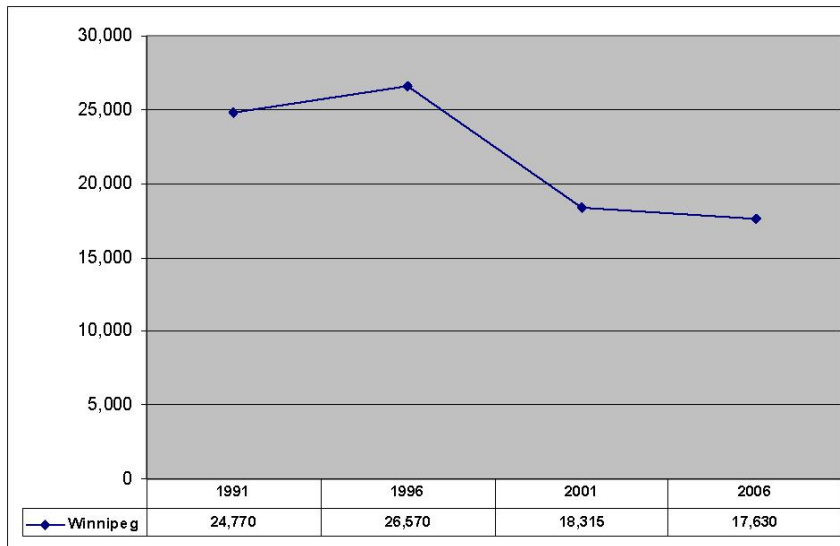
Source: CMHC, Rental Market Reports 2003-2009

Housing Affordability

In 2006, there were a total of 17,630 renter households that **fell below** the levels of CMHC’s concept of housing affordability (CMHC: Housing in Canada Online Database). These households paid an annual average rent of \$6,504 or \$542 per month, not including utilities. With an average income of \$14,123 this means that these households were paying 46% of their income for shelter. With CMHC’s calculations for Average Shelter-Cost-to-Income Ratio (STIR) this number rises to 49% (see Appendix Two).²¹

²¹ According to CMHC: “The average shelter-cost-to-income ratio (STIR) refers to the proportion of total before-tax household income spent on shelter. The shelter-cost-to-income ratio is calculated for each household individually by dividing its total annual shelter cost by its total annual income. The average STIR is then computed by taking the average of the individual households’ STIRs. The average STIR is not calculated by dividing the average shelter cost by the average household income.” Available at: http://data.beyond2020.com/cmhc/HiCODefinitions_EN.html#_Average_Shelter_Cost

**Figure 14: Numbers of Households in Core Need Based Upon Affordability
1991-2006, Winnipeg**



CMHC: Housing in Canada Online Database.
See <http://data.beyond2020.com/CMHC/TableViwer/tableView.aspx>

Further analysis of the levels of housing affordability is shown in Table 9. Based upon CMHC’s affordable housing indicator, only two categories, one person households - with a median after-tax (2005) and the annual minimum wage earners - are living below the 30% of income to rent ratio. Even with that said, this income group can only afford a bachelor unit as all income levels would be paying over 30% for a one-bedroom unit. The persons who fall under the 30% of income to rent ratio are highlighted in the Table below.

Table 9: Housing Affordability: Winnipeg, October 2009 Employment and Income Assistance Manitoba Family Service and Housing 2008-09					
Category	EIA Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	5,364.00	59.3%	7,380.00	82%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	5,364.00	49%	7,380.00	67.2%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	5,364.00	69%	7,380.00	95%

Source: Province of Manitoba Family Services and Consumer Affairs 2009 and CMHC Rental Market Reports, Fall 2009.

Table 10: Housing Affordability: Winnipeg, October 2009					
Category	Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
One-Person Households (Median After-tax Income for 2005)	23,601.00	5,364.00	23%	7,380.00	31.2%
Minimum Wage (40 hours per week, 52 weeks per year)	18,720.00	5,364.00	29%	7,380.00	40%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, Census 2006: Community Profiles and CMHC Rental Market Report, Fall 2009.

Brandon

During the 2006 Census, there were 7,330 rented dwellings or 34.2% of the total proportion of private dwellings. Since 2001, there was an increase of 12% of the number of renter households while the median monthly rent increased by \$41. The proportion of owned dwellings increased by 18% while the median monthly payments reduced by \$9.

Table 11: Household Characteristics Brandon (Census Metropolitan Area)			
	2001	2006	Change
Population	46,273	48,256	4.3%
Total private dwellings	17,966	21,377	16%
Number of owned dwellings	10,710	13,020	18%
Median monthly payments for owner-occupied dwellings (\$)	673	664	-\$9
Number of rented dwellings	6,475	7,330	12%
Median monthly payments for rented dwellings (\$)	543	584	\$41

Source: Census Canada 2006, Community Profiles

CMHC Rental Market Report

The number of rental units available in Brandon in October of 2009 was 3,030. Since 2004, Brandon has experienced an increase of 116 apartment units. There has been a reduction of 8 bachelor suites *since 2005* while statistics show an increase of 11 one-bedroom and 93 two-bedroom units. Notable is the fact that there was a reduction of 23 one-bedroom units between April and October 2009.

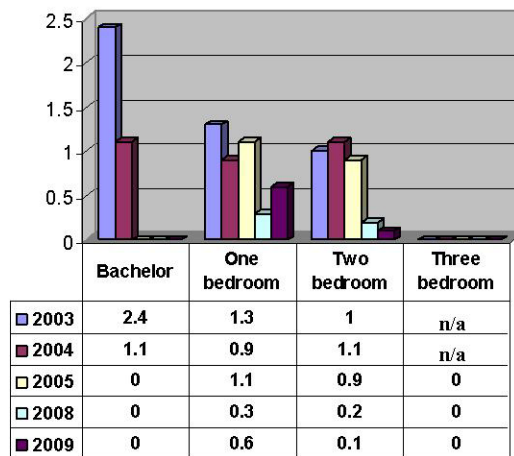
Table 12: Number of Private Apartment Units by Bedroom Type, Brandon						
Unit Type	2004	2005	2009 April	2009 October	Changes in Units since 2004	Changes in % since 2004
Bachelor	92	100	93	92	0	0
One Bedroom	997	992	1,035	1,008	11	0.1%
Two bedroom	1,775	1,772	1,845	1,868	93	5.2%
Three Bedroom	n/a	56	61	62	6	10.7% (since 2005)
Total Number of Units	2,914	2,920	3,034	3,030	116	4%

Source: CMHC, Rental Market Reports 2004 to 2009.

Vacancy Rates

The overall vacancy rate in Brandon was 0.1% as of April 2009 and increased to 0.2% by October of 2009. The overall rate is extremely low with vacancies found available only for one-bedroom (0.6%) and two-bedroom (0.1%) units.

Figure 15: Private Apartment Vacancy Rates (%) by Bedroom Type, Brandon



Source: CMHC, Rental Market Reports 2003-2009

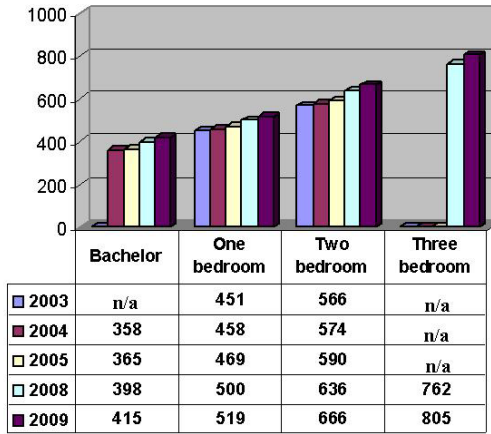
Availability Rates

As of October 2009, the availability rates in Brandon were also extremely low with an overall rate of 0.8% representing a slight decrease of 0.2% since April of 2009 (1.0%). The majority of available units are located within one-bedroom (1.3%) and two-bedroom (0.8%) units. There were no vacancies found in bachelor or three-bedroom suites.

Rental Rates

The rental rates for all apartment types have increased steadily since 2003 with the largest rise found in two-bedroom units (17.6%) or \$100.00.

Figure 16: Private Apartment Average Rents (\$) by Bedroom Type, Brandon



Source: CMHC, Rental Market Reports 2003-2009

Table 13: Changes in Average Rental Rates from 2003 to 2009, Brandon		
Unit Type	Change in Rental Rates (\$)	Percentage of Change (%)
Bachelor (since 2004)	\$57.00	16%
One Bedroom	\$68.00	15%
Two Bedroom	\$100.00	17.6%
Three Bedroom (since 2008)	\$43.00	5.6%

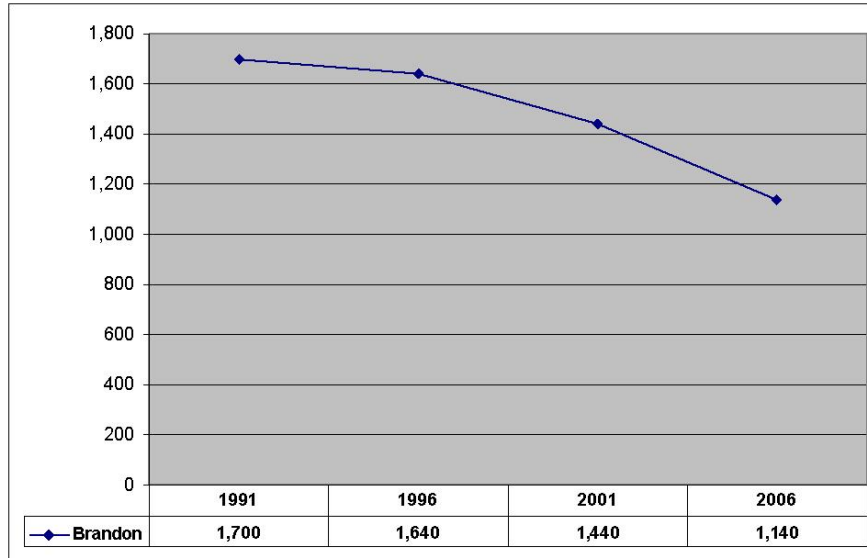
Source: CMHC, Rental Market Reports 2003-2009

Between April and October of 2009 the rental rates remained relatively steady except for the three-bedroom units which rose to \$614 from \$607 (CMHC: 2009).

Housing Affordability

In 2006, the number of renter households that **fell below** the 2006 CMHC housing standards of affordability was 1,140. The average household income was \$13,180 while the annual rental costs for this group was \$6,156 (\$513 per month). This means that they paid an average of 47% of their income for shelter. With CMHC's calculations for Average Shelter-Cost-to-Income Ratio (STIR) this number rises to 49% (see Appendix Two).

Figure 17: Numbers of Households in Core Need Based Upon Affordability, Brandon



Source: CMHC: Housing in Canada Online Database. See <http://data.beyond2020.com/CMHC?TableViewer/tableView.aspx>

Further analysis of the levels of core housing need is indicated in the following Table. The data shows that one-person households with a median income of \$21,808 may be able to afford housing in both bachelor and one-bedroom units.

Just as in Winnipeg, the levels of income provided by EIA are not close to being adequate to live in affordable housing in Brandon.

Table 14: Housing Affordability: Brandon, October 2009					
Employment and Income Assistance					
Manitoba Family Service and Housing 2008-09					
Category	EIA Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	4,980.00	55%	6,228.00	69%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	4,980.00	45.3%	6,228.00	57%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	4,980.00	64%	6,228.00	80%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates and CMHC Rental Market Reports, Fall 2009.

If an individual was to work 40 hours per week with a total of 52 work weeks per year they would just be able to afford a one-bedroom unit based upon CMHC's core housing need.

Table 15: Housing Affordability: Brandon, October 2009					
Category	Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
One-Person Households (Median After-tax Income for 2005)	23,601.00	4,980.00	23%	6,228.00	29%
Minimum Wage (40 hours per week, 52 weeks per year)	18,720.00	4,980.00	27%	6,228.00	33.3%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates, data collected from Census 2006: Community Profiles and CMHC Rental Market Reports, Fall 2009.

Thompson

During the 2006 Census, there were 5,208 rented dwellings or 38.2% of the total private dwelling count. Since 2001, there has been a reduction of 0.7% of the proportion of renter dwellings while the median monthly rental rates increased by \$25. In contrast, the proportion of owned dwellings increased by 7% while the median monthly payments increased by \$62.

Table 16: Household Characteristics Thompson (Census Metropolitan Area)			
	2001	2006	Change
Population	13,261	13,593	2.5
Total private dwellings	4,875	5,208	6.4%
Number of owned dwellings	2,685	2,880	7%
Median monthly payments for owner-occupied dwellings (\$)	813	875	\$62
Number of rented dwellings	2,005	1,990	-0.7%
Median monthly payments for rented dwellings (\$)	540	565	\$25

CMHC Rental Market Report

The total number of rental apartments in Thompson was 1,623 as of October 2009, representing a reduction of 3 % or 50 units since 2004.

The majority of the apartment stock was found in two-bedroom units (61.3%) followed by one-bedroom units (35%). Most notable was the loss of 135 or 19.2% one-bedroom suites and 44 or 56.4% bachelor units since 2004. However, 132 two-bedroom units have been added to the private apartment stock.

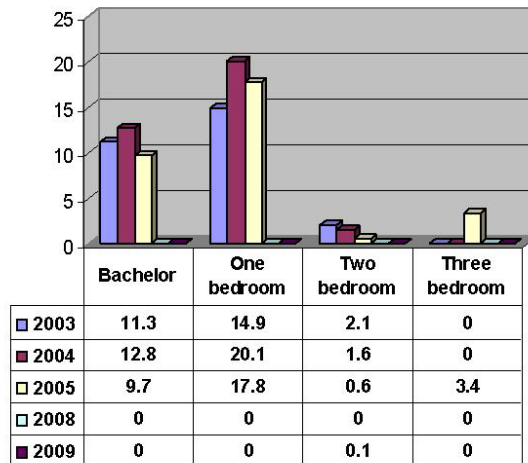
Table 17: Number of Private Apartment Units by Bedroom Type, Thompson						
Unit Type	2004	2005	2009 April	2009 October	Changes in Units since 2004	Changes in % since 2004
Bachelor	78	72	50	34	-44	-56.4%
One Bedroom	702	690	497	567	-135	-19.2%
Two bedroom	864	856	825	996	132	15.3%
Three Bedroom	29	29	27	26	-3	-10%
Total Number of Units	1,673	1,647	1,623	1,623	-50	-3%

Source: CMHC, Rental Market Reports 2004-2009

Vacancy Rates

There are little to no private apartment vacancies in Thompson. The total vacancy rate was 0.1% as of October 2009. The vacancy rate for bachelor apartments has fallen by 11.3% since 2003 and 14.9% for one bedroom units.

Figure 18: Private Apartment Vacancy Rates (%) by Bedroom Type, Thompson



Source: CMHC, Rental Market Reports 2003-2009

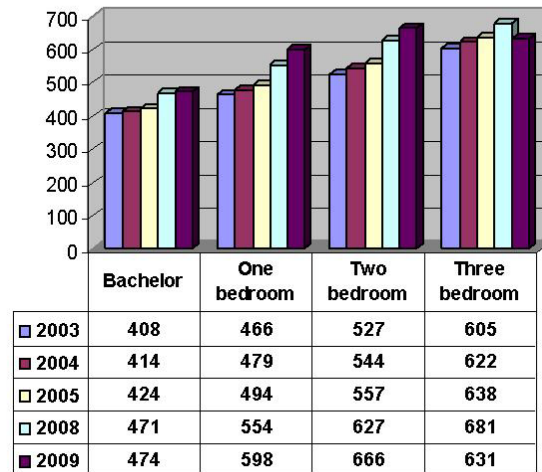
Availability Rates

The availability rates are just as low as vacancy rates in Thompson. CMHC reported the total availability rate as 0.1% in October of 2009. The availability rates in Thompson were greatly reduced since 2005 for all units, especially for one-bedroom (17.8%) and bachelor suites (9.7%).

Rental Rates

The highest increase in rental rates since 2004 was found in one-bedroom units at 28.3% followed by two-bedroom suites at 26.4% (CMHC, 2009). Between April and October of 2009, the overall average rental rate increased by \$29 (4.8%).

Figure 19: Private Apartment Average Rent (\$) by Bedroom Type, Thompson



Source: CMHC, Rental Market Reports 2003-2009

Table 18: Changes in Average Rental Rates from 2003 to 2009, Thompson		
Unit Type	Change in Rental Rates (\$)	Percentage of Change (%)
Bachelor	\$66.00	16.2%
One Bedroom	\$132.00	28.3%
Two Bedroom	\$139.00	26.4%
Three Bedroom	\$26.00	4.3%

Source: CMHC, Rental Market Reports 2003-2009

Housing Affordability

In the 2006 Census, 335 renter households were living below CMHC’s housing affordability standards. This represents a decrease of 140 households or 28% since 2001. The average annual rent was \$7,428 (or \$619 per month) for these households. With an average income of \$17,111, these households were paying 44% of their income towards rent. With CMHC’s calculations for Average Shelter-Cost-to-Income Ratio (STIR) this number rises to 46.5% (see Appendix Two).

Further analysis, shown in the following Tables indicates that persons who have a median income (after-tax) may be able to afford both a bachelor and a one-bedroom unit in Thompson. For all other categories, as represented in the chart below, individuals are in core housing need based upon CMHC’s affordable housing measure.

**Table 19: Housing Affordability: Thompson, October 2009
Employment and Income Assistance
Manitoba Family Service and Housing 2008-09**

Category	EIA Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,684.00	5,688.00	59%	7,176.00	74.1%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	11,616.00	5,688.00	49%	7,176.00	62%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	8,874.36	5,688.00	64%	7,176.00	80.1%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates and CMHC Rental Market Reports Fall 2009.

Table 20: Housing Affordability: Thompson, October 2009

Category	Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
One-Person Households (Median After-tax Income for 2005)	33,342.00	5,688.00	17%	7,176.00	22%
Minimum Wage (40 hours per week, 52 weeks per year)	18,720.00	5,688.00	30.3%	7,176.00	38.3%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates, data collected from Census 2006: Community Profiles and CMHC Rental Market Reports, Fall 2009.

Portage la Prairie

During the 2006 Census, there were 2,015 rented dwellings or 26.1% of the total private dwelling count. Since 2001, there has been a reduction of 2.4% of the proportion of renter dwellings while the median monthly rental rates increased by \$31. In contrast, the proportion of owned dwellings increased by 3.3% while the median monthly payments decreased by \$1.

Table 21: Household Characteristics Portage la Prairie (Census Metropolitan Area)

	2001	2006	Change
Population	20,617	20,494	-0.6%
Total private dwellings	8,194	7,717	-6%
Number of owned dwellings	5,225	5,405	3.3%
Median monthly payments for owner-occupied dwellings (\$)	575	574	-\$1
Number of rented dwellings	2,065	2,015	-2.4%
Median monthly payments for rented dwellings (\$)	465	496	\$31

Source: Census Canada 2006, Community Profiles

CMHC Rental Market Reports

The apartment stock has decreased slightly by 5% since 2004, primarily for bachelor apartments (52 % since 2005). There was also a substantial reduction in three-bedroom suites (46% since 2004).

Table 22: Number of Private Apartment Units by Bedroom Type, Portage la Prairie						
Unit Type	2004	2005	2009 April	2009 October	Total Number of Changes since 2004	Changes in % since 2004
Bachelor	n/a	33	17	16	-17	-52%
One Bedroom	245	252	260	233	-12	-4.9%
Two bedroom	323	306	293	320	-3	-0.9%
Three Bedroom	24	21	12	13	-11	-46%
Total Number of Units	613	612	582	582	-31	-5%

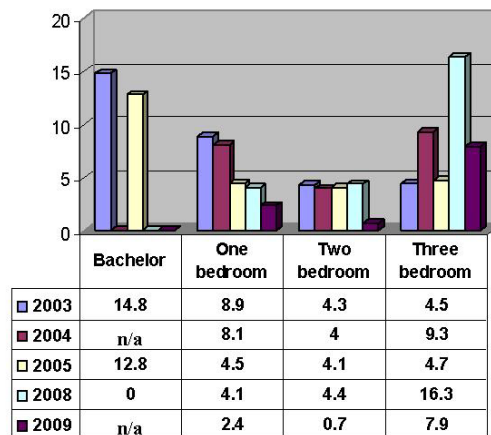
Source: CMHC, Rental Market Reports 2004-2009

Worth noting are the changes that occurred between April and October 2009 in the private rental stock as one-bedroom units were reduced by 27 while two-bedroom suites also increased by 27.

Vacancy Rates

In April of 2009, Portage la Prairie reported having an overall average vacancy rate of 1.2% which increased by 0.7% as of October (1.9%) of the same year. The majority of vacancies were found in three-bedroom units (7.9%) while there was a 2.4% vacancy rate for one-bedroom suites.

Figure 20: Private Apartment Vacancy Rates (%) by Bedroom Type, Portage la Prairie



Source: CMHC, Rental Market Reports 2003-2009

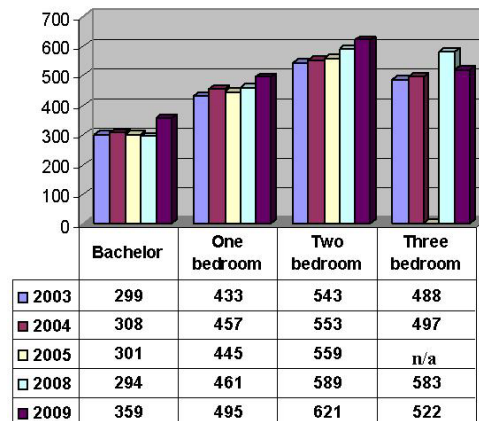
Availability Rates

The total availability rates in October 2009 stood at 1.4%. The majority of available units were found in three-bedroom suites (7.9%) and 2.4% were available in one-bedroom suites. Most notable is the 16.1% reduction of available one-bedroom units since 2005.

Rental Rates

The average rent for a bachelor apartment was \$359, an increase of \$60 per month since 2003 while the rental rate for a one-bedroom increased by \$62.

Figure 21: Private Apartment Rents (\$) by Bedroom Type, Portage la Prairie



Source: CMHC, Rental Market Reports 2003-2009

Table 23: Changes in Average Rental Rates from 2003 to 2009, Portage La Prairie

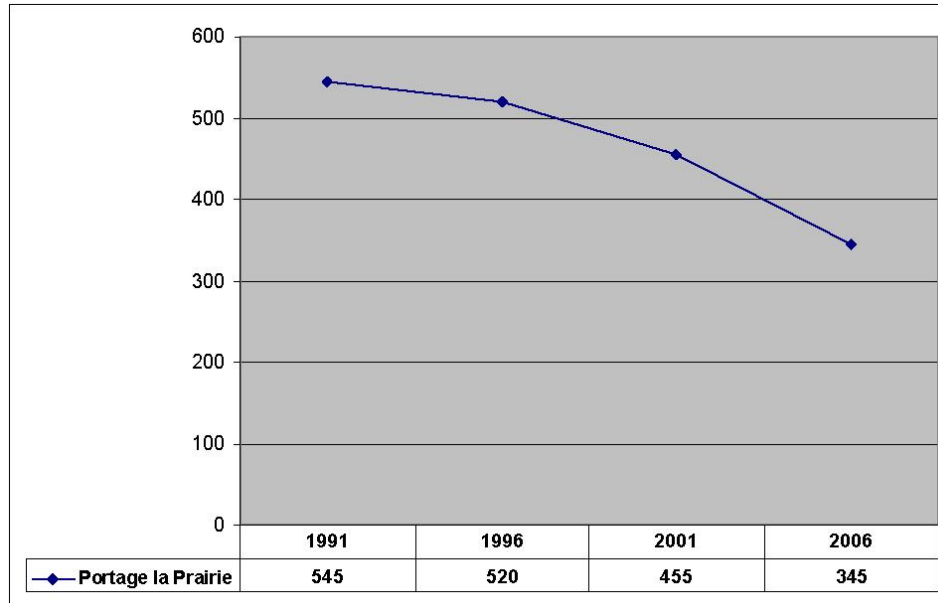
Unit Type	Change in Rental Rates (\$)	Percentage of Change (%)
Bachelor	\$60.00	16.7%
One Bedroom	\$62.00	14.3 %
Two Bedroom	\$78.00	14.4 %
Three Bedroom	\$34.00	7 %

Source: CMHC, Rental Market Reports 2003-2009

Housing Affordability

In 2006, there were 345 households that fell below CMHC's concept of housing affordability. The average annual rent for this group was \$7,428 or 465 per month. With an average annual income of \$12,978, this meant that households were paying 43% of their income towards shelter. With CMHC's calculations for Average Shelter-Cost-to-Income Ratio (STIR) this number rises to 44.7% (see Appendix Two).

Figure 22: Numbers of Households in Core Need Based upon Affordability, Portage La Prairie



Source: CMHC: Housing in Canada Online Database.
See <http://data.beyond2020.com/CMHC?TableViwer/tableView.aspx>

Recipients of EIA in Portage La Prairie would not be able to access affordable housing as based upon the measurement of CMHC. They would be in core housing need.

Table 24: Housing Affordability: Portage la Prairie, October 2009					
Employment and Income Assistance					
Manitoba Family Service and Housing 2008-09					
Category	EIA Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	4,308.00	47.6%	5,940.00	66%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	4,308.00	39.2%	5,940.00	54.1%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	4,308.00	55.3%	5,940.00	76.3%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates and CMHC Rental Market Reports Fall 2009.

The analysis shows that one person households, with a median income of \$32,688, would be able to obtain both a bachelor and a one-bedroom unit. Those persons working for minimum wage would be able to afford a bachelor but would be in core housing need for a one-bedroom unit.

Table 25: Housing Affordability, Portage la Prairie, October 2009					
Category	Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
One-Person Households (Median After-tax Income for 2005)	32,688.00	4,308.00	13.2%	5,940.00	18%
Minimum Wage (40 hours per week, 52 weeks per year)	18,720.00	4,308.00	23%	5,940.00	32%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates, data collected from Census 2006: Community Profiles and CMHC Rental Market Reports, Fall 2009.

Steinbach

During the 2006 Census, there were 1,440 rented dwellings or 33% of the total private dwelling count. Since 2001, there has been an increase of 10% of the proportion of renter dwellings and the median monthly rental rates increased by \$78. The proportion of owned dwellings increased by 17% while the median monthly payments increased by \$115.

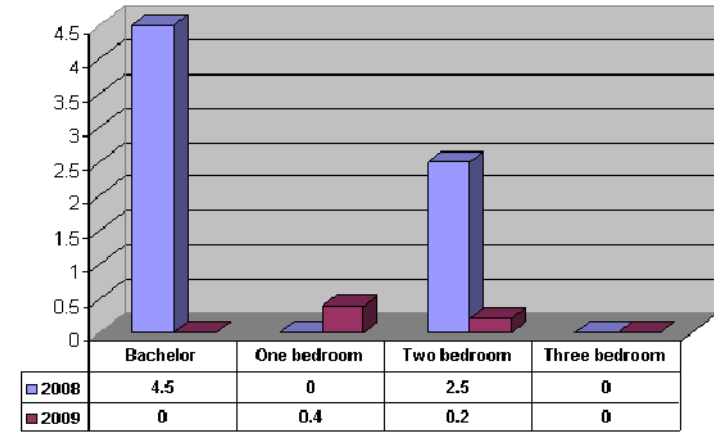
Table 26: Household Characteristics Steinbach (Census Metropolitan Area)			
	2001	2006	Change
Population	9,227	11,066	19.9%
Total private dwellings	3,729	4,377	15%
Number of owned dwellings	2,340	2,805	17%
Median monthly payments for owner-occupied dwellings (\$)	691	806	\$115
Number of rented dwellings	1,290	1,440	10%
Median monthly payments for rented dwellings (\$)	548	626	\$78

Source: Census Canada 2006, Community Profiles

CMHC Rental Market Reports: Vacancy Rates

Rental market statistics were available for 2008 and 2009 only. Overall the vacancy rate for private apartment was 0.3%. As of October 2009, there was a zero vacancy rate for bachelor suites and 0.4% for one-bedroom apartments.

Figure 23: Private Apartment Vacancy Rates (%) by Bedroom Type, Steinbach



Source: CMHC, Rental Market Reports 2008-2009

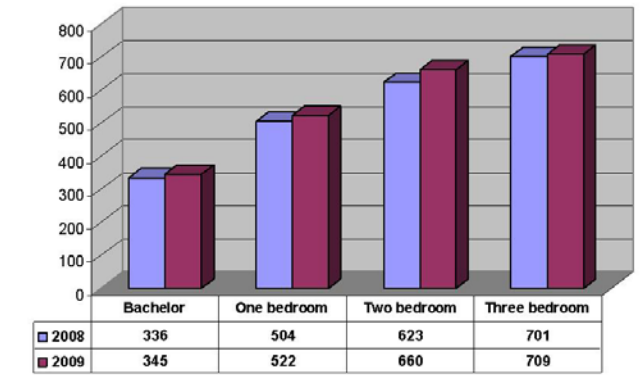
Availability Rates

In terms of availability rates, figures showed 2.4% for one-bedroom units and 0.7% for two-bedroom units. There was zero availability for bachelors or three-bedroom suites.

Rental Rates

The rental market has not changed significantly since 2008 as increases in rates ranged from 1.2% for three-bedroom suites and to 5.6% for two-bedroom units.

Figure 24: Private Apartment Average Rents (\$) by Bedroom Type, Steinbach



Source: CMHC, Rental Market Reports 2008-2009

Table 27: Changes in Average Rental Rates from 2008 to 2009, Steinbach		
Unit Type	Change in Rental Rates (\$)	Percentage of Change (%)
Bachelor	\$9.00	2.7 %
One Bedroom	\$18.00	3.6 %
Two Bedroom	\$37.00	5.6 %
Three Bedroom	\$8.00	1.2 %

Source: CMHC, Rental Market Reports 2008-2009

Housing Affordability

CMHC does not provide statistics on the numbers of households living in core housing need for the community of Steinbach. However, analysis of the rental market shows that individuals with household incomes at \$20,163 and those earning minimum wage (again, working 40 hours a week 52 weeks per year) would not be in core housing need as measured by CMHC. Persons in all other categories would fall within core housing need.

Table 28: Housing Affordability: Steinbach, October 2009 Employment and Income Assistance Manitoba Family Service and Housing 2008-09					
Category	EIA Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	4,140.00	45.7%	6,264.00	69.2%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	4,140.00	37.7%	6,264.00	57%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	4,140.00	53.2%	6,264.00	80.5%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates and CMHC Rental Market Reports Fall 2009.

Table 29: Housing Affordability: Steinbach, October 2009					
Category	Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
One-Person Households (Median After-tax Income for 2005)	20,163.00	4,140.00	21%	6,264.00	31.1%
Minimum Wage (40 hours per week, 52 weeks per year)	18,720.00	4,140.00	22.1%	6,264.00	33%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates, data collected from Census 2006: Community Profiles and CMHC Rental Market Reports, Fall 2009.

Selkirk

During the 2006 Census, there were 1,320 rented dwellings or 33% of the total private dwelling count. Since 2001, there has been an increase of 7.6% of the proportion of renter dwellings while the median monthly rental rates increased by \$4. The proportion of

owned dwellings decreased by 2.5% while the median monthly payments also decreased by \$68.

Table 30: Household Characteristics Selkirk (Census Metropolitan Area)			
	2001	2006	Change
Population	9,752	9,515	-2.4%
Total private dwellings	3,917	3,955	0.9%
Number of owned dwellings	2,580	2,515	-2.5%
Median monthly payments for owner-occupied dwellings (\$)	662	594	-\$68
Number of rented dwellings	1,220	1,320	7.6%
Median monthly payments for rented dwellings (\$)	518	514	\$4

Source: Census Canada 2006, Community Profiles

CMHC Rental Market Reports: Vacancy, Availability and Rental Rates

CMHC does not conduct market housing reports for Selkirk. In talking to service providers, however, it has been reported that there is a very low vacancy rate.

“In a recently assembled directory of privately owned apartment blocks in Selkirk indicated that rent for a bachelor/single bedroom unit ranges from \$395 - \$1075 per month and averages at \$604. A review of single bedroom apartments advertised in the local paper over the past few months amounted to just **seven** single bedroom apartments and the rent ranged from \$494 to \$697. Utilities are most often not included in the cost of rent.

There are a few SRO hotels in Selkirk that have sporadic room vacancies. Single rooms with communal bathroom facilities down the hall start at \$325. Single rooms with an attached bathroom start at \$400. These rooms are not equipped with cooking amenities so clients receive \$277 per month (approximately \$9.23 per day) from EIA in order to take meals their in restaurants. There are no emergency shelters in Selkirk or elsewhere in the Interlake. Individuals requiring emergency shelter must go to Winnipeg” (Canvin, 2010).

Statistics are also not available for bachelor units; however, the CMHC market rental data shows that all individuals in the categories described in the table below are in core housing need.

Table 31: Housing Affordability: Selkirk, October 2009
Employment and Income Assistance
Manitoba Family Service and Housing 2008-09

Category	EIA Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	n/a	n/a	6,168.00	68.2%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	n/a	n/a	6,168.00	56.2%
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	n/a	n/a	6,168.00	79.2%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates and CMHC Rental Market Reports Fall 2009

Table 32: Housing Affordability: Selkirk, October 2009

Category	EIA Income (\$)	Estimated Annual rent: Bachelor Unit (\$)	% of income for rent	Estimated Annual rent: One Bedroom Unit (\$)	% of income for rent
One-Person Households (Median After-tax Income for 2005)	19,573.00	n/a	n/a	6,168.00	31.5%
Minimum Wage (40 hours per week, 52 weeks per year)	18,720.00	n/a	n/a	6,168.00	34%

Source: Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates, data collected from Census 2006: Community Profiles and CMHC Rental Market Reports, Fall 2009.

Market Basket Measure and After-tax Low-Income Cut-offs

To gauge whether the rate income from EIA is sufficient in individuals each community, the Market Basket Measure (MBM) thresholds²² and the After-tax Low-Income Cut-offs: 2006 (LICOs)²³ was compared to CMHC's market rental rates for each community. It should be noted that the MBM varies for household size. The table below is based upon data for a single person household.

As the following Table illustrates, the gap between support levels and what it estimated to live in Manitoba is startlingly wide. Recent enhancements to incomes support have reduced the MBM threshold gap somewhat, but substantial shortfalls still remain throughout the province. The issue for individuals is compounded by a growing gap between EIA rates, the increasing rental costs of private apartments and the dwindling supply of private apartment units.

²² Data obtained from Human Resources and Skills Development, Canada.

²³ Data obtained from the Canadian Council on Social Development, with a 1992 baseline.

Table 33: EIA Income and Market Basket Measure (2000) (\$), Manitoba				
Urban Areas and Category of Assistance	EIA Income	Estimated MBM	EIA Gap in (\$) as a % of MBM	Estimated MBM Gap %
Thompson				
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	8,874.36	23,862.00	14,987.64	37%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,684.00	23,862.00	14,178.00	41%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	11,616.00	23,862.00	12,246.00	49%
Brandon				
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	21,473.00	13,692.20	36 %
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	21,473.00	12,432.20	42 %
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	21,473.00	10,500.20	51%
Portage la Prairie, Steinbach and Selkirk				
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	23,862.00	16,081.20	33%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	23,862.00	14,821.20	38%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00) <i>(The Portable Housing Benefit is Not Available in these communities as of yet)</i>	10,972.80	23,862.00	12,889.20	50%
Winnipeg				
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	22,478.00	14,697.20	35%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	22,478.00	14,697.20	40%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	22,478.00	11,505.20	49%

Source: Based upon data collected from Human Resources and Skills Development, Market Basket Measure (MBM) Threshold for Reference Family by Component 2000 to 2006 (\$) available at: http://www.hrsdc.gc.ca/eng/publications_resources/research/categories/inclusion/2008/sp-864-10-2008/page17.shtml, and the Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates.

The next Table illustrates that in all six communities, persons receiving EIA income are well below the Low-income Cut-offs levels (after-tax). The highest gaps in LICOs are found in the category of Single Employable in Winnipeg (56%) followed by Brandon (47%) for the same category.

For those in the category of Disability (with-out the Portable Housing Benefit), the highest gap in LICOs was found in Winnipeg (49%) followed by Brandon at 38% for the same category.

For those in the category of Disability (and who received both the Shelter Benefit and the Portable Housing Benefit) the highest gap was found in Winnipeg (38%) followed by Brandon at 25%.

The Portable Housing Benefit is not available in Portage la Prairie, Steinbach and Selkirk, however, as the Table below indicates, it would improve the financial situation for those who are experiencing mental illness in these communities.

Table 34: EIA Income and After-tax Low Income Cut-offs (2006) (\$), Manitoba				
Urban Areas and Category of Assistance	EIA Income	After-tax--tax LICOs: (2006)	EIA Gap in (\$) for After-tax LICOs	Estimated % After-tax LICOs Gap
Thompson (Northern Allowance)				
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	8,874.36	13,154	4,297.64	33%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,684	13,154	3,470	26%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	11,616	13,154	1,538	12%
Brandon				
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	14,674	6,893.20	47%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	14,674	5,632.20	38%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	14,674	3,701.20	25%
Portage la Prairie, Steinbach and Selkirk				
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	13,154	5,373.20	41%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	13,154	4,113.20	31%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00) <i>(The Portable Housing Benefit is Not Available in these communities as of yet)</i>	10,972.80	13,154	2,181.20	17%
Winnipeg				
General Assistance (Single Employable) (with average Shelter Benefit Payment of \$32.00)	7,780.80	17,570	9,789.20	56%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00)	9,040.80	17,570	8,529.20	49%
Income Assistance (Disability) (with average Shelter Benefit Payment of \$32.00 and Portable Housing Benefit Average Payment \$161.00)	10,972.80	17,570	6,597.20	38%

Source: Based upon data collected from The Canadian Council on Social Development: After-tax Low-Income Cut-offs: 2006, (with a 1992 baseline), The Canadian Mortgage and Housing Corporation (CMHC) Market Rental Reports: April 2009, and the Province of Manitoba Family Services and Consumer Affairs 2009, EIA rates.

Section Summary Points

- The Portable Housing Benefit is only available in three communities and ultimately falls short to find suitable and affordable housing;
- The rates for rental properties have risen in all six communities while the vacancy and availability rates have dropped since 2003;
- All persons within the Disability (A&B) and Single Employable categories are in core housing need based upon affordability;
- In Winnipeg there are 24,770 households in core housing need based upon affordability alone;
- In Winnipeg and Steinbach, only one-person households and a persons working full time on minimum wage can only afford a bachelor unit while the remaining groups are in core housing need;
- In Brandon, there are 1,1740 households in core housing need based upon affordability alone;
- In Thompson, 490 households are in core housing need base upon affordability;
- In Portage la Prairie, 545 households are in core housing need based upon affordability;
- In Brandon and Portage la Prairie, only one-person households can afford both a bachelor and one-bedroom unit and persons working full time on minimum wage can only afford a bachelor unit. The remaining groups are in core housing need;
- In Selkirk, all income categories are in core housing need when looking one-bedroom apartment rental rates;
- Three categories (Single Employable, Disability A and B) were below the levels of the Market Basket Measure (MBM) thresholds with the highest gap found in Brandon (51%) which includes the PHB;
- Three categories (Single Employable, Disability A and B) were below the levels of the After-tax Low-Income Cut-offs measure with the highest gap found in Winnipeg under the Single Employable Category.

Conclusion

Housing is widely recognized as a key determinant of physical and mental health. Yet, the housing needs of persons with low incomes and especially for those who experience mental illness are not being met in Manitoba.

The costs of living for recipients of EIA are insufficient and are well below the Market Basket Measures, Low Income Cut-offs. All households are in core housing need based upon affordability.

This brief housing analysis illustrates exceptionally low vacancy rates, rising rents and dwindling rental stocks in all six communities. Housing availability is a serious concern as developers are unwilling to invest in rental properties for economical reasons. The future trends reveal that the current housing situation will only worsen unless a comprehensive strategy, with clear benchmarks, is in place in Manitoba.

Many people who are experiencing mental illness are facing serious challenges in maintaining safe and affordable housing. This is mainly due to the lack of available supports in the community contributing to high hospitalization rates and the resulting inability to sustain adequate housing.

Study participants reported that they live in substandard environments where their safety and physical and mental health is compromised. The current EIA system is reported to be cumbersome and adds further stress on these individuals.

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Appendix One: Table 26, Dwelling Condition by Tenure and Period of Construction, Manitoba, 2006

Table 35: Dwelling Condition by Tenure and Period of Construction, Manitoba, 2006							
Tenure and Period of Construction	Total Occupied Dwellings	Dwelling Condition					
		In Need of Regular Maintenance Only		In Need of Minor Repairs		In Need of Major Repairs	
		Number	Per Cent	Number	Per Cent	Number	Per cent
Owned	309,300	187,755	60.7	95,370	30.8	26,175	8.5
1945 or before	55,980	22,360	39.9	22,990	41.1	10,625	19.0
1946-1960	59,260	31,805	53.7	21,535	36.3	5,920	10.0
1961-1970	43,300	26,500	61.2	13,650	31.5	3,145	7.3
1971-1980	58,285	35,510	60.9	18,755	32.2	4,030	6.9
1981-1985	22,505	14,585	64.8	6,880	30.6	1,040	4.6
1986-1990	23,695	16,640	70.2	6,340	26.8	720	3.0
1991-1995	14,670	11,385	77.6	2,900	19.8	385	2.6
1996-2001	14,760	13,180	89.3	1,420	9.6	160	1.1
2001-2006	16,845	15,790	93.7	905	5.4	150	0.9
Rented	127,895	77,900	60.9	36,330	28.4	13,665	10.7
1945 or before	19,970	8,320	41.7	7,280	36.5	4,370	21.9
1946-1960	20,895	10,515	50.3	7,310	35.0	3,070	14.7
1961-1970	27,930	17,070	61.1	8,130	29.1	2,730	9.8
1971-1980	30,325	19,905	65.6	8,315	27.4	2,105	6.9
1981-1985	10,860	7,815	72.0	2,500	23.0	545	5.0
1986-1990	7,260	5,345	73.6	1,515	20.9	400	5.5
1991-1995	4,050	3,025	74.7	745	18.4	280	6.9
1996-2001	2,940	2,465	83.8	370	12.6	100	3.4
2001-2006	3,660	3,420	93.4	165	4.5	75	2.0
Total	448,780	267,520	59.6	135,220	30.1	46,040	10.3

Source: CMHC, Canadian Housing observer, 2009.

Appendix Two: **Renter Households Below Affordability Standard in Selected Communities**

Table 36: Renter Households Below Affordability Standard						
	Year	Total	Household Count	Average Household Income	Average Shelter Cost	Average STIR*
Winnipeg	2006	32,345	17,630	\$14,123	\$542	49.0%
	2001	31,125	18,315	\$12,283	\$477	49.9%
	1996	39,431	26,570	\$12,349	\$464	48.3%
	1991	37,046	24,770	\$11,792	\$436	48.0%
Brandon	2006	14,882	1,140	\$13,180	\$513	48.8%
	2001	14,243	1,440	\$12,282	\$472	49.4%
	1996	14,235	1,640	\$12,094	\$453	47.8%
	1991	13,647	1,700	\$11,459	\$439	49.0%
Thompson	2006	18,132	355	\$17,111	\$619	46.5%
	2001	13,994	495	\$12,956	\$493	50.1%
Portage La Prairie	2006		345	\$12,978	\$465	44.7%
	2001		455	\$12,681	\$474	47.3%
	1996		520	\$11,184	\$426	47.3%
	1991		545	\$11,392	\$407	50.2%
Manitoba	2006	38,588	23,720	\$14,276	\$544	45.2%
	2001	38,837	25,835	\$12,478	\$475	49.0%
	1996	47,280	34,500	\$12,274	\$458	48.0%
	1991	44,281	32,265	\$11,540	\$428	48.0%

Source: CMHC. Retrieved from: [Http://data.beyond2020.com/CMHC?TableViewer/tableView.aspx](http://data.beyond2020.com/CMHC?TableViewer/tableView.aspx)

* STIR refers to Shelter to Income Ratio