

Money for the Marginalized
Promoting Access to Income Benefits in Manitoba

by

Kevin Schachter

A Thesis submitted to the Faculty of Graduate Studies of
The University of Manitoba
in partial fulfilment of the requirements of the degree of

MASTER OF ARTS

Department of Sociology and Criminology
University of Manitoba
Winnipeg

Copyright © 2019 by Kevin Schachter

Abstract

Low-income Manitobans are eligible for a variety of federal and provincial income support benefits that may help them meet their basic needs. However, many face barriers to completing the bureaucratic processes required to access these benefits. In response, nonprofit and public sector agencies have developed free *benefit intermediary programs* that support low-income community members to claim their benefits. Despite the growth of this field, there is a dearth of scholarly literature on programs that promote access to income benefits. This thesis contributes to filling this gap through a mixed-methods study of benefit intermediary programs operating in Winnipeg, MB. Using a realist evaluation methodology, this study examines contextual conditions that inhibit benefit take-up and the field of social programs that promote access to benefits. The evaluation considers the social-structural context, program goals and activities, and key program mechanisms that may account for the outcomes that ensue. Findings from semi-structured key informant interviews and a literature review demonstrate that benefit intermediary programs have dual objectives that correspond to two of Nancy Fraser's strategies for achieving social justice. At the individual level, they employ a strategy of affirmative redistribution to assist low-income community members to claim benefits that increase their quality of life. At a structural level, they pursue nonreformist reforms to reduce systemic barriers that inhibit benefit take-up and build cross-sectoral capacity to promote access. However, these programs face constraints that limit the scope of their direct service delivery and the extent to which they can effect structural change. Nevertheless, benefit intermediaries play a vital role in promoting access to income benefits in Manitoba. This research may be useful for practitioners, policymakers, and social scientists who are interested in the problem of benefit non-take-up, or who are engaged in efforts to increase the take-up of money for the marginalized.

Acknowledgements

I would like to extend my sincere gratitude to my advisor, Dr. Susan Prentice. I have learned so much from you about how to be a scholar – from our initial meeting in 2013 through to my defence in 2019. Your substantive and procedural guidance was integral to the successful completion of this thesis. Thank you to my advisory committee members, Dr. David Camfield and Dr. Sid Frankel, whose contributions greatly informed this project. I am also grateful to Dr. Mara Fridell, who provided invaluable formative guidance as I developed this project. I would also like to thank my instructors, the staff in the Department of Sociology and Criminology, including Margaret Currie, and my transcribers, Anastasia Chipelski and Murray Leeder.

To my colleagues in the field: Your work is vital to increasing life-value in Manitoba, and your insights invaluable to this research. I am pleased to acknowledge Jenn Bogoch, Neil Cohen, Cindy Coker, Teresa Johnson, Dr. Noralou Roos, John Silver, and Louise Simbandumwe. Thank you to my fellow SEEDlings for your encouragement and support.

To my partner, Samantha Booth: I see everything you've done to make this possible as we balanced two jobs, two theses, and a two-year-old. I cannot thank you enough. To my parents, Diane and Yale Schachter: thank you for all your tangible and intangible support throughout this long process. Thank you to my family and friends for being there and for understanding when I had to be at my computer instead of being there.

I am pleased to acknowledge the generous financial support of the Social Sciences and Humanities Research Council of Canada through the Canada Graduate Scholarship–Master's Program and the Manitoba Research Alliance grant, "Partnering for Change – Community-based solutions for Aboriginal and inner-city poverty," and from the University of Manitoba Faculty of Graduate Studies and Department of Sociology and Criminology.

Dedication

To Ana:

For the frequent reminders that learning,
while challenging, can also be joyful.

Table of Contents

Abstract	ii
Acknowledgements	iii
Dedication	iv
List of Tables	ix
Chapter 1: Introduction	1
Positioning Myself	4
A Note on Terminology	5
Chapter 2: Theoretical and Methodological Framework	7
Theory: Social Justice and Social Welfare	7
Social Justice	7
Social Welfare	10
Methodology: Applied Critical Realism	14
Realist Evaluation	15
Research Focus: Benefit Intermediary Programs	18
Methods	19
Ethical Considerations	24
Chapter 3: Context	26
The Canadian-Manitoban Welfare State	27

Retrenchment and Reinvestment	27
Bureaucratic Disentitlement.....	30
The Provincial Context	31
The Problem: Inadequate Redistribution through the Welfare State	32
Income Support Programs.....	33
The Ongoing Legacy of Colonialism.....	34
Benefit Insufficiency	35
Benefit Inaccessibility.....	37
The Intervention: Benefit Intermediary Programs	39
Chapter 4: Affirmation.....	43
Goals	44
Affirmative Redistribution: Increased Income for Service Users.....	46
Affirmative Recognition: Service User Empowerment	49
Activities.....	51
Financial Literacy Education & Public Legal Education.....	52
Benefit Screening.....	53
Tax Return Preparation & Benefit Applications.....	54
Financial Problem-solving, Coaching, & Counselling	56
Advocacy & Representation	58

Program Results	60
Program Mechanisms	64
Service User Choices and Capacity	70
Service Provider Choices and Capacity	72
Summary	73
Chapter 5: Nonreformist Reform.....	75
Goals	76
Changing Benefit Systems	76
Reinvestment in Benefit Information and Assistance Services	79
Investment in Benefit Intermediary Programs	79
Activities	80
Direct Service Delivery	81
Cross-sectoral Collaboration.....	83
Public Policy Advocacy and Complaints.....	88
Observed Outcomes	91
Program Mechanisms	93
Summary	97
Chapter 6: Constraints.....	99
Outside and for the Welfare State	100

Dependence upon Welfare State Income Benefits.....	100
Dependence upon Information from Public Servants	102
Dependence upon Government Funding.....	103
Resource Constraints	106
“Philanthropic Insufficiency”	106
“Philanthropic Particularism”	109
“Philanthropic Amateurism”	109
The Hazards of the “Shadow State”	110
Chapter 7: Conclusion.....	113
References	119
Appendix 1: Glossary	131
Appendix 2: Protocol Approval	133
Appendix 3: Consent Form.....	134

List of Tables

Table 1	Organizations Offering Benefit Intermediary Programs	40
Table 2	Activities - Affirmation	52
Table 3	Activities - Nonreformist Reform.....	81
Table 4	Organizations and Programs.....	131
Table 5	Income Support Programs	132

Chapter 1: Introduction

Manitobans living on low income are eligible for a variety of federal and provincial income benefits as residents of a “social liberal” welfare state (Olsen, 2002, p. 3). However, many low-income community members don’t receive these benefits because of structural barriers that inhibit benefit take-up. These barriers are complex: benefits are administered through complicated welfare state bureaucracies; applicants are often confused by benefit programs with divergent eligibility criteria, regulations, and application processes; and many income support programs require an applicant to have documentation and personal identification to prove eligibility for benefits. In the face of such barriers, many low-income Manitobans need support to access benefits but are presented with inadequate options including retrenched government assistance programs, costly for-profit services, and reliance upon the “informal welfare” provided by family, friends, and fellow community members (Olsen, 2002, p. 25)

For over forty years, non-governmental organizations (NGOs) have sought to fill this gap by offering “community welfare” services (Olsen, 2002, p. 25). These organizations seek to increase the take-up of money for the marginalized. Organizations such as Community Financial Counselling Services (CFCS)¹ and Community Unemployed Help Centre (CUHC)² prepare personal income tax returns and benefit applications, and advocate on behalf of Employment Insurance (EI) claimants and Employment and Income Assistance (EIA) recipients. The field has grown in recent years, as organizations such as Supporting Employment & Economic Development Winnipeg (SEED) launched programs to support community members to access income benefits, and other agencies expanded their program offerings. In Winnipeg today, over a

¹ Originally known as Community Income Tax Service and founded in 1974.

² Founded in 1980.

dozen agencies offer *benefit intermediary programs* through which service providers assist community members to learn about and take up government income benefits. Together, these organizations supported over 14,000 community members to access more than \$38 million of federal and provincial income benefits in 2018.³ Despite the impact and growth of this program model, there is a dearth of literature on programs that promote access to income benefits in Canada.⁴

In this thesis, I investigate benefit intermediary programs that seek to increase the take-up of benefits by low-income community members in Winnipeg, MB. I explore the social-structural context in which these programs are embedded, the interventions they deliver, and the outcomes they work to achieve. I highlight evidence that demonstrates the success of these interventions in realizing intended outcomes. I also present contextual constraints faced by these programs and potential unintended consequences. In undertaking this investigation, I utilize a realist evaluation methodology with the goal to posit explanatory mechanisms that account for the multiple outcomes of these programs (Pawson & Tilley, 1997). I also rely heavily upon social theorists

³ Author's calculation, based on the statistics found in the most recent annual reports from CFCS, CUHC, SEED, the Immigrant and Refugee Community Organization of Manitoba (IRCOM), and the West Central Women's Resource Centre (WCWRC), and data shared by key informants (14,115 community members accessed \$38,029,934). Please note that some organizations report based on calendar year and others based on an April–March fiscal year. I therefore accumulated statistics from annual reports dated March 31, 2018 or December 31, 2018. This calculation should be treated as a conservative estimate of the impact of the field because it only includes statistics from six organizations. This estimate does not factor in the work undertaken by other nonprofit or by larger public sector agencies that offer benefit intermediary programs. It is also difficult for service providers to track and report on the full monetary value of recurring income benefits, such as the Guaranteed Income Supplement and Employment and Income Assistance. For these reasons, the actual economic impact of the field in promoting access to income benefits is likely much greater than the estimate presented here.

⁴ One notable exception is the Ontario-based Financial Empowerment and Problem Solving (FEPS) program, which has been the subject of several recent reports (Prosper Canada, 2017; Resources for Results, 2014a, 2014b).

who have articulated nuanced conceptions of social justice and injustice, and strategies to challenge and remedy injustice (Fraser, 1997, 2003; Noonan, 2012). My project is intended to be both academic and applied. Academically, I aim to contribute to a sociological understanding of the problem of benefit non-take-up and the remedy of benefit intermediary programs. My applied research objective, in turn, is to produce knowledge that is useful for practitioners working to address this problem.

Shaped by these methodological and axiological commitments, my task is to answer the following research questions:

- How do benefit intermediary programs promote access to government income benefits in Manitoba?
- What factors contribute to successful program outcomes?
- What constraints do these programs face?

This is a mixed-methods study. To answer these questions, I conducted semi-structured qualitative interviews with six key informants who work in the field and reviewed applicable scholarly and grey literature.⁵ My analysis suggests that benefit intermediary programs successfully employ affirmative strategies for redistribution and recognition (Fraser, 1997, 2003). These interventions increase service users' incomes and empower them to interact with the welfare state from a position of higher status. However, these programs also face significant contextual constraints that limit the redistributive impact of direct service delivery. In a social

⁵ I examined grey literature including annual reports, educational and promotional materials, program evaluations, and presentations to government agencies. I also drew upon Statistics Canada data tables to position these programs within the broader context of income inequality and poverty.

and historical context in which a strategy of transformative redistribution is not viable, benefit intermediaries instead seek social change through a strategy of “nonreformist reform” (Fraser, 2003, p. 79). This goal entails removing structural barriers that inhibit benefit take-up and building cross-sectoral capacity to assist low-income Manitobans to access their benefits. Through nonreformist reform, benefit intermediaries enhance service users’ quality of life in the present and contribute to structural reforms that may benefit future movements for transformation.

This argument unfolds over the next six chapters. Chapter 2 presents the theoretical and methodological framework of this project, drawing upon social justice theory and an applied critical realist methodology. Chapter 3 traces out key elements of the Canadian-Manitoban welfare state in which benefit intermediary programs are embedded and seek to intervene. Chapters 4 and 5 apply Nancy Fraser’s (1997, 2003) strategies for redressing social injustice and Ray Pawson and Nick Tilley’s (1997, p. 58) model of “generative causation.” These chapters, focused on affirmation and nonreformist reform, respectively, describe and analyze the activities undertaken by benefit intermediary programs and the goals they pursue, and posit “program mechanisms” that may account for the outcomes that ensue (Pawson & Tilley, 1997, p. 66). Chapter 6 discusses “problem mechanisms” (Pawson & Tilley, 1997, p. 76) that constrain the impact of these programs and may lead to unintended outcomes. By way of conclusion, I sum up the argument and offer a normative statement about the role of benefit intermediaries.

Positioning Myself

Since 2009, I have worked for an NGO that aims to reduce poverty by increasing community members’ income and assets. In 2013, I co-developed a program that assists low-income community members to access government benefits and obtain personal identification.

As a Program Coordinator, I provided direct service to hundreds of low-income community members, and contributed to program expansion, evaluation, and administration. My current position as Information Manager encompasses community-based research, program evaluation, public policy engagement, and grant and report writing. In this role, I also collaborate with practitioners and researchers across Canada in joint efforts to increase the take-up of government income benefits.

My work role has provided me with access to the field and unique opportunities to gain, produce, and share knowledge. In doing casework for several years, I had the privilege to learn from community members about the structural barriers that inhibit benefit take-up and the value of interventions that facilitate access. My recent research and public policy work has deepened my understanding of how interventions that promote benefit take-up fit within broader poverty reduction movements. I have drawn upon the situated knowledge gained through my work experience to develop an interview guide and to inform a critical realist analysis.

Through my position in the field, I have made professional connections with other practitioners and stakeholders who work to increase benefit take-up by low-income Manitobans. Six of these individuals graciously participated in interviews for this study. My position has also provided me with opportunities to present my preliminary analysis at research symposia. I am grateful for the feedback and insights shared by fellow symposia participants, which have informed the development of this thesis.

A Note on Terminology

In the sections that follow, I use the term “benefit intermediary programs” to refer to programs that support low-income community members to access welfare state benefits. I use “benefit intermediaries” to refer to the non-governmental organizations (NGOs) and arms-length

agencies offering these programs.⁶ Most benefit intermediaries receive government funding and some service providers are formally provincial civil servants. However, benefit intermediaries are institutionally separated from the bureaucracies that administer welfare state benefits and determine applicants' eligibility.

Second, by "Canadians" and "Manitobans," I refer to all residents of these geographic regions who are entitled to welfare state benefits, without regard to their Canadian citizenship status. Third, I use gender-neutral pronouns ("they" and "their") throughout to protect the anonymity of key informants and for the sake of inclusivity. Finally, in referring to the six key informants I use the terms "key informant," "staff person," and "practitioner" rather than "participant" to distinguish between key informants that participated in this research and community members who participate in benefit intermediary programs.

⁶ Arms-length agencies include corporate bodies, such as universities, health authorities, and Legal Aid Manitoba, which were established by provincial statutes but are governed by arms-length boards.

Chapter 2: Theoretical and Methodological Framework

Creswell (2013) asserts that all qualitative research is premised on underlying philosophical assumptions regarding what constitutes reality (ontology) and knowledge (epistemology), the role of researcher values (axiology), and the process by which research is conducted (methodology). While these assumptions remain implicit in many studies, in this section I follow Creswell's suggestion (2013, p. 22) to explicate the research framework I utilize in this study. First, I present the social justice theory that informs my analysis. Second, I articulate the applied critical realist research methodology that I utilize to conduct this study. Finally, I describe the methods I employ for data collection and analysis, and how I addressed ethical considerations.

Theory: Social Justice and Social Welfare

Social Justice

This study draws heavily from philosophers who have articulated nuanced conceptions of social justice and injustice, and strategies to challenge and remedy injustice (Fraser, 1997, 2003; Noonan, 2012). These theories inform my analysis and my research goals. This is a value-laden research project that seeks to analyze the social justice potential of benefit intermediary programs and to contribute towards the achievement of social justice.

Nancy Fraser (2003) and Jeff Noonan (2012) have each articulated that justice involves the satisfaction of material and social conditions. For Fraser, justice is manifest in the norm of "participatory parity," the achievement of which "requires social arrangements that permit all (adult) members of society to interact with one another as peers" (2003, p. 36). Participatory parity requires the satisfaction of two conditions: to meet the "objective condition," a society

must distribute resources so that each member has the “means and opportunities to interact with others as peers” (Fraser, 2003, p. 36); meeting the “intersubjective condition” requires that all members of society are treated respectfully and have opportunities to build “social esteem” (Fraser, 2003, p. 36).

Jeff Noonan arrives at a similar conclusion through a complementary line of reasoning. Noonan’s materialist ethics is concerned with “the shared life-requirements that link human beings to one another and to the natural world” (2012, p. 5). On this basis, a just and ethical society is one in which all members of society have the natural resources and social connections needed to sustain human life – which have “instrumental life-value” – and the resulting freedom from want that enables the development and enjoyment of “intrinsic life-value” – the higher order creative and emotive capacities that allow for the full range of human experiences and for the proliferation of sociocultural diversity (Noonan, 2012, pp. 11–12).

Fraser articulates remedies to address the injustices that prevent members of society from achieving participatory parity. Redistribution of resources from groups with a disproportionately high share to those who do not have enough can redress the maldistribution that prevents the attainment of the “objective condition of participatory parity” (Fraser, 2003, p. 36). The injustice of misrecognition, which violates the “intersubjective condition of participatory parity” (Fraser, 2003, p. 36) can be redressed by remedies of recognition, which seek to elevate the social standing of subordinated peoples (Fraser, 2003, p. 30).

Actors working for social justice can pursue redistribution and recognition through a variety of strategies. A strategy of “affirmation” works to address unjust outcomes without seeking to change the social, economic, and cultural structures through which these outcomes are produced. A strategy of “transformation” on the other hand seeks to change these structures so

that they produce equitable outcomes in the first place (Fraser, 1997, p. 23). Recognizing the unlikelihood of a fundamental social and economic transformation in the near term, Fraser later added a third strategy that draws upon André Gorz's notion of "nonreformist reforms" (Fraser, 2003, pp. 79, 108). This strategy entails working for affirmative remedies and achievable reforms in the present that may create a more fertile ground for future efforts to address the root causes of injustice (Fraser, 2003, p. 79).

Fraser positions "nonreformist reform" as a "*via media* between an affirmative strategy that is politically feasible but substantively flawed and a transformative one that is programmatically sound but politically impracticable" (2003, pp. 78–79). Fraser goes on to define nonreformist reforms as

...policies with a double face: on the one hand, they engage people's identities and satisfy some of their needs as interpreted within existing frameworks of recognition and distribution; on the other hand, they set in motion a trajectory of change in which more radical reforms become practicable over time. When successful, nonreformist reforms change more than the specific institutional features they explicitly target. In addition, they alter the terrain upon which later struggles will be waged. By changing incentive structures and political opportunity structures, they expand the set of feasible options for future reform. Over time their cumulative effect could be to transform the underlying structures that generate injustice. (Fraser, 2003, pp. 79–80)

Fraser's articulation of nonreformist reform suggests that the affirmative remedies and reforms of the present could contribute to future transformation to the extent that they provide opportunities for further reform. The analytical question to consider is whether the reforms pursued and achieved "chang[e] incentive structures and political opportunity structures" (Fraser, 2003, p. 79) for future reform efforts.

Here, as well, Noonan offers a complementary perspective. The nonreformist reform thrust of materialist ethical practice is clear in Noonan's words:

Life-value politics is thus not identical to piecemeal reformist demands; it treats each successful realization of life-value potential as but a moment in an open-ended, long-term, but eventually complete transformation ... Single victories are both victories and plateaus for the next round of struggle. (Noonan, 2012, p. 216)

The political task for agents seeking justice is to engage with unjust institutions, identify changes that would make these institutions more life-valuable, and work to achieve these changes (Noonan, 2012, pp. 215–216). Noonan adds that the determination of what constitutes a life valuable change is based on an empirical evaluation of the best available option rather than a priori and vanguardist theory (2012, p. 215). As with Fraser, Noonan recognizes that the pursuit of justice is constrained by the material and social conditions of the present, unjust society.

Chapter 4 takes up Fraser’s strategy of affirmation to analyze the direct service delivery activities of benefit intermediaries. Subsequently, I draw upon the strategy of nonreformist reform in Chapter 5 to investigate how benefit intermediaries contribute to systemic changes that increases benefit accessibility. This chapter moreover takes up the analytical question by evaluating the extent to which the reforms pursued by benefit intermediaries can support further reform efforts for adequate and accessible income support benefits. Finally, I employ Noonan’s litmus test for ethical political practice – choose “the alternative with the most life-value potential” – in the conclusion to assess whether benefit intermediary programs are the “life-valuable alternative” (2012, pp. 215–216).

Social Welfare

Benefit intermediary programs operate within a broader “welfare system” (Olsen, 2002, p. 20). Olsen (2002) asserts that the public and private sectors and civil society each play roles in providing for the social welfare of the population. The extent to which a given sector assumes responsibility for social welfare is dynamic and contingent. The specific “welfare configuration”

(Olsen, 2002, p. 26) varies geographically and temporally. Moreover, even within a given geographic and historical context, people have differential access to welfare benefits based on their status and class.

Benefit intermediary programs are offered by non-governmental organizations (in the civil sector) and arms-length public sector agencies; their services seek to assist low-income community members to take up welfare state benefits. My analysis of these programs therefore requires a theory of how the state and civil society provide for social welfare and the relationships between these sectors.⁷

The comparative welfare state literature reveals a variety of positions concerning the role that the state should play in providing for the social welfare of the population. Moreover, the literature demonstrates that capitalist welfare states have taken a variety of forms and fulfill divergent functions. On the normative plane, T. H. Marshall (1950) offers a strong statement in favor of state intervention in support of social welfare. Writing in 1949, Marshall argues that social welfare provision is the next logical step in a historical progression through which liberal states have expanded the civil and political rights of the citizenry.⁸ Marshall's idea of social citizenship includes,

the whole range from the right to a modicum of economic welfare and security to the right to share to the full in the social heritage and to live the life of a civilised being according to the standards prevailing in the society. (1950, p. 11).

⁷ This section reviews key theory from the social science literature on the welfare state, including from comparative literature that focuses upon the Anglo-American liberal welfare states and Scandinavian social democracy. I focus on the empirical context of the Canadian-Manitoban welfare state in the next chapter and position it within the theoretical framework outlined here.

⁸ It is important to recognize that civil and political rights have not been equitably distributed among the population and that many groups have been disenfranchised because of their socio-

This statement bears resemblance with Fraser's later conception of "participatory parity," conceding the discursive difference between "civilised being" and "peer." For Marshall, the extension of social citizenship is to be accomplished through "a progressive divorce between real and money incomes" (1950, p. 81), via the universal provision of social services and scaling the prices of key goods and services based on citizens' money incomes. According to Esping-Andersen, social citizenship "entail[s] a de-commodification of the status of individuals *vis-à-vis* the market" (1990, p. 21).

Esping-Andersen moreover adds that welfare states can be classified based upon the relative responsibilities assigned to the market, the state, and private households (1990, p. 26). Titmuss (1959) and Wilensky and Lebeaux (1965) each distinguish between two ideal types of welfare state: residual and institutional. These respectively and largely correspond to two of Esping-Andersen's "three worlds of welfare capitalism" (1990): liberal and social democratic welfare states.

In liberal welfare states, the market is the primary arena in which citizens are to meet their needs, earn income, and build wealth. The welfare state assumes a secondary and residual position in providing services that could not be efficiently provided through the market and offering minimal levels of income and social services to citizens who cannot meet their needs through private provision. Welfare state benefits follow the principle of "less eligibility," which asserts that benefit levels must be less than the prevailing wages offered in the market. The intent of this principle is to incentivize citizens to sell their labour to secure a higher income and

economic class and socio-cultural status (for instance as women, people of colour, Indigenous peoples, etc.).

capacity to satisfy their needs. The United Kingdom, United States of America, and Canada are each exemplars of this category.

Conversely, in social democratic and institutional welfare states, the state assumes a much greater role in providing for the welfare of the populace. These states are characterized by the universal provision of in-kind goods and services, and income supports that more adequately sustain a middle-class standard of living. These welfare states, namely Sweden and its Scandinavian neighbours, achieve a higher degree of decommodification and redistribution than the liberal alternative.

Olsen (2002, p. 27) asserts that welfare states typically provide for the well-being of their citizens through three forms of provision: income transfers; in-kind goods and services; and social protection legislation. This thesis primarily focuses on the first of these categories. Barr (2012) categorizes redistribution via income transfers into two forms. Horizontal redistribution smooths the distribution of income across the lifecycle so that individuals contribute when they earn more and receive benefits when they earn less (i.e. when raising young children, at periods of unemployment, and at retirement). Vertical redistribution refers to the transfer of resources from people and corporations with higher wealth and incomes to citizens with a dearth of income via the income tax system. The goal of vertical redistribution is poverty relief.⁹

Behrendt (2002, p. 50) and Barr (2012, p. 192) each assert that three criteria must be met in order for income support benefits to relieve poverty: households in need must be eligible to receive benefits (eligibility); benefit levels must be sufficient to cover basic household needs

⁹ It is important to note that this may be sought to various degrees depending on the goals of the welfare state and the resources devoted towards their achievement. Welfare states may seek to relieve the effects of poverty, reduce the prevalence or depth of poverty, or eliminate poverty altogether.

(adequacy); and households must secure the benefits to which they are entitled (take-up). As I will discuss below in Chapter 3, these conditions have not been wholly satisfied in the Canadian context.

Methodology: Applied Critical Realism

In this project I employ an applied critical realist research methodology. Applied critical realism draws upon Roy Bhaskar's (2014) philosophy concerning what the world is and what we can know about the world. Social scientists have adopted Bhaskar's philosophical framework and applied it to devise a paradigm for social research. This paradigm is distinct in its claims about ontology and epistemology and the logics of analysis that its proponents employ. Critical realism includes three levels of reality in what has been termed a "depth ontology" (O'Mahoney & Vincent, 2014, p. 9). At the surface lies the world as we observe it, filtered through the lens of human experience and interpretation (the empirical). Below this, the second layer encompasses the world as it exists whether we observe and understand it or not (the actual). Finally, critical realism adds a third ontological dimension that encompasses the causes of social and physical phenomena (the real) (Bhaskar, 2014, p. vii; Fletcher, 2017, p. 183; O'Mahoney & Vincent, 2014, p. 9).

Critical realism aims not only to describe regularities and trends as they occur in empirical reality, but moreover to explain why these trends occur as they do. The critical bent of applied critical realism comes across in two ways. First, at an epistemological level, this implies a critical engagement with all knowledge claims in seeking to craft explanations about social reality: "some views of the world are more accurate than others" (O'Mahoney & Vincent, 2014, p. 13). Critical realists consider all knowledge claims to be potentially fallible, including those made by researchers and research participants (Fletcher, 2017, p. 188). The critical realist

researcher's task is to put forward what they see as the most accurate explanation of reality based on the resources and knowledge at their disposal, and with the understanding that their explanation may be built upon refuted or supported by future research.

Second, critical realism also entails critical engagement with the social world and with institutions and relationships that perpetuate inequality and oppression (Ackroyd & Karlsson, 2014, p. 27; Fletcher, 2017, p. 191). In this, critical realists take to heart one of Marx's *Theses on Feuerbach* – that researchers should move beyond interpretation and work towards social change.

In developing more accurate and ideally emancipatory explanations of reality, critical realists employ two distinct logics of analysis that differ from traditional inductive and deductive approaches. Through what is termed “abduction” or “theoretical redescription,” (Fletcher, 2017, p. 188) critical realists draw upon theory to explain what is happening in a given social context. In turn, critical realists can use the learnings from empirical research to refine social theories. Through retroduction, critical realist researchers seek to devise explanations and theories concerning the nature of the social world in which observed phenomena took place (Fletcher, 2017, p. 189; O'Mahoney & Vincent, 2014, p. 17). Through these two logics critical realist researchers “add theory to data” (O'Mahoney & Vincent, 2014, p. 18) to explain the mechanisms that generate social patterns and the context in which these patterns are produced.

Realist Evaluation

Realist evaluation applies the tenets of realist philosophy and research methodology to the study of social programs. Realist evaluation moves beyond the simple summative question of “did a program work?” to a more nuanced formulation of “what works for whom in what

circumstances ...*and why*” (Pawson & Manzano-Santaella, 2012, p. 178). Realist evaluation seeks to develop, test, and refine theories considering why a social program works.

In conducting a realist evaluation, a researcher seeks to produce knowledge about a program that can support practitioners and policymakers’ efforts for program improvement. However, this knowledge is not prescriptive (Ackroyd & Karlsson, 2014). Instead, realist researchers offer “complex conceptual knowledge” (Ackroyd & Karlsson, 2014, p. 40) that practitioners and policymakers can interpret and apply to their own programs. Moreover, the knowledge produced through realist evaluation may serve as initial theory that can be explored, refined, refuted, or corroborated in future research in the same or similar contexts.

At the center of realist evaluation is what Pawson and Tilley term “*context-mechanism-outcome pattern configurations*” (CMO configurations for short) (1997, p. 77). This term conveys that an attempt to explain the workings of a social program must take into consideration the context in which an intervention takes place, the outcomes it pursues and achieves, and the mechanisms that produce these outcomes in a given context. Mechanisms are distinct from the activities and measures that a program undertakes (Pawson & Manzano-Santaella, 2012, p. 187). Instead, by the concept of mechanisms, Pawson and Tilley refer to the means by which certain program activities produce the outcomes they do in a given program context (1997, p. 66). Below, I elaborate further on the meanings of context, mechanism, and outcome and then discuss how I apply realist evaluation in this thesis.

Theories of change produced through this framework take the general form of “*outcome = mechanism + context*” (Pawson & Tilley, 1997, p. 57). This formula is based on Pawson and Tilley’s observation that social programs operate in particular contexts and seek to realize outcomes that address a particular, problematic aspect of that context. A program’s success is

contingent upon its ability to trigger “program mechanisms” that counteract the “problem mechanisms” that produce or reproduce the social problem that a program is designed to solve (Pawson & Tilley, 1997, pp. 75–76).

In Pawson and Tilley’s framework, outcomes refer to the changes achieved by a program (1997, p. 74). Context refers to the “social and cultural conditions” in which a program is embedded and seeks to intervene (Pawson & Tilley, 1997, p. 57). Finally, mechanisms refer to the particular features about a program that enable stakeholders to realize certain outcomes within specific contexts. Mechanisms involve both agentic and structural components. Pawson and Tilley use the alliterative pairs, “choices” and “capacities,” and “reasoning” and “resources,” to refer to the agentic and structural factors that motivate and shape human behaviour (1997, p. 66). Programs are successful to the extent that program mechanisms provide stakeholders with resources and reasons to put these resources into practice in pursuit of the desired program outcomes.

Realist evaluation has two particular strengths that lead it to be an appropriate methodology for this investigation. First, its central focus on developing a theory concerning why a program works meshes well with my theoretical framework drawing upon Fraser’s strategies for achieving social justice. Through utilizing a realistic evaluation methodology, I can apply Fraser’s strategies of affirmation and nonreformist reform to the evaluation of benefit intermediary programs and assess whether and how these strategies come into play as program mechanisms.

Second, realist evaluation’s commitment to identifying the mechanisms that cause a social problem and through which a program seeks to address a given problem provides for a degree of theoretical generalizability. In Pawson and Tilley’s words, realist evaluations may

produce “transferable lessons” about why a program works (1997, p. 119). These lessons can inform the study of similar programs operating in other contexts. While the present investigation cannot achieve empirical generalizability, my findings concerning the context in which benefit intermediary programs operate and the mechanisms by which they achieve redistribution may be generalizable to the extent that they can inform future research about benefit take-up.

Research Focus: Benefit Intermediary Programs

This study focuses on the programs through which organizations assist low-income community members to access government benefits. The unit of analysis is therefore the social program, rather than service users. While programs differ – in the activities they deliver, the benefit programs they target, and the communities they serve – for the sake of the present research, I treat the field as a more or less unified whole. Following a sociological tradition of ideal type analysis, I examine the activities, context, and outcomes of a composite model of benefit intermediary programs. I posit program mechanisms that contribute to program success as well as problem mechanisms that constrain program impact. In creating this composite program model, I abstract from the actual benefit intermediary programs offered in Winnipeg, for which the six key informants in this study work.

Because the focus of this study is on the field of benefit intermediary organizations in Winnipeg, I set aside important issues associated with service users. One consequence of this research focus is that it does not address the intersectional experiences of service users and service providers. In focusing the analysis on the program model, I make simple assumptions about service users’ socioeconomic position. I assume the following three shared characteristics: that service users are low-income; are eligible for government income benefits; and have requested assistance to take up these benefits. I am deeply conscious that people’s experiences

are also shaped by other forms of oppression that both intensify socioeconomic injustice and pose other injustices based on their membership in specific demographic groups. Most prominently, in the Manitoba context, the effects of colonialism are evident in income poverty faced by many Indigenous community members. I attempt to recognize the heightened socioeconomic injustice faced by Indigenous Manitobans living on low incomes in the next two chapters. In Chapter 3, I underline the disproportionately high prevalence of income poverty among Indigenous Manitobans as an example of the ongoing legacy of settler colonialism. In Chapter 4, I discuss how some organizations seek to redress this injustice and the outcomes of their work in this regard. Notwithstanding my attempts, I recognize that the focus on benefit intermediary programs necessarily means that I do not give intersectionality, and specifically Indigeneity, the rich treatment they warrant. I hope that other researchers can build upon my analysis and address its limitations through studies that examine the differential experiences of service users, including Indigenous community members, with the welfare state and with benefit intermediary programs.

Methods

This is a mixed-methods study. I draw on both intensive and extensive data from primary and secondary sources. The primary, intensive research method I employed was a semi-structured qualitative interview. I conducted interviews with six key informants that work for six NGOs or arms-length agencies that deliver benefit intermediary programs. Key informants were recruited from a purposive sample of organizations that provide benefit intermediary programs in Winnipeg. I sought to recruit staff from several organizations whose programs focus on a increasing the take-up of a variety of income benefits, including Employment and Income Assistance (EIA), Employment Insurance (EI), income tax refunds, and other benefits

administered by Canada Revenue Agency (CRA). Through this purposive sample, I sought to encourage a diversity of responses to gain a broader understanding of the field of intermediary programs in Winnipeg.

All interviews took place in September and October 2018 and were between one and two hours in duration. I recorded each interview using an audio recording device. In addition, I took notes during and after interviews to capture nuances that may not have come across in the recordings. I obtained approval from the University of Manitoba Psychology/Sociology Research Ethics Board (PSREB), and a copy of the approval certificate for Protocol #P2018:099 (HS22135) is attached as Appendix 2.

I employed two local transcribers to transcribe the verbatim text of five of the six interviews. I transcribed the first interview myself for two reasons. In transcribing the first interview I conducted, I immersed myself in the content of the interview and the process of conducting interviews. I applied these learnings to improve my practice as a qualitative interviewer for subsequent interviews. Moreover, the audio quality of this interview was negatively impacted by the noises inherent to the public setting in which it was conducted. By transcribing this interview myself, I could draw upon my memory of the interview and my domain knowledge to more accurately parse the interview audio. This interview experience also led me to adjust the location for the remaining five interviews, which each took place in private offices.

In recognition of the time and energy contributed by key informants, I offered each person a \$25 Local Frequency gift card as an honorarium. Two participants declined their honorarium due to workplace policy. In these instances, I donated an equivalent amount to a charity that serves vulnerable community members, many of whom experience homelessness.

After interviews were transcribed, I listened to each interview while reviewing and, in some cases, correcting the transcriptions. Through this process, I immersed myself in the responses provided by each key informant and deepened my understanding of each person's perspective and insights. I also began to draw mental connections between interviews and piece together key themes from the interviews as a whole.

I then undertook a formal coding process. I began by developing an exhaustive codebook in Microsoft Excel as I inductively coded the interviews by hand. However, this codebook quickly expanded to over 250 codes. I collapsed the codes into twenty themes and developed a matrix to tabulate whether a theme and code appeared in a given interview. However, this codebook proved far too detailed to be usable. Moreover, this inductive coding process turned out to be a departure from critical realist methodology, which instead employs abductive and retroductive logic through “a more theory- and researcher-driven analytical process” (Fletcher, 2017, 186)

I thus shifted gears to adopt Fletcher's recommendations for conducting an applied critical realist analysis of qualitative interview data. I employed a “flexible deductive approach” (Fletcher, 2017, p. 182) to identify trends in the interview transcripts. I used abductive logic to code the interview data using concepts from the theoretical and methodological framework (e.g., “affirmation,” “nonreformist reform,” “context,” “mechanism,” and “outcome”), my domain knowledge as an insider in the field (e.g., “financial literacy education”), and the insights shared by key informants (e.g., “notice systemic patterns”). I identified key themes based on their prevalence in the transcripts and my assessment of the fit between theoretical concepts and empirical data – how well did a given concept explain the trends in the data. Through this analysis, I sought to “add theory to data” (O'Mahoney & Vincent, 2014, p. 18) to draw

connections between key informants' understanding of benefit intermediary programs, my perspective as an insider-researcher, and the explanatory concepts I derived from the theoretical and methodological framework.

I produced a seven-page summary of key themes in December 2018 and circulated this summary to key informants by email. I invited each person to provide comments and feedback as a means to verify that their key ideas were accurately represented in the summary. I received positive responses from three key informants. In addition, one key informant stressed the importance of a particular point. I drew heavily on this key themes summary in writing Chapters 3 through 6. I therefore organized these chapters according to the theoretical and methodological framework, and key themes from the interviews.

I returned to the interview transcripts to select verbatim quotations that exemplify key findings. These verbatim quotations offer opportunities for the reader to see key informants share their insights in their own words. In addition, they enliven the thesis by breaking up what might otherwise be my monotonic voice as an analyst.

To protect the anonymity of key informants, all verbatim quotations are presented anonymously, using gender-neutral pronouns and without reference to the person's position within the field. I do not include participant IDs or pseudonyms given the small sample size and relatively small field from which I recruited key informants. This omission mitigates the possibility that a reader could identify a key informant based on a composite of attributed verbatim quotations.

In addition to the semi-structured interviews, I also conducted a review of scholarly and grey literature. I did not find any scholarly literature focused on programs to increase the take-up of government benefits in Canada. However, I found several texts that explain the structural and

historical context of the Canadian-Manitoban welfare state, and define criteria for effective poverty relief through government income benefits. These texts helped me to gain a deeper understanding of the context in which benefit intermediary programs operate, and key mechanisms that affect their success.

The grey literature offered a wider array of studies that focus on barriers to benefit take-up by low-income Canadians and programs that seek to address these barriers. A recent study that interviewed low-income Canadians about their experiences with tax filing (Varatharasan, Raphael, & Umme-Jihad, 2019) was particularly helpful given that I did not interview service users for this project. This report provided insights regarding the experiences of low-income Canadians from the perspective of these service users themselves.¹⁰

In addition, I found several government reports that document historical changes that have affected benefit take-up, including the retrenchment of public benefit assistance services. The grey literature also features reports that offered useful extensive data that quantify the outputs and immediate outcomes realized by benefit intermediary programs. I also drew extensive data from Statistics Canada data tables from the 2016 Census. These statistics are useful for positioning benefit intermediary programs within the broader context of Manitoba. Statistics Canada data enabled me to ascertain the prevalence of income poverty in Manitoba, the differential effects on particular demographics, such as Indigenous people, and the flow of government transfers to low-income Manitobans.

In keeping with the research methodology outlined above, I offer a realist explanation of benefit intermediary programs that draws upon this intensive and extensive data. In doing so, I

¹⁰ In my professional role, I served on the research advisory committee for this study.

aim to understand both what benefit intermediary programs do, and why these programs realize particular outcomes in the Canadian-Manitoban context. In the next chapter, I describe this structural context, and contextual conditions that pose barriers to benefit take-up. In Chapters 4 and 5, I describe how benefit intermediary programs seek to solve the problem of benefit non-take-up through strategies of affirmation and nonreformist reform. I moreover posit mechanisms that may facilitate program success. Chapter 6, in turn, returns to the structural context and highlights contextual conditions and problem mechanisms that constrain the impact of these programs.

Ethical Considerations

Prior to commencing the primary research phase, I undertook several steps to ensure the ethical treatment of the people who participated in this study. First, I completed the Course on Research Ethics (CORE) offered by the Government of Canada's Panel on Research Ethics. Next, I developed and submitted a research protocol to the University of Manitoba's Psychology/Sociology Research Ethics Board (PSREB). In developing this protocol, I carefully reviewed and followed the guidelines of the 2014 Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans (TCPS 2), and the University of Manitoba's guidelines for research involving human subjects (Canadian Institutes of Health Research, Natural Sciences and Engineering Research Council of Canada, & Social Sciences and Humanities Research Council of Canada, 2014; University of Manitoba Fort Garry Campus Research Ethics Boards, 2013). I received helpful feedback from PSREB members concerning the descriptors used to refer to key informants. I revised and resubmitted my ethics protocol to incorporate this feedback and received approval from the PSREB in September 2018.

Because of my insider position within the field, I also worked to incorporate Floyd and Arthur's recommendations for "internal ethical engagement" (2012, p. 172). I conducted all interviews outside of my office and initiated all correspondence from my university email address in an effort to separate my role as practitioner from my role as researcher. In addition, I was vigilant to ensure that I did not bring up any knowledge I acquired through the interviews as I connected with key informants through my ongoing practice in the field.

Chapter 3: Context

Pawson and Tilley's realist approach to program evaluation, as presented in the previous chapter, asserts that programs can only be understood with reference to the context in which they operate. This context includes historical, social, political, economic, and cultural elements.¹¹ At a high level, these programs are situated within the Canadian-Manitoban welfare state, which I argue is characterized by significant but insufficient redistribution of income to people living in poverty. Benefit intermediary programs exist within this welfare system and seek to broker access to and transform it. Through understanding the prevailing "problem mechanisms" that lead to the outcome of inadequate redistribution, I will be better equipped to examine the "program mechanisms" that Winnipeg-based benefit intermediary programs seek to trigger to counteract this problem (Pawson & Tilley, 1997, pp. 75–76).

This chapter traces out key elements of the welfare system in which Winnipeg-based benefit intermediary programs exist and intervene. I begin with a high-order overview of how successive federal and provincial governments have reshaped and retrenched the welfare state over the last three decades. Next, I focus on the central problem of inadequate redistribution, and posit mechanisms that cause and sustain this problem. In the final section I discuss how nonprofit and arms-length public agencies attempt to address this problem and examine contextual conditions that either facilitate or constrain this work.

¹¹ In Pawson and Tilley's words: "a program *is* its personnel, its place, its past and its prospects." (1997, p. 65)

The Canadian-Manitoban Welfare State

Canada is a liberal welfare state in that it entrusts the market and the family to be the primary institutions to provide for the social welfare of the population (Esping-Andersen, 1990, p. 27; Rice & Prince, 2013, p. 4). The universal, single-payer healthcare system continues to distinguish Canada as a “social liberal” (Olsen, 2002, p. 3) welfare state in comparison with its exceptionally liberal southern neighbour. However, government income supports benefits are predominantly residual and targeted to support citizens and residents who do not earn sufficient market income. Changes to income support programs over the last three decades have enforced or reinforced their residual nature.

Retrenchment and Reinvestment

The federal government fundamentally restructured four major income support programs in the 1980s and 1990s. In the realm of social insurance, the government enacted successive changes to the Unemployment Insurance (UI) program that reduced the number of workers eligible for benefits and lowered benefit rates (Rice & Prince, 2013, p. 179). These changes were cemented by a 1996 name change wherein Unemployment Insurance became the Employment Insurance (EI) program. According to Rice and Prince this name change belied a shift in the program objective: “promoting employment rather than supporting unemployment” (2013, p. 179).

The federal government implemented another sea change in 1996 by ending the long-standing Canada Assistance Plan (CAP). Through CAP, the federal and provincial governments equally shared the cost of social services and social assistance. In 1996, the federal government replaced CAP with a block funding arrangement known as the Canada Health and Social

Transfer (CHST) (Moscovitch, 1996; Rice & Prince, 2013, pp. 178–179). Accompanying this shift, the real value of social assistance benefits declined in all provinces except Newfoundland and Labrador, continuing a longer period of declining value that began as early as 1989 (Kneebone & White, 2009, pp. 26–27). In addition, provincial governments introduced workfare measures and other policies that place work expectations among social assistance recipients (MacKinnon, 2000; Rice & Prince, 2013, p. 134).

The federal government also shifted the basis of entitlement for two long-standing universal income benefits. First, the government introduced clawback measures and income tests that effectively shifted Old Age Security from being a quasi-universal benefit paid to all older adults who met residency requirements to being a residual benefit (Rice & Prince, 2013, p. 201). Similarly, the government ended the Family Allowance program – a universal monthly cash benefit paid by the Department of National Health and Social Welfare – and introduced targeted child benefits available only to lower- and middle-income families (Milligan, 2016; Rice & Prince, 2013, p. 209). This latter change shifted both the eligibility criteria and the mechanism of benefit delivery.

The shift from the universal family allowance program to the Canada Child Tax Benefit (CCTB) is emblematic of a broader process of “fiscalization” (Bashevkin, 2002; Prince, 2001; Rice & Prince, 2013). Through this process, the Department of Finance has taken on greater responsibility for shaping social policy, including the design and delivery of income support programs. Finance assumed responsibility for providing child and family benefits in 1993 with the introduction of the Canada Child Tax Benefit, legislated through the *Income Tax Act* and administered by what is now known as Canada Revenue Agency. Subsequent changes to child benefits, such as the introduction of the National Child Benefit Supplement (1998) and the

Universal Child Care Benefit (2006), and the 2016 harmonization into the Canada Child Benefit (CCB) followed in this vein as social welfare benefits delivered through the income tax code (Milligan, 2016). The increasingly prominent role of Canada Revenue Agency in delivering income support benefits has been highlighted by John Stapleton (2018, p. 4), who observed, “[e]ach and every new income benefit announced since 1978 by the federal government has been paid through the income tax system.”

The fiscalization of social welfare benefits has two major implications for redistribution through government transfers. First, fiscalization may negatively affect the adequacy of government benefits as assessment of social need comes second to fiscal considerations. In Rice and Prince’s view, “[s]ocial policy debates have become fiscalized; they are no longer about dreams and compassion but about dollars and cents.” (2013, p. 150). Second, the delivery of social welfare benefits through the income tax system may negatively impact benefit accessibility. Legal scholar Felicite Stairs commented that although the provisions for the then-CCTB “are relatively short and straightforward, the benefit is embedded in arguably the most complex and technical piece of legislation in the country” (1999, p. 161). I discuss this latter point with respect to the causes of benefit non-take-up.

This overview demonstrates that the Government of Canada made successive and major changes, which reduced the federal role in providing for the social welfare of the population. Income support benefits became less generous and less accessible. According to Rice and Prince, “[s]ocial safety nets are now badly frayed and closer to the ground” (2013, p. 137).

It is important to recognize that there have been some positive developments in recent years. Since the beginning of its mandate in 2015, the Liberal federal government has increased the generosity of key income support benefits including the Canada Child Benefit, the Canada

Workers Benefit,¹² and the Guaranteed Income Supplement (Employment and Social Development Canada, 2018, p. 12). In 2018, Employment and Social Development Canada released the first national poverty reduction strategy, “Opportunity for All” (Employment and Social Development Canada, 2018). Notwithstanding recent moves toward re-investment, decades of retrenchment continue to take their toll on low-income Canadians.

Bureaucratic Disentitlement

Income support benefits have also been affected by “bureaucratic disentitlement” (Lipsky, 1984). Benefits that were not retrenched through tightening eligibility criteria or reduced benefit rates nevertheless became harder to access because of changes to the bureaucracies that administer these benefits. Canada Revenue Agency made two changes in the mid-2000s that made it more difficult for low-income Canadians to take up benefits administered through the tax code. First, CRA reduced and then eliminated the in-person “counter enquiries” service whereby taxpayers and benefit recipients could access in-person assistance to obtain the information and documentation required to take up benefits. As presented in their Corporate Business Plans, the agency shifted away from in-person supports and towards online and telephone self-service delivery channels in the interest of service rationalization (Canada Revenue Agency, 2013, p. 14).

According to key informants, this shift had a major collateral effect of retrenching free income tax preparation services for low-income tax filers. Prior to this change, local tax services office staff had coordinated the local implementation of the Community Volunteer Income Tax

¹² The Canada Workers Benefit was introduced in 2019 as a more generous replacement for the Working Income Tax Benefit (WITB).

Program (CVITP) and provided necessary information and documentation to community members and tax preparers. In the late 2000s, CRA offloaded this work onto community organizations, which had a significant and detrimental impact on the availability of free income tax preparation in Winnipeg.

The Provincial Context

Manitoba residents have been somewhat insulated from federal government retrenchment as a result of a recent, and uniquely long period of governance by the New Democratic Party (NDP). The Province of Manitoba was led by an NDP government for nearly 17 years, from 1999 until 2016, under premiers Gary Doer and Greg Selinger. While the Province of Manitoba avoided the blatant and regressive cutbacks implemented by provincial governments such as Ontario, its approach to social policy and poverty relief has been referred to as “third way neoliberalism” (Frankel, 2013, p. 270). Sid Frankel’s analysis of the Province of Manitoba’s poverty reduction efforts indicates that the NDP poverty reduction strategy was empirically ineffective in relieving poverty (2013, pp. 298–299). For the first half of this period, the real value of income assistance benefits continued to decline (Frankel, 2013, p. 274). Moreover, Frankel (2013) finds that this strategy was discursively centered on a third way ideal of social inclusion, defined as labour market participation, rather than a more redistributive goal of poverty relief.

The NDP government did enact changes to income support benefits throughout and particularly towards the end of its mandate. Regulatory changes provided more flexibility for Employment and Income Assistance recipients within the confines of a social inclusion discourse. In addition, the Province introduced the Rent Assist portable housing benefit in 2015

to subsidize the housing costs of EIA recipients as well as non-recipients. However, it is apparent that these changes did not fundamentally alter the residual nature of the Manitoba welfare state.

At present, Manitoba is in the midst of the first mandate of a Progressive Conservative government, the first since 1999. Under Premier Brian Pallister, the Province of Manitoba government is significantly restructuring the healthcare and public education systems and introducing austerity measures. The latter have included successive changes to the Rent Assist program regulations that have increased the deductible that non-EIA recipients are required to contribute towards their rent from 25 percent to 30 percent of net household income (*The Assistance Regulation, Manitoba Regulation 404/88 R*, amendments 63/2017 and 79/2018). These changes have effectively reduced benefit levels and disqualified some households who now find their incomes are higher than the threshold (Annable, 2018). In its most recent annual report, the Province of Manitoba Department of Families asserts that changes to Rent Assist “were made to ensure it remains financially sustainable and available to low-income Manitobans with the greatest shelter-related needs” (2018, p. 15). Notwithstanding this comment, it appears that the actual expenditures on “Employment Income, and Rental Assistance” for the year were \$40 million under budget estimates because of a “lower than expected caseload in both the EIA program and Non-EIA Rent Assist” (Province of Manitoba Department of Families, 2018, p. 99). These changes, and the reasoning behind them, may foreshadow additional cutbacks to provincial income support benefits in years to come.

The Problem: Inadequate Redistribution through the Welfare State

As a “‘social liberal’ welfare state” (Olsen, 2002, p. 3), Canada provides its citizens and residents with some universal, in-kind services (such as public education and public health care), as well as with a range of residual cash transfers that augment their incomes, so they can procure

market goods and services. In Manitoba, citizens and residents may be eligible to receive direct income transfers from contributory social insurance programs designed to partially replace employment earnings after job loss or retirement (e.g., Canada Pension Plan and Employment Insurance), means-tested social assistance programs that serve as income sources of last resort and less eligibility (e.g., Employment and Income Assistance), and categorical benefit programs targeted for particular demographic groups (e.g., Canada Child Benefit, Guaranteed Income Supplement, and Rent Assist). Residents may also qualify for “fiscal welfare” (Abramovitz, 1983, 2001; Titmuss, 1959, 1965) delivered through the personal income tax system in the form of income tax exemptions, deductions, and credits (Sinfield, 2018). Eligibility for these benefits is determined by varying criteria, including means and income tests, sufficient prior contributions, age, disability, and years of residence in Canada. Despite differences in eligibility criteria, a key commonality is that eligible citizens and residents must complete a bureaucratic process, such as filing a personal income tax return, submitting a paper or online application, or attending an intake meeting, in order to receive an income benefit.

Income Support Programs

Several types of income transfers are available to low-income Manitobans from the welfare state. Social welfare benefits include social assistance programs offered by the Province of Manitoba (EIA) and federal government agencies that offer social assistance benefits to particular demographics including newly arrived refugees (the Resettlement Assistance Program (RAP)) and First Nations people living on reserves (through Indigenous Services Canada). Canadians also have access to social insurance programs designed to partially replace employment earnings due to job loss (Employment Insurance), retirement (CPP retirement), and other events (CPP disability, compassionate care, maternity, parental, etc.). Furthermore, many

groups of low-income Canadians have access to categorical cash transfers targeted towards groups such as parents and guardians of children under 18 years of age (Canada Child Benefit, Manitoba Child Benefit), older adults (Old Age Security (OAS), the Guaranteed Income Supplement (GIS), and the 55 PLUS Program Manitoba Income Supplement), low-income households living in private accommodation (Rent Assist), and low and moderate income adults in general (GST/HST Credit). Finally, low-income Manitobans may access some fiscal welfare benefits through the process of tax filing, such as provincial refundable tax credits, the Canada Workers Benefit, and the refundable medical expense credit. However, many of these benefits are only available to Manitobans with earned income from employment or investments, and several include eligibility criteria that partially or fully rule out EIA recipients.

The Ongoing Legacy of Colonialism

The ongoing legacy of settler colonialism is evident in the significant income inequality between Indigenous and non-Indigenous Canadians, and the disproportionately high prevalence of income poverty among the former. The Truth and Reconciliation Commission identified a “pervasive” income gap between Aboriginal and non-Aboriginal Canadians attributed to the legacy of residential schools, which has impacted the educational attainment of Survivors and their children (Truth and Reconciliation Commission of Canada, 2015a, p. 5). Notably this income gap is mostly closed when Aboriginal people have the opportunity to complete university education (Truth and Reconciliation Commission of Canada, 2015a, p. 70). Thus, via Calls to Action 9 and 55 (Truth and Reconciliation Commission of Canada, 2015b, pp. 2, 6) the Truth and Reconciliation Commission calls upon the government to monitor and address educational and income gaps. In the Commission’s words (2015a, p. 102):

One of the most tragic legacies of the residential schools is the significant education and income gap separating Aboriginal people from other Canadians. The Commission believes that this gap must be closed. The best way to close the gap is to monitor it accurately and to report on its standing, and to invest in the education of Aboriginal children.

In the Manitoba context, there is a marked difference in median total incomes between Indigenous and non-Indigenous Manitobans (\$23,427 vs. \$36,098, a difference of more than 50 percent) (Statistics Canada, 2017a). The difference in median after-tax income is slightly less (\$22,389 vs. \$31,770, a difference of 42 percent), which suggests that redistribution through taxation and government transfers has an equalizing effect (Statistics Canada, 2017a).

Despite this redistribution, income inequality between Indigenous and non-Indigenous Manitobans remains unconscionably high. This is moreover indicated in the statistics concerning the prevalence of low income in Manitoba. Indigenous people in Manitoba are more than twice as likely as non-Indigenous Manitobans to live on incomes below the Statistics Canada Low Income Measure, After Tax (LIM-AT). Nearly three in ten Indigenous people living in Manitoba live below the LIM-AT threshold (29.8 percent) compared with 13.1 percent of non-Indigenous Manitobans (Statistics Canada, 2017b).

Benefit Insufficiency

Available data show that government transfers make up a vital source of income for low income Manitobans, but that they are insufficient to relieve poverty faced by the most vulnerable groups. More than eight in ten of the lowest-income Manitobans (84.4 percent) received income from government transfers in 2015 (Statistics Canada, 2017d). In absolute terms, this amounted to over \$605 million of government benefits flowing to over 90,000 low-income Manitobans in the bottom income decile (Statistics Canada, 2017d). Government transfers accounted for more

than half (57.9 percent) of the total income of Manitoba's lowest-earning decile, and over 64 percent of their after-tax income.

However, two indicators show the inadequacy of these benefits for ensuring that Manitoba residents can meet their basic needs. On a macro level, one in eight Manitobans (12.5 percent) lived on incomes less than the Statistics Canada Market Basket Measure for their region (Statistics Canada, 2017e).¹³ On a micro level, assessments of the adequacy of welfare incomes produced by Tweddle and Aldridge (2018, p. 59) and cited in the 2019 provincial poverty reduction strategy (Province of Manitoba, 2019, p. 26) show that households fully reliant upon government income transfers, including EIA and targeted federal benefits, received at most 82 percent of the MBM for Winnipeg in 2017.¹⁴ The situations are particularly dire for single EIA recipients who do not qualify for the GIS by virtue of age or insufficient tenure of residency in Canada, whose total welfare incomes amount to only 52% of the Winnipeg MBM threshold. While the overall poverty rate in Manitoba may be explained by a diversity of factors including

¹³ The Market Basket Measure (MBM) is an absolute and localized measure of the income a household requires to meet its basic needs in a specified community, which has been adopted as the Government of Canada's Official Poverty Line (Employment and Social Development Canada, 2018). Manitoba is divided into four regions – rural areas, small population centres, Brandon, and Winnipeg – and Statistics Canada aggregates the total number of Manitobans whose incomes fall under the MBM threshold for the region in which they reside.

¹⁴ Tweddle and Aldridge (2018, p. 59) calculate the full welfare incomes, including all provincial and federal transfers, for four categories of social assistance recipients: "single person considered employable," "single person with a disability," "single parent, one child," and "couple, two children." They then compare the total welfare incomes for each of these categories to the respective MBM and LIM-AT thresholds for each family size. I chose to use the MBM for this comparison because it is localized to the cost of living in Winnipeg. However, I acknowledge a methodological flaw associated with using the MBM to determine whether a given household is low income: the MBM methodology uses a unique and complex definition of disposable income that deducts non-discretionary expenses before comparing household income to the MBM threshold (Statistics Canada, 2017f). Accordingly, applying the MBM to assess the adequacy of a household's income may underestimate both the prevalence and depth of poverty unless these expenses are deducted from total household income.

insufficient benefit amounts, the non-take-up of government benefits, and low market incomes, the latter comparison of the total incomes of EIA recipients with the Market Basket Measure reveals that the full take-up of benefits is not a holistic solution to the relief of income poverty in Manitoba. Given that over 42,000 households received EIA in 2017/18 (Province of Manitoba Department of Families, 2018, p. 92), the inadequacy of EIA benefit amounts and corresponding federal benefits is a problem of critical importance that cannot be solved by programs focused solely on increasing benefit take-up.

Notwithstanding the insufficiency of existing benefits for relieving income poverty, the above statistics clearly demonstrate the importance of government transfers both as an aggregate influx of dollars to be spent on goods and services in Manitoba and as a significant percentage of the incomes of the lowest-income Manitobans. Accordingly, ensuring that community members take up the income benefits to which they are entitled, and which serve as a vital income source for meeting basic needs is integral to poverty relief.

Benefit Inaccessibility

While data on benefit take-up rates are not readily available, the existing literature suggests that a small but significant percentage of the population may be missing out on vital income benefits (Bajwa, 2019; Shillington, 2011; Stapleton, 2018). Although take-up of benefits such as the Canada Child Benefit is high, it is striking that many households still miss out on such a vital income source.¹⁵ Evidence from the literature and key informant interviews suggests the complexity of the annual personal income tax filing process may be a contributing factor.

¹⁵ In 2017, the Canada Child Benefit accounted for 30 percent of the total income of a one adult, one child household in receipt of EIA (Tweddle & Aldridge, 2018, p. 11).

Studies conducted with community members with lived experience in poverty as well as with service providers who work with this demographic find that a variety of factors contribute to the non-take-up of government benefits (Bajwa, 2019; Varatharasan et al., 2019). These barriers can be broadly categorized into two categories: issues with the complex systems that administer benefits, and a lack of the capacities required to navigate these complex systems.

Barriers faced by individuals include lack of resources, language ability, technical knowledge, awareness of benefits, fear and distrust. To secure access to these benefits, eligible individuals must become aware of the existence of benefits for which they are entitled and complete bureaucratic application procedures such as submitting written application forms, attending intake meetings with benefit administrators, and filing personal income tax returns. Vulnerable community members may also face difficulties proving their eligibility for key benefits, including the Canada Child Benefit (CCB) and disability benefits.

At the systemic level, government supports are inadequate – witness, for example, CRA shutting down in-person counter enquiries, the retrenchment of CVITP co-ordination, and the high case loads of EIA caseworkers. While there has been investment by the federal and provincial governments, for the most part this has not been in direct public sector service delivery to low-income community members. Private sector supports are often inappropriate for vulnerable community members due to high fees, predatory practices, and lower understanding of the benefits available to low-income households. Finally, other services, such as fee-for-service health care providers, may lack both the time and the incentive to do this work. The residual need for support to access benefits is thus an “access to justice” issue.

The Intervention: Benefit Intermediary Programs

The Canadian-Manitoban welfare state is characterized by what has been termed a “mixed economy of welfare,” by which welfare benefits are delivered by a diversity of actors, including federal government agencies, provincial and territorial governments, for-profit companies, employers, and nonprofit organizations, and informally by family, friends, and community members (Olsen, 2002, p. 22; Rice & Prince, 2013, p. 125). Nonprofit agencies that offer benefit intermediary programs are therefore a part of a broader social welfare system and work to facilitate service users’ access to welfare state benefits. When these organizations are funded by the state – through direct grants or contracts or through the foregone tax revenue of tax-deductible charitable donations – benefit intermediaries embody a circularity as state dollars are invested in non-state institutions supporting low-income community members to access state dollars.

Winnipeg-based community organizations have sought to increase access to economic justice for many years. Community organizations have offered programs that assist low-income Winnipeggers to file personal income tax returns and access government benefits for over 45 years. The field of organizations offering benefit intermediary programs is diverse. Organizations range from nonprofits as small as Community Legal Education Association, with an annual budget of under \$300,000, to larger nonprofits with annual budgets of close to \$5.5 million, like the Canadian Mental Health Association. The field also includes several large public sector service agencies. Table 1 below lists organizations that offer benefit intermediary programs and includes details on organizational longevity and budget.

Table 1

Organizations Offering Benefit Intermediary Programs

Name	Year Founded	Budget (Revenue)	Percentage of Revenue from Government Funding
Canadian Mental Health Association, Manitoba and Winnipeg Inc. (CMHA)	1984	\$5,486,195	56.26%
City of Winnipeg - Winnipeg Public Library	1905	\$31,007,152	97.00%
Community Financial Counselling Services Inc. (CFCS)	1974	\$691,788	19.19%
Community Legal Education Association (Manitoba) Inc. (CLEA)	1984	\$283,553	24.69%
Community Unemployed Help Centre Inc. (CUHC)	1980	\$480,700	52.17%
Immigrant and Refugee Community Organization of Manitoba Inc. (IRCOM)	1989	\$3,330,466	75.45%
Independent Living Resource Centre	1984	\$4,753,632	61.26%
Legal Aid Manitoba	1971	\$37,956,444	89.53%
Legal Help Centre of Winnipeg Inc.	2010	\$352,760	2.59%
Low Income Intermediary Project	pre-2002	—	—
North End Women's Centre	1985	\$1,699,677	67.74%
Society for Manitobans with Disabilities Inc. (SMD) Self-Help Clearinghouse	1999	—	—

Name	Year Founded	Budget (Revenue)	Percentage of Revenue from Government Funding
Supporting Employment & Economic Development Winnipeg Inc. (SEED)	1988	\$2,954,037	46.53%
University of Manitoba - Rady Faculty of Health Sciences	1883/2014	–	–
The West Central Women's Resource Centre Inc. (WCWRC)	1999	\$1,477,183	67.24%
Winnipeg Harvest	1984	\$3,761,638	0.31%
Winnipeg Regional Health Authority	1999	–	–

Note. Data was collected from publicly available organizational documents and T3010 Registered Charity Information Returns from Canada Revenue Agency's List of Charities (2019). Unavailable data are marked with dashes.

As presented above, benefit intermediary programs rely upon government funding. Government funding accounts for between 0.3 percent and 75.5 percent of the total revenue of the NGOs listed above in Table 1. The median percentage of revenue from government funding is 52.2 percent.¹⁶ Accordingly, benefit intermediary organizations that receive public funding are in a unique position of delivering services on behalf of the welfare state that broker low-income community members' access to the welfare state.

Community-based benefit intermediary programs seek to realize two major impact statements: At an individual level, low-income community members increase their social and

¹⁶ Author's calculation based on the most recent T3010 Registered Charity Information Returns for the non-governmental organizations listed in Table 1. As indicated in the notes to Table 1, data were unavailable for some organizations.

economic well-being; At a structural level, government income benefits become more accessible to low-income community members. As one key informant told me,

We want impacts at two ends. Obviously, we want to help people access benefits, help them know about benefits they're eligible for. And hopefully that has a spin-off effect that they are spreading that information and telling their friends and family and people in their community about benefits, and so just generally raising awareness. But I think we also are always trying to notice the patterns and look at the systemic—like what changes to the systems would make it easier for people to access benefits.

The following chapters focus on each of these impacts in turn. Chapter 4, on affirmation, examines individual-level work to help community members access their benefits. Subsequently, Chapter 5, on nonreformist reform, assesses efforts to enact systemic changes to increase benefit accessibility.

Chapter 4: Affirmation

The major impact is to put significant income, to provide a significant increase in income, to low-income populations.

—Key informant

In a social-structural context that poses barriers to the take-up of vital government benefits, many low-income Manitobans turn to benefit intermediaries for support. Several agencies assist low-income Manitobans who face barriers to accessing their government benefits (Recall Table 1, in Chapter 3). Supports vary among programs, but often include income tax preparation, education, coaching, problem-solving, advocacy, and representation. In providing these supports, benefit intermediary programs affirm service users' right to income benefits and seek to address the unjust outcomes produced and reproduced by the market economy, inaccessible welfare state, and society that stigmatizes poverty.

Following Nancy Fraser's theory, I suggest that these programs offer "affirmative remedies," in that they seek to resolve the immediate and felt effects of socioeconomic and sociocultural injustice, rather than targeting the systemic causes of injustice (Fraser, 1997, pp. 23–24, 2003, p. 74). Benefit intermediaries follow strategies of "affirmative redistribution" and "affirmative recognition" (Fraser, 1997, pp. 24–25). Through activities that increase the take-up of government income benefits, these programs advance socioeconomic justice through "affirmative redistribution"; community members accessing these services secure income support benefits that they can use to satisfy their material "life-requirements" (Noonan, 2012, p. 5) and move closer to meeting the "objective condition of participatory parity" (Fraser, 2003, p. 36).

Many benefit intermediary programs tailor service delivery to meet the needs and goals identified by service users. Service providers strive to affirm the personhood of community members who face marginalization and subjugation due to poverty, racialization, and other discourses of oppression, and to value community members' knowledge and lived experience. By following a strategy of "affirmative recognition," they seek to satisfy the "intersubjective condition of participatory parity" (Fraser, 2003, p. 36) and recognize service users as peers. By doing so, these programs try to empower service users to interact with the welfare state from a position of higher status.

In this chapter, I discuss how benefit intermediaries pursue affirmative redistribution, focusing in turn on the goals they seek to achieve, affirmative program activities, and indicators of progress towards their intended outcomes. The final section presents program mechanisms that may account for the outcomes these programs achieve. My analysis suggests that these affirmative interventions increase service users' incomes and capacities and make a positive contribution to the quality of their lives.

Goals

Benefit intermediary programs aim to increase service users' quality of life. Nancy Fraser (2003) and Jeff Noonan (2012) each offer concepts that help to clarify what this goal entails. Benefit intermediaries seek to satisfy both conditions of "participatory parity" (Fraser, 2003, p. 36) by increasing the incomes of service users and empowering service users to interact with welfare state institutions from a higher social standing. This goal entails increasing service users' capacity to satisfy their life-requirements, including material and social needs (Noonan, 2012).

Benefit intermediaries support service users to pursue two major outcomes. The primary goal is to assist service users to increase their incomes by securing the income supports to which

they are entitled. Increases in income enable service users and their families to more adequately meet their basic needs and increase their quality of life. Work towards this goal follows a strategy of “affirmative redistribution” that seeks to redress the socioeconomic injustice of poverty and income inequality (Fraser, 1997, pp. 13, 25). Benefit intermediaries make progress towards this goal when they assist service users to take-up income support benefits and gain a more equitable share of resources.¹⁷

Benefit intermediaries also aim to foster social conditions in which service users feel respected and valued as peers. Service providers strive to value service users’ preferences, knowledge, and lived experience throughout their program involvement. In addition, service providers work with service users to increase their capacity to claim and maintain the benefits to which they are entitled. Benefit intermediaries pursue this goal through a strategy of “affirmative recognition” (Fraser, 1997, p. 24) that seeks to elevate service users’ social and self-esteem.¹⁸

While the primary and explicit goal of benefit intermediary programs is redistributive – to increase take-up of income support benefits – recognition is a significant secondary goal. Moreover, as I will articulate further below, recognition is a key mechanism through which benefit intermediaries achieve redistributive outcomes. Thus, while recognition is secondary to redistribution as an implicit rather than explicit program goal, it may also be a prerequisite step that benefit intermediaries need to accomplish to realize their primary goal.

¹⁷ I recognize that the equalizing effect of vertical redistribution via the take-up of income support benefits is relatively small. However, securing these benefits may have a significant effect on recipients’ quality of life.

¹⁸ I base this claim on Fraser’s 2003 articulation of a “status model of recognition” based on social status rather than identity. According to the status model, misrecognition is a matter of status subordination rather than of “depreciated” identity (2003, p. 29). Recognition is thus a matter of “establish[ing] the subordinated party as a full partner in social life, able to interact with others as a peer” (Fraser, 2003, p. 30).

Affirmative Redistribution: Increased Income for Service Users

Affirmative redistribution is the *raison d'être* for benefit intermediary programs. Many low-income community members need support to access government benefits; community programs provide this support. As the liberal welfare state is itself a form of affirmative redistribution (Fraser, 1997, pp. 24–25), benefit intermediary programs operate as a second tier in the social safety net: these programs affirm marginalized community members' right to access the affirmative redistribution of the liberal welfare state. By doing so, these programs facilitate redistribution of income and wealth to low-income and marginalized Manitobans.

Benefit intermediary programs' central focus on achieving redistributive outcomes comes across clearly both in key informant interviews and in organizational documents. Several key informants commented that the primary goal pursued by their program is to increase the incomes of low-income service users. To quote one staff person:

the major impact is to put significant income, to provide a significant increase in income, to low-income populations ... through the refunds they receive through filing income tax or through the provincial and federal government benefits for which they're eligible.

Increases in income can enable benefit recipients to better meet their basic needs and enhance their quality of life. The same key informant described the significance of these income streams as a proportion of total income and in terms of the basic life-requirements they may satisfy:

And it can mean anything from ... it can mean 25 percent of their income. So it could mean anything from being able to pay the rent and buy groceries, to being able to buy, you know, to be able to afford things for their children which they couldn't have otherwise afforded. Being able to help themselves in ways that they couldn't before. And the benefits, such as Rent Assist or Pharmacare, are ones that are going to allow them to live in much better housing situations and to even afford drugs which they need for their health. So it's a lot of very basic amenities.

Another staff person referred to the wealth of research on the social determinants of health, which “suggest[s] that improving the economic situation of families and individuals is connected to improving health outcomes.”

While the money they access is vital to most, if not all, service users, the subjective impact of this income to service users may vary. Key informants articulated two distinct perspectives regarding the subjective significance of government benefits accessed through affirmative redistribution.

Upward mobility through financial empowerment.

One perspective suggests that income from government benefits may be a lever for poverty alleviation and upward mobility. This perspective derives from “financial empowerment” approach developed by Prosperity Now and championed in Canada by Prosper Canada. Financial empowerment is a suite of interventions that are tailored to meet the needs of low-income community members at various points on a continuum between financial crisis and financial stability (Murray, Mulholland, & Slade, 2015; Prosper Canada, 2014). These interventions include facilitating access to income supports, asset building opportunities, and financial services; financial literacy education and coaching; and consumer protection. Through accessing this suite of interventions, low-income community members may transition from “survival mode,” characterized by immediate financial crises to a longer-term horizon (“future mode”) of economic security and opportunity (Murray et al., 2015, p. 22).

Gaining access to income supports may be a low-income community member’s first step towards financial stability. Benefits that flow from tax filing often constitute the largest windfall of income a low-income household receives annually (Bajwa, 2019, p. 8). This influx of income may enable some community members to meet their present needs and even to save for the

future. If a benefit recipient has access to financial guidance, sufficient income, and appropriate savings vehicles, they can save a portion of their benefits and build a household asset base. These household assets can insulate community members from the worst effects of future financial crises. In the longer term, these assets could provide opportunities for economic advancement through employment, education, or entrepreneurship. Furthermore, programs that facilitate access to Registered Education Savings Plans (RESPs) and the Canada Learning Bond may facilitate intergenerational upward mobility for children from low-income families who pursue post-secondary education.

In Manitoba, a financial empowerment approach has been adopted by nonprofit organizations, financial institutions, and government agencies such as those who are members of the aptly-named Manitoba Financial Empowerment Network (MFEN). By delivering programs to community members that meet the needs of community members at various points between financial crisis and financial stability, members work to increase low-income Manitobans' financial wellbeing and stability.

Harm reduction.

A contrasting perspective suggests that, for some community members, access to income benefits is best understood as a form of harm reduction. This view is evocatively described by a staff person, who explained:

the income support piece is important. You know, we say like it's not going to help everybody, it's not going to be road to establishing a home-based business, because in many cases, our EIA program participants would not have the capacity to do so. But I like to think of it as—it stops the bleeding. It stops people from falling further into the abyss. ... it prevents them from falling deeper into poverty and despair.

A harm reduction framing is also evident in the comments shared by other key informants, who highlighted the harms faced by community members who lose access to key income benefits. Benefit intermediaries seek to prevent and mitigate these harms by ensuring that service users maintain access to their benefits:

some of the work we do—tax filing, in particular is sort of, like, preventative...if we can make sure that as many as people as we can get their taxes filed in time then there's less...that prevents the problem of getting your benefits cut off.

By providing just-in-time supports – during the tax filing season or when benefits are reviewed – benefit intermediaries mitigate the risk that service users lose the benefits they require to satisfy key life-requirements.

Affirmative Recognition: Service User Empowerment

Benefit intermediary programs also work to redress the misrecognition faced by low-income community members due to their economic position and social location. Using Fraser's concept of the "status model of recognition," this work seeks to increase service users' social standing to empower them to interact with welfare state institutions (Fraser, 2003, p. 29). The successful realization of this goal would increase the capacity for service users to participate "as a peer in social life" (Fraser, 2003, p. 29).

Dewson and colleagues' typology of "soft outcomes" (Dewson, Eccles, Tackey, & Jackson, 2000, p. 6) helps illustrate how benefit intermediary programs pursue this impact through direct service delivery that seeks positive change in service users' knowledge, skills, and quality of life. Service providers offer tailored education and coaching to increase service users' knowledge: "we hope our clients become better informed." This work also seeks to increase service users' practical skills and capacity to navigate welfare state bureaucracies and manage

personal finances. The goal is to realize both an immediate impact and a longer-term increase in resilience. As one key informant explained,

...our objective is not just to solve the person's immediate financial problems, but help them to learn how to avoid the same problems or different problems in the future.

The connection between education efforts and future behaviour was also highlighted by another staff person, who commented, "We provide knowledge to individuals so that they can move forward in a positive way in their lives."

Programs also seek to improve service users' health and well-being by addressing psychosocial effects of poverty and marginalization including stress, social isolation, and low self-worth. Service providers seek to bring "a calmingness to people" (key informant interview) by reassuring them of their rights. One person who works for a benefit intermediary program shared that their program seeks to instill a sense of hope among community members, who fear they may lose their benefits and be unable to meet their basic needs. In their words,

... we set people's minds at ease and give them, I'd like to think, a sense that "Maybe there is hope for me." Where they think they have no hope, they're going to be out on the street in seven days, maybe, "There is something that we can do to help you."

Benefit intermediary programs also work to foster greater social inclusion for clients, such as EIA recipients and people with mental health disabilities, who may face deep social isolation. Service providers act as allies and advocates and "stick up for them" and "tell their story" (key informant interview). More fundamentally, service providers offer opportunities for social connection by listening to clients, valuing their personhood, and interacting with clients who "have no one else to talk to, are socially isolated" (key informant interview).

While this work does not directly result in increased income for service users – more money for the marginalized – it may be integral to the success of activities that do directly facilitate redistribution. First, affirming the social standing of service users and connecting with service users is a key mechanism to successfully working with service users to increase their incomes. Second, this work has intrinsic value in addressing the psychosocial harms of maldistribution and misrecognition, with the aim to increase service users’ quality of life through building self-efficacy and social esteem. The combination of increased income with “soft outcomes” may empower community members to pursue traditional avenues to upward mobility through education, employment, and entrepreneurship.

Activities

Community organizations and public sector agencies seek to realize the above outcomes of redistribution and recognition through diverse interventions. Table 2 below lists five common categories of activities that have been implemented by organizations in Winnipeg. While these activities share an ultimate goal of affirming access to benefits, they differ in the depth of service provider–service user engagement, and in the immediate and intermediate outcomes they seek to achieve. In this section, I address each of these activities, in turn, starting with education initiatives, and culminating in formal representation.

Table 2

Activities - Affirmation

Activity	Intended Outcomes for Service Users
1. Financial literacy education & public legal education	Increased knowledge about government income benefits, and rights and responsibilities as benefit recipients
2. Benefit screening	Greater awareness of the government income benefits for which they are entitled and how to apply
3. Tax return preparation & benefit applications	Take-up of government income benefits including income tax refunds, the Canada Child Benefit, the GST/HST Credit, the Canada Workers Benefit, Old Age Security, and the Guaranteed Income Supplement
4. Financial problem-solving, coaching, & counselling	Reduced financial stress; increased skills and confidence to manage personal finances and interact with welfare state bureaucracies
5. Advocacy and representation	Access to income support benefits that had been denied, suspended, or withheld by benefit administrators

Financial Literacy Education & Public Legal Education

Nonprofit and public agencies seek to raise community members' awareness of government income benefits for which they may qualify through public education initiatives. Organizations have developed and distributed booklets and other educational materials about government benefits and community resources. The *Get Your Benefits* booklet, developed through a partnership involving academic, health care, government, and nonprofit stakeholders, is a prominent example of this stream of activity. The booklet has been widely disseminated through the health care and education systems, and by nonprofit social service agencies. Service providers also work towards this outcome by delivering free financial literacy education workshops about government benefits, eligibility criteria, and application processes. Workshops

are delivered in a range of settings, including in public housing complexes, schools, and community organizations.

Organizations engaged in public legal education initiatives also disseminate print materials and deliver workshops. These initiatives seek to raise awareness about benefit recipients' rights and responsibilities, and where recipients can turn for assistance if they face challenges in proving their right to a given benefit. A notable example of these efforts is the *Welfare Guide* published by Community Legal Education Association (CLEA), which provides legal information about Employment and Income Assistance (EIA) (Community Legal Education Association, 2015). The guide is currently in its fourth edition and follows a lineage of welfare rights education in Manitoba that dates back to the first publication of a *Know Your Welfare Rights* manual in 1976. As one key informant put it,

...an important component of access to justice is knowledge. So public legal education is important. People should understand their rights and obligations. Information should be provided in clear language in a manner that's easily understood by the public.

Benefit Screening

A key step in facilitating access to income benefits is assessing whether a given community member is missing out on any of the benefits to which they are entitled. Raising service users' awareness of benefits that could supplement their low incomes is the focus of cross-sectoral initiatives to implement benefit eligibility screening within a range of public services. Service providers including health care practitioners, support workers, and tax clinic volunteers have been trained to recognize the benefits their clients may qualify for and inquire about whether they are receiving these benefits. This line of inquiry may begin with a broad question about a person's financial situation: "Do you ever have difficulty making ends meet at

the end of the month?” (The Manitoba College of Family Physicians, 2013, p. 2). If a person answers “yes,” a service provider can follow up to identify applicable income supports and ask whether the client receives these benefits. Some organizations pair eligibility screening with tailored support for clients that need help to apply for these benefits. However, in many cases, service providers that screen for benefit eligibility lack the time and capacity to fill out benefit applications and prepare tax returns for their clients; instead, these organizations broadly screen for benefit eligibility and provide their clients with printed information, and referrals to agencies that offer one-to-one support. The Get Your Benefits project is also emblematic of this stream of activity. Following Gary Bloch’s efforts to call upon physicians to “prescribe tax returns” to address the negative health impacts of poverty, this project has worked to embed benefit screening and education throughout the Manitoba health care system (Bloch, 2013a, 2013b).¹⁹

Tax Return Preparation & Benefit Applications

Low-income Manitobans must file personal income tax returns each year to attain and maintain access to many income benefits and in-kind welfare services. Nonprofit agencies in Winnipeg play a vital role in meeting community members’ need for assistance to prepare and file their personal income tax returns. By doing so, service providers support community members to take up income benefits including tax refunds and associated tax credits, and the Canada Child Benefit (CCB). These benefits may account for a third of the incomes of EIA recipients with children under 18 (Tweddle & Aldridge, 2018, p. 11).²⁰

¹⁹ The capacity building work undertaken by this project will be discussed further in the next chapter.

²⁰ For example, the CCB and GST/HST credit account for 33.2 percent of the total income for a one adult, one child household in receipt of EIA (Tweddle & Aldridge, 2018, p. 11).

Tax preparation is delivered in several forms. Most of this work takes place during the nine-week traditional income tax filing season, from late February to the end of April each year. Through Canada Revenue Agency's Community Volunteer Income Tax Program (CVITP), community agencies recruit and train volunteers who cumulatively file thousands of tax returns for low-income Manitobans. This service is delivered at government buildings, community agencies, libraries, public housing complexes, personal care homes, and health centres, among other venues. Community members may book appointments, drop in on a first-come, first-served basis, or drop off their tax slips for a volunteer tax preparer to file. Several of these clinics also screen for community members' eligibility for benefits that require additional applications, and often can assist in applying for these benefits at the time of tax filing.

A few community agencies provide tax preparation services all year-round. While these services utilize CVITP infrastructure, they are typically delivered by organizational staff rather than by volunteers. This model of staff-provided income tax preparation enables community agencies to augment volunteer capacity during the tax season. Moreover, trained and experienced staff can file returns for community members with complicated tax situations, whose returns may be too difficult for volunteer tax preparers and the formal CVITP eligibility criteria. These services meet a critical need for community members who do not file tax returns by the April 30th deadline, and who may only realize their need to file after facing consequences such as not receiving their expected GST/HST Credit or Canada Child Benefit payments in July.²¹

²¹ The GST/HST Credit and Canada Child Benefit are paid beginning in July each year based on a household's adjusted net family income as reported from the previous year. Receipt of these benefits is contingent upon personal income tax return filing.

Dedicating staff resources to preparing income tax returns year-round enables nonprofit agencies to support community members at their time of need.

In addition to preparing income tax returns, these agencies also support community members to apply for benefits that require separate application processes. Several benefits require low-income Manitobans to re-apply each year, including provincial income support programs such as Rent Assist, the Manitoba Child Benefit, and the 55 PLUS Income Supplement Junior Component. Other benefits, such as the federal Disability Tax Credit, the Manitoba Primary Caregiver Tax Credit, and the Guaranteed Income Supplement (GIS), may only require one-time applications; however, these application processes are often quite intensive. Still other benefits may require recipients to fill out forms on an intermittent basis, such as when their family status changes or when they lose or regain custody of their children; the Canada Child Benefit is the most notable of this category. By providing community members with support to submit applications for these and similar benefits, benefit intermediaries can facilitate redistribution through income benefits that are delivered outside of or adjacent to the personal income tax system.

Financial Problem-solving, Coaching, & Counselling

Community members may require additional support that cannot be provided in a single session. In these cases, service delivery may take the form of collaborative problem-solving and financial coaching and counselling, over multiple sessions. While services vary among organizations, and with the particular situations experienced by clients, here I offer a few notable examples of this activity. Community members who need to file multiple years of overdue tax returns often lack the information slips they require for their returns. To address this issue, service providers identify the required slips, provide instruction on how to obtain these slips and

the importance of record-keeping, and assist clients to obtain the necessary information by phone during an appointment. EIA recipients may be eligible for additional categorical benefits that must be requested from their caseworkers; service providers assist here by raising EIA recipients' awareness of their right to these additional benefits and coaching them on how to effectively communicate their requests to their caseworker. When clients present their concerns about not having enough money to make ends meet, financial coaches and counsellors may provide additional supports that go beyond benefit screening, tax preparation, and benefit applications. These additional services include tailored financial literacy education and guidance on how to track spending and create a household budget, strategies for saving money and building assets, and credit and debt counselling.

Community members also turn to benefit intermediaries when their benefit claims are under review by benefit administrators, or when benefits have already been denied, suspended, withheld, or reduced. These issues notably affect EIA recipients and parents and caregivers receiving the Canada Child Benefit. The impact of benefit reviews and denials is heightened for this group given that these two benefits are often the primary income sources for community members that receive them. Community members may need several documents to prove their eligibility for these benefits, including forms signed by medical practitioners, valid personal identification, and letters from schools, child care centres, landlords, and other agencies. Benefit intermediaries assist in this process by helping clients to identify and obtain necessary

documentation and personal identification and supporting clients to communicate with benefit administrators by phone and in writing.²²

Two common threads tie problem-solving, coaching, and counselling services together: First, each of these services is tailored to the particular life situations and needs identified by clients; Second, these services offer a balance of working on clients' behalf and empowering clients to acquire the skills, confidence, and resources they need to independently manage their finances and navigate welfare state bureaucracies. More than any other, this stream of activity is the primary means by which benefit intermediaries simultaneously pursue "hard" outcomes of increased income and "soft" outcomes of increased knowledge, skills, and esteem. Through financial problem-solving, coaching, and counselling, benefit intermediaries advance a combined remedy of affirmative redistribution and affirmative recognition.

Advocacy & Representation

Finally, community members facing issues related to EIA or Employment Insurance (EI) benefits may turn to advocacy services for support to pursue their benefit claims. This work is undertaken by community agencies including Winnipeg Harvest, the Community Unemployed Help Centre, and the Low Income Intermediary Project, and by Legal Aid Manitoba's Advocacy Unit, and delivered by trained advocates, some of whom work under the supervision of a lawyer. These programs assist service users to learn about their rights and responsibilities as recipients or applicants for EIA or EI benefits. Community advocates also support service users to advocate for their right to benefits through dialogue with EIA caseworkers and supervisors, and with

²² Personal identification is offered at no-cost to low-income community members by agencies that have secured resources to provide birth certificates and other needed identification through an ID Fund. For a deeper discussion of access to identification in Manitoba, see Smirl (2017).

Service Canada agents. This dialogue may be led clients or by advocates communicating on their clients' behalf.

If issues are not addressed by benefit administrators, community members can appeal to the Province of Manitoba Social Services Appeal Board, for Manitoba provincial benefits, or to the Social Security Tribunal of Canada for federal social security benefits. While appellants are allowed to self-represent at these administrative tribunals, the depth and breadth of knowledge required to succeed is immense. According to two key informants, benefit recipients often lack the capacity to self-represent and the financial resources to hire a lawyer. To meet this need, community advocates may formally represent clients at the tribunals at which benefit eligibility decisions are adjudicated. Representation at these hearings is vital to ensuring that low-income community members can exercise their right to justice. However, offering these services is formally considered to be “unlawful practice of law,” in the words of a staff person, as *The Legal Profession Act* requires that such legal services can only be provided by a “practising lawyer” (*The Legal Profession Act*, C.C.S.M. c. L107). Despite this constraint, key informants noted that the Law Society of Manitoba has been supportive of their work to represent individuals who would otherwise be unable to access legal services. Moreover, a special committee of the Law Society “is actively looking at policies that would help to address the unmet legal needs of Manitobans,” such as by recognizing the legal services provided by advocates and paralegals (Dangerfield, 2019, p. 4).

As with financial problem-solving, coaching, and counselling, advocacy and representation entails a dual focus on redistribution and recognition. The primary goal of these interventions is redistributive – to increase clients' incomes through securing access to benefits that have been denied or suspended. At the same time, these interventions also practice a remedy

of recognition. Supporting community members to pursue benefit claims may lead to increased knowledge of welfare state benefit systems, stronger formal communication skills, and greater self-efficacy. If a formal appeal is successful, appellants gain access to benefits and official recognition of their rights and the merit of their claims.

Program Results

Benefit intermediaries achieve outcomes of affirmative redistribution and affirmative recognition via the activities listed above. In this section, I present indicators of the successful achievement of these outcomes, as conveyed in program reports, and observed by key informants working for these organizations.

Given that many of these programs operate by providing direct services to community members living on low incomes, their success is contingent upon community members using their services. Key informants unanimously reported that there is a high demand for benefit assistance services that, in most cases, outstrips program delivery capacity. The number of people who access services is evident in program reports. Over 14,000 community members were served in 2018. This total demonstrates that benefit intermediary programs successfully reach a large proportion of Winnipeg residents living on low incomes.

Community members' interest in accessing services is also evident in excerpts from interviews with two practitioners whose organizations deliver some services on a drop-in basis. These excerpts vividly illustrate community demand for tax filing and benefit assistance. One staff person reported that their organization sees long lineups early in the morning, hours before they begin to deliver services:

The doors at the [tax clinic] open at 9:30 in the morning. By 7:30 in the morning, there's often 100 people lined up. At 7:30 AM, waiting to get inside. ... by 10:00 AM, 200

numbers have been given out. ... And there will be people waiting there from 10:00 until 2:00 to get their taxes done.

Another key informant commented on the atmosphere that has developed among community members waiting for office hours to begin: "...this summer, we had a couple of times where people brought lawn chairs, snacks, games, to wait for the opportunity to get their taxes done for free."

In addition to the number of community members that access services, key informants also identified another dimension of success – not only that services are being accessed, but also who is accessing the services. One key informant commented that their benefit intermediary program "feels really good for it being a fit at [organization] because it meets the needs of our immediate geographical area." This is also evinced in program reports on the demographics of service users, which show that many live in inner-city neighborhoods of Winnipeg.

Furthermore, some organizations collect demographic data from service users including whether they identify as Indigenous people. For example, 67 percent of program participants in SEED Winnipeg's Access to Benefits (A to B) program self-identified as Indigenous (SEED Winnipeg Inc., 2019). This statistic suggests the success of this program in reaching Indigenous peoples who face a heightened prevalence of poverty because of the ongoing legacy of colonialism.

Organizations that focus on broader campaigns to raise awareness about government benefits may measure their success in the production and dissemination of educational materials. For instance, the wide reach of the Get Your Benefits project is evinced by the distribution of over 100,000 Get Your Benefits booklets across Manitoba (Boriskewich, 2019). Organizations working to raise awareness and increase community members' knowledge about income support benefits also do so by delivering educational workshops. With respect to this activity, output

indicators include the number of workshops delivered and the number of participants in attendance at these workshops.

Benefit intermediary programs contribute to affirmative redistribution when service users secure income support benefits through or after service delivery. The immediate output of program utilization can serve as a step towards an outcome of increased social and economic well-being when service users claim income benefits. Progress towards the goal of affirmative redistribution can be measured through the number of benefit applications and tax returns submitted, the number of appeal hearings attended, and the number of service users to whom information and guidance was provided. If successful, the provision of these services enables low-income community members to take up income support benefits. The significant impact of this work is indicated by increases to service users' incomes. At an aggregate level, the monetary value of benefits that service users secured through six benefit intermediary organizations in 2018 amounted to over \$38 million. This outcome indicator suggests that benefit intermediary programs play a prominent role in assisting low-income community members to access the income support benefits for which they're entitled.

As discussed above, benefit intermediaries also work towards outcomes of affirmative recognition. The well-being of service users may be increased because of the model by which services are provided, when service users achieve so-called "soft outcomes" (Dewson et al., 2000, p. 6). Indicators of success towards this goal are less than readily available and not quantifiable as most programs do not collect or publicly report evaluative data in this area.

Outcomes of affirmative recognition were clearly raised in key informant interviews. Several key informants observed changes in service users' knowledge, confidence, and hope for the future during the course of service delivery, and, moreover, reductions in service users'

stress. Through offering a recognitive approach to service delivery, it appears that benefit intermediary programs can positively impact service users' quality of life, not only through brokering access to new income streams, but also through the supportive interactions between service providers and service users. Key informants reported a variety of indicators that suggest the success of this model of service delivery. Several commented that service users often respond with gratitude, report that they're satisfied with the program, and moreover refer friends, family members, and fellow community members to access these services. A few practitioners also noted the large proportion of returning clients in their programs, which may suggest both client satisfaction with the supports they received and their ongoing need for support.

The added value of benefit intermediary programs' approach to service delivery is further exemplified in observations by two key informants. One staff person reported that the people who utilize their organization's services "feel valued and heard" by service providers:

... people feel valued and heard, respected, supported. And being heard is really important. You know, being valued as a person really begins, with being, you know, for staff to listen and to believe them, and not attack them. Because they have a history of being attacked, repeatedly throughout their lives, our EIA program participants in particular.

A second staff person working for a different organization shared their observation that the supports their organization provides contribute to a reduction in stress among service users contending with the psychosocial effects of poverty:

...the supports we're providing reduce stress that people are living with, and sometimes stress that people have been living with for quite a while. ... So it's like this big weight that people are carrying, and sometimes people, even just in one appointment where none of this stuff is solved, express to the person they're working with that they feel that weight off their shoulders. And I am super interested in somehow being able to measure that, but I feel pretty confident. I don't know how many people, what percentage of the people, but I think that's impactful for the people who feel that.

As presented above, the immediate outcomes that service users achieve through their participation in benefit intermediary programs may lead to a variety of intermediate and longer-term outcomes. Outcome data in this area is less readily available given the intermittent connections between service providers and service users. Some service users may only access services once, while others will access services for a long period of time or repeatedly, such as during income tax season each year. However, given their limited resources and the high demand for services, it appears that organizations have not conducted longitudinal evaluations that would facilitate understanding of the longer-term outcomes of these programs. This issue is moreover complicated given that some services track data in an anonymized way, while others collect and maintain individual level data.

Key informants shared stories that suggest that, for some service users, gaining access to income support benefits can be a key step in facilitating upward mobility over the longer term. One staff person shared a story of a community member that was a newcomer to Canada who returned year after year to file taxes; over the years, they had begun to pursue post-secondary education and were on the verge of homeownership. However, for many others, it is likely that, given the meager nature of the benefits available to low-income community members, take-up of these benefits primarily serves to allow them to get by rather than to get ahead.

Program Mechanisms

Pawson and Tilley assert that social programs work to the extent that they trigger “program mechanisms” that address the social problems that gave rise to a program (1997, pp. 75–76). With respect to affirmative interventions to increase take-up of income support benefits, there are undoubtedly numerous mechanisms at play that may account for their success. Evaluations of individual programs could delve deeper into the particular program mechanisms

they trigger by collecting and analyzing data from service providers, service users, and administrative data on program outputs and outcomes. In this section, I highlight and describe two key mechanisms that are integral to the success of affirmative benefit intermediary programs. These mechanisms may account for the high utilization of benefit intermediary programs by low-income community members and the redistributive outcomes that these programs achieve.

Benefit intermediary programs achieve affirmative redistribution by assisting low-income community members to take up income support benefits. Accordingly, their success in achieving these outcomes is contingent upon working with a cohort of community members that are eligible for income support benefits and seek assistance to take up these benefits. Benefit intermediary programs can only facilitate affirmative redistribution when community members request assistance. This begs the question: Why do low-income community members turn to benefit intermediaries?

I posit that high utilization of benefit intermediary programs is the result of significant alignment between program offerings and community needs. Following the approach of Pawson and Tilley (1997), I dub this the “alignment” mechanism. Benefit intermediary program offerings align with community members’ needs for a variety of reasons. As presented in Chapter 3, structural conditions make it difficult for low-income community members to take up their benefits. Benefit take-up requires awareness, knowledge, skill to navigate bureaucratic systems, as well as time and technical resources. Community members may require assistance if they lack the capacity or confidence to complete benefit claiming procedures independently.

Low-income community members’ choices are further constrained because of the limited availability of appropriate and affordable support services. A few key informants were acutely

aware that the services they provide are the only ones available to community members that require assistance. One key informant noted the constrained choices faced by low-income community members who need assistance with a particular benefit:

...should they require assistance, their options are pretty limited. It's not like you can go out and cherry-pick. If you want help with an EI problem, we're the only place to come.

Another staff member commented on how the retrenchment of public sector information and assistance services limits the options of those in need of assistance:

... they're coming to us because there's massive gaps in the systems, in the supports that the systems whose benefits these are, are able to provide. So CRA is a perfect example because there is no in-person service in Winnipeg. So the choice between going in person to CRA doesn't exist.

Multiple key informants also noted that, even when private sector supports exist, such as for-profit income tax preparation services, the cost of these services may be too expensive for people with limited resources.

Alignment between community need and benefit intermediary programs is also evident in key informants' observations about why service users come to their organizations. One staff person asserted the importance of their geographic location, commenting "we are well-located to do this." As most benefit intermediary organizations are located in economically disadvantaged neighborhoods in inner-city Winnipeg, it is likely that the proximity of service providers to communities of potential service users contributes to their popularity. This suggests that organizations may have made strategic and beneficial choices in determining where to open offices, or in developing a program to meet the needs of the community members in their vicinity.

Additionally, benefit intermediaries may draw program participants by tapping into the social networks in which low-income community members interact and developing partnerships with other community agencies that serve this demographic. Several key informants reported that many community members turn to their organizations for assistance after receiving word-of-mouth referrals from fellow community members. The delivery of services to one community member may thus snowball as service users share knowledge with their peers. This reflects the “situated learning” about available services that occurs through peer relationships (Buckland, 2014). Moreover, key informants commented that they also receive referrals from collateral organizations with whom they have developed partnerships. The prevalence of referrals suggests that benefit intermediaries may be well-located socially as well as geographically.

Service users may also choose to go to a community benefit intermediary rather than alternative options because they value aspects of the program. In some cases, service users’ choices to turn to benefit intermediaries may be motivated by a rational economic calculation: free services are cheaper than services that charge upfront service fees or retain a percentage of the benefits secured. Service users’ decisions may also be influenced by psychosocial factors. A few key informants concurred with the literature in observing that many low-income community members are wary of interacting with government agencies and fearful of the potential consequences that may ensue from these interactions. In contrast, key informants reported that low-income community members are more comfortable turning to community organizations.

One staff person observed:

... I think the big thing is comfort and trust. So [Organization] has a good reputation with people living on a low income for being a place where people will be respected, where their knowledge and life experiences are valued. And that’s sort of diametrically opposed to how some people feel they’ve been treated at government offices or within the healthcare system, education system.

Other key informants concurred that service users perceive that they will be treated with respect by benefit intermediaries. One staff person commented on the supportive role that benefit intermediaries play in comparison with the ambivalent – potentially supportive, neutral, or punitive – role of benefit administrators: “we advocate on behalf of clients. So if members of the EIA program, participants, come here, they know that we’re acting on their behalf.”

The above discussion highlights a variety of ways in which service offerings are aligned with community needs. Benefit intermediary programs offer free assistance to solve a problem for which there is a dearth of resources. They are well-located geographically and socially. Moreover, it appears that service users trust these organizations and value the community-based approach to service delivery.

Benefit intermediaries achieve outcomes of affirmative redistribution by assisting service users to take up income support benefits. To a large degree, their capacity to achieve these outcomes is the result of service providers using an approach to service delivery that encompasses affirmative recognition. I submit that benefit intermediaries succeed in promoting the take-up of income support benefits when they trigger a “recognition” mechanism.

As presented in Chapter 3, low-income community members face a myriad of barriers that inhibit access to government income support benefits. To address the barriers that prevent benefit take-up, many benefit intermediaries employ a flexible and participant-centred approach to service delivery. This approach entails involving service users in goal setting, treating service users with respect and dignity, valuing service users’ life experiences, and providing opportunities for service users to build capacity and confidence. For one staff person, a key to responsive service delivery is following service users’ needs and capacity:

It’s taking the lead from the participant. like hopefully, hoping that they will be empowered to do some of that navigation and that you’re showing them, but for some

people ... I think the balance shifts a little bit to how much ... to the level of intensity of the support you're providing and how much of that navigation you're actually having to do in the appointments versus how much you can say, "This is what you need to do, you do this... come back and we'll do the next steps."

The degree to which each of these practices occurs varies among programs and with the goals and life situations of individual service users. Service providers must find a balance between working on behalf of service users to complete the steps required to take up an income benefit and empowering service users to conduct this work independently. Nevertheless, this approach is united by one common thread. Key informants reported that an integral part of their approach to service delivery is treating service users as peers in social interaction and working together to solve the problem of benefit non-take-up.

I suggest that this approach of working alongside community members and providing the particular supports requested by community members is key to the successful achievement of redistributive outcomes. As presented above, key informants observed that their organizations' reputations for treating clients with respect and without judgment are key reasons that service users turn to their organizations for support. Moreover, by employing a collaborative and participant-centered approach to service delivery, service providers can gain a clearer understanding of the specific barriers faced by service users and therefore of the steps required to secure the benefits to which the client is eligible. Finally, employing a strategy of affirmative recognition may also facilitate redistribution over the longer term, when clients increase their capacity and confidence to navigate welfare state bureaucracies and claim their benefits independently. As such, I posit that the value added by benefit intermediary programs is in large part due to their relationships they cultivate between service providers and service users, and the opportunities they provide to service users. While affirmative redistribution via benefit take-up is

the explicit goal of benefit intermediary programs, affirmative recognition is a key mechanism for realizing this goal.

Service User Choices and Capacity

Service users may come to intermediary programs to access the benefits to which they are entitled due to a combination of a lack of other resources from which to receive the supports they seek, and their perception of the comparative advantages of these programs. Key informants were acutely aware that in several cases, their services were the only ones available to community members that seek support to secure benefits.

While community members' choices may be constrained by the lack of resources at their disposal, their choice to access services from intermediary organizations may also be motivated by their appraisal of the value of the services themselves. In some cases, the choice to turn to community intermediaries may be motivated by a rational economic calculation that they could save money by accessing free services from community-based and public agencies rather than purchasing services from the private sector. Of course, structural aspects also come into play here given the lack of resources and disposable income available to low-income community members and the value of the time they invest in pursuing free services. These choices may also be motivated by other social and psychological factors. Key informants reported that community members may believe that benefit intermediaries will "stick up for them" and that there are fewer potential consequences to accessing these services from community organizations than from benefit systems. In addition, community members may turn to benefit intermediaries as a result of being referred by other trusted organizations and community members, and by a distrust of government institutions. In other cases, community members may opt against utilizing free services if they appraise that free services are lower quality than the services one pays for.

Service users turn to community access to benefits programs for a variety of reasons. According to key informants, some community members turn to access to benefits programs primarily due to the lack of any appropriate alternatives, if any alternatives exist, at which to receive the services they need. For other service users, receiving support from a community program may be motivated by the cost savings, by the trust they instill in nonprofit agencies vis-à-vis the government and for-profit sector, and by receiving referrals from other people and organizations with whom they are connected. Key informants shared that word-of-mouth referrals from other program users constitute a large portion of their service user clientele, reflecting the “situated learning” about available services that occurs through peer relationships (Buckland, 2014). Other clients may turn to the nonprofit sector because of the unique characteristics of the programs and manner in which they are delivered. In the face of distrust and fear of dealing directly with government institutions, the structural location of nonprofit organizations outside the formal welfare state apparatus may be beneficial in facilitating the trust of service users from vulnerable communities. Furthermore, given the manner in which they deliver programs, access programs may gain a reputation within vulnerable communities as being institutions at which service users are valued, and service providers seek to understand and validate community members’ knowledge and experiences. As one key informant put it,

I think they come to non-profits either because ... I think it’s also more non-judgmental, and I think that there’s a feeling that non-profits will understand their situation and be more, be much better able to recognize the benefits. All of the things that they may be eligible for.

In deciding to come to community intermediaries for support to access their benefits, community members decisions may be influenced by a variety of factors. Key informants reported that community members may turn to these programs due to a lack of other resources,

including the non-availability of other free services and unaffordable fee-for-service supports. Community members may also turn to intermediary programs because of their relationships with community members and other community organizations. Several staff people working for benefit intermediaries reported that many of their service users came because of referrals from partner organizations and word-of-mouth promotion. Finally, key informants also discussed specific qualities about their programs that may draw community members to utilize these services. These capacities may be key mechanisms that contribute to the positive outcomes that have been realized by these programs.

Service Provider Choices and Capacity

While intermediary programs primarily follow a strategy of affirmative redistribution, direct service agencies also employ a strategy of affirmative recognition in their approach to working with service users. Following Fraser's theory, low-income community members may also experience misrecognition due to their poverty and membership in demographics for whom poverty is more prevalent, and "a backlash of misrecognition" (Fraser, 2003, p. 76) because of the manner in which affirmative redistribution via the welfare state is administered. This misrecognition deprives many low-income community members of the "intersubjective condition of participatory parity," which requires that all community members are accorded respect and dignity and the opportunity to build "social esteem" (Fraser, 2003, p. 36).

Perhaps in recognition of the misrecognition effects of poverty and maldistribution, service providers supporting access to welfare state benefits also employ a strategy of affirmative recognition in their approach to delivering services. Several key informants highlighted the measures their organizations take to treat service users with respect and dignity, and to provide

service users with opportunities to increase their knowledge, skills, and confidence to navigate government benefit systems.

Other staff working for benefit intermediaries commented that direct service provision frequently involves the use of social work skills in addition to the application of technical knowledge of benefit schemes and application and appeals processes. While they are cautious to clarify that they and their staff are not registered and trained social workers, key informants noted that to support community members who live in isolation and face multiple barriers to social and economic inclusion, service providers frequently apply skills such as active and empathetic listening, and “supportive counselling.”

Summary

Benefit intermediary programs practice a dual remedy of affirmative redistribution and affirmative recognition, through a variety of activities that seek to raise the incomes, knowledge, confidence, and esteem of low-income community members. These interventions contribute to redistribution by facilitating access to millions of dollars in welfare state income benefits. The impact of these programs in achieving outcomes of recognition is less clear. However, each staff person working for a direct service delivery organization highlighted soft outcomes, such as increased knowledge and reduced stress, that their service users achieve. Key program mechanisms include structural factors that affect service users’ and service providers’ capacities, as well as agentic factors such as program design, service users’ choices, and service providers’ approach to casework.

Despite their success, key informants were also cautious of the constraints faced by community-based benefit intermediary programs. These constraints are taken up in Chapter 6. One prominent concern shared by a staff person is that the success of community-based access to

benefits interventions may dissuade systemic changes that could have a broader effect on benefit take-up:

I think that, in the short term, for each individual person who is well-served by a community organization, that's positive. But if there was a sort of a critical mass of demand on those systems, maybe those systems would be ... you don't want to do such a good job of bridging that gap for the systems that they're not investing in making changes at their end.

To mitigate this concern, benefit intermediaries also work to effect systemic changes to increase benefit accessibility. This work is the focus of Chapter 5: Nonreformist Reform.

Chapter 5: Nonreformist Reform

Well, as soon as we smash capitalism, right? But until then... [laughs]. I think you can have a big effect by having people who work within those systems have a better understanding of the people who rely on those systems. One piece of it is doing what we can to help people working within those systems operate from a strengths-based approach – what can they do to not just be a needless bureaucracy.

—Key informant

Benefit intermediaries also work for systemic changes to increase the accessibility of income support benefits. In a context in which a fundamental economic restructuring is a distant possibility, benefit intermediaries pursue “nonreformist reforms” (Fraser, 2003, p. 79). This strategy entails working for affirmative remedies and achievable reforms in the present that may create a more fertile ground for future efforts to address the root causes of injustice (Fraser, 2003). In Manitoba, benefit intermediaries seek to redress structural barriers which inhibit benefit take-up through working for changes to legislation, regulations, and policy. Moreover, benefit intermediaries collaborate to build cross-sectoral capacity to assist low-income Manitobans to access their benefits. These programs thus have a “double face” (Fraser, 2003, p. 79): they affirm community members’ access to inadequate albeit essential welfare state benefits, while simultaneously plotting a path towards systemic reforms.

This chapter examines how benefit intermediaries work to achieve nonreformist reforms. First, I articulate the systemic change goals that benefit intermediaries pursue. Subsequently, I explore how these actors work towards their goals, and offer a typology of activities that ranges from collaboration to complaint. I also present examples of observed changes to welfare state benefit systems and benefit assistance programs that may constitute nonreformist reforms. In the final section, I posit key program mechanisms that may enable benefit intermediaries to achieve nonreformist reforms.

Goals

Benefit intermediaries pursue a program of nonreformist reforms that increase the take-up of government benefits by low-income Manitobans. These organizations seek to make impacts at two levels. Most fundamentally, benefit intermediaries desire changes to legislation, regulations, policies, and practices. These systemic changes would make welfare state income benefits more accessible by eliminating systemic barriers that inhibit take-up. In parallel, these organizations strive to increase the stock of benefit assistance services. Expanded services would support additional community members to navigate latent barriers and secure their benefits. Through both streams of action, benefit intermediaries aim to improve benefit systems and to build cross-sectoral capacity to promote access to income benefits.

Changing Benefit Systems

Benefit intermediary programs pursue changes to welfare state legislation, regulations, policies, and practices. This engagement primarily focuses on increasing the accessibility of welfare state income benefits. Key informants called for a general simplification of benefit schemes and application processes, and the elimination of systemic barriers that inhibit take-up. Remedies may be enacted at several levels: “some of that might be, we need to change legislation,” said one practitioner, who went on to add that other remedies “just need the system to change *how* they do it, not what they do” (emphasis added). Specific changes requested by benefit intermediaries include simpler application forms and claiming processes, plain language communication, and, where possible, automatic enrollment of eligible residents. In addition, benefit intermediaries work to improve the practices of the bureaucracies that administer income benefits to facilitate better experiences for community members that rely on these systems.

Many benefits are administered through the personal income tax system or are reliant upon proof of eligibility derived from filing income taxes. As such, benefit intermediaries see a need to reduce the complexity of the income tax filing process for low-income community members. One key informant described the need for a simpler way for EIA recipients to take up benefits delivered through the personal income tax system:

There needs to be another means by which low-income people can prove that they're low income. A different form, it could be a much simpler form. ... it's the same big, complex form for low-income people who have one slip. They have the T5007 and that's it.

Notably, some benefit intermediaries would like to be involved in the process of simplifying the tax filing process and benefit systems. The same key informant explained that government agencies should involve people who have lived experience of poverty and the NGOs that serve this demographic in a collaborative design process:

...government should be, whenever it's thinking of some benefit that it wants to add either through the tax system or outside the tax system, it needs to sit down with people who work in nonprofits, from administrators to frontline workers, and with people who have the lived experience to talk about the benefit and how it's going to be accessed. And if they did that, then they could probably reduce the number of barriers and come up with a system that's as simple as possible while still meeting whatever requirements the government has to assure taxpayers that it's not throwing their money away.

According to this person, a co-design process would be more likely to result in benefit claiming processes that work for low-income community members.

Benefit intermediaries also seek changes to benefit review and appeal processes to ensure that low-income and vulnerable community members are not cut off from vital income supports due to onerous burden of proof requirements. This issue comes up in particular with respect to the EIA program, the Canada Child Benefit, and Employment Insurance, each of which serves as a major income source for community members entitled to these benefits. Key informants called

for changes to make review and appeal processes friendlier for low-income benefit recipients. Remedies for this issue would achieve a better balance between the government's need for accountability and the importance of preventing any undue harm caused by processes that cut off eligible community members who face barriers to proving their eligibility. Key informants suggested changes including simplifying the language used in benefit review letters and returning to the previous process of in-person appeal hearings. One practitioner specifically commented on the importance of mechanisms to ensure that discretionary decisions regarding health and disability-related benefits "are being properly adjudicated by medically qualified individuals."

Several key informants also highlighted the need to ensure that benefit rates are sufficient to meet basic needs. One practitioner called for a systemic review of government income benefits:

I think there needs to be a kind of a careful review of existing income support programs to ensure accessibility and adequacy, to look at areas where they might intersect.

Such a review may entail assessing the interactions between benefits as a means to work towards harmonized eligibility criteria and definitions of key terms including "disability" and "ability to work." In addition, it would be important to look at the full complement of benefits available to specific demographic groups and evaluate whether receipt of these benefits would enable benefit recipients to meet their basic needs. However, as I will discuss below in Chapter 6, benefit intermediaries are constrained in the extent to which they can advocate for increased benefit rates given their own reliance on government funding.

Reinvestment in Benefit Information and Assistance Services

Benefit intermediaries also seek increased government investment in services that directly assist low-income community members to take up the benefits for which they are eligible. For one, key informants call for the federal government to restore public support services that had been retrenched as agencies such as the Canada Revenue Agency (CRA) moved to “rationalize” their services (2013, p. 14). To remedy the issues caused by retrenchment, some benefit intermediaries advocate for a reinvestment in building CRA’s capacity to provide the information and guidance that low-income community members need to file personal income tax returns and claim other benefits. In a similar vein, key informants identified that government agencies should invest in providing support to community members who need information and assistance from CRA and Service Canada. As one staff person commented, “we would like to see some changes [so] that people can access an agent if they call, on a timely basis.” Solutions to this issue may entail increasing the capacity for call centres to handle the volume of calls they receive, and re-opening in-person service counters at CRA Tax Services Offices.

Investment in Benefit Intermediary Programs

Third, key informants called upon government agencies to invest in benefit intermediary programs that serve community members who require assistance to take-up their benefits. One practitioner highlighted that the Government of Canada needs to provide financial and in-kind support to community organizations that host volunteer income tax clinics through the Community Volunteer Income Tax Program (CVITP), and that take on many of the coordination and training responsibilities formerly assumed by CRA staff:

I think CRA has to provide more resources. They should be providing in-person training. They need to recognize that there's significant costs associated with putting on a tax clinic. They were always of the idea that, "Hey, it's a volunteer tax clinic. It's volunteers, you're not paying anybody, therefore it doesn't cost any money." But there's internet, computers – they provide the software, which is wonderful – but there's paper and ink, and a huge amount of time and energy, just in reception, in coordinating the program. Even if you're doing it for one day by appointment, somebody has to make all the appointments. If you're doing it first come, first served, somebody has to organize all the people coming in. Somebody has to answer the phone and answer all the questions. There's a lot of resources needed. ... CRA, as far as I'm concerned, should be providing CVITP grants for organizations, for just those kinds of things.

Furthermore, community organizations have advocated that the Province of Manitoba should fund services that advocate for and represent EIA recipients who require assistance to claim their benefits (Hamilton et al., 2010, p. 103).

Activities

Benefit intermediaries pursue their nonreformist reform goals through a diversity of tactics. Much of this work is undertaken in collaboration with welfare state agencies. Frontline service providers liaise with benefit administrators and other "street-level bureaucrats" (Lipsky, 2010) during the process of service delivery. Moreover, benefit intermediary organizations' staff and management work together with public servants in cross-sectoral networks that seek to address systemic issues and build service delivery capacity. However, benefit intermediaries have sometimes assumed an oppositional posture by challenging welfare state agencies through ombudsperson complaints and public interest litigation. Between these poles, benefit intermediaries have advocated for changes to welfare state policy and practice through a variety of methods. Table 3 below summarizes key categories of nonreformist reform activities and intended outcomes.

Table 3

Activities - Nonreformist Reform

Activity	Intended Outcomes
1. Direct service delivery	<ul style="list-style-type: none"> • Service users are empowered to claim their entitlements. • Service providers identify systemic patterns. • Benefit administrators gain understanding of service users' lives. • Public servants work for systems change from within.
2. Cross-sectoral collaboration	<ul style="list-style-type: none"> • Stakeholders jointly identify and raise awareness of systemic issues and propose solutions. • Service providers increase their knowledge and skills and are better able to provide benefit assistance services. • Stakeholders raise awareness of the issue of benefit non-take-up through public education and media coverage. • Public service systems embed benefit screening and assistance into their service offerings. • NGOs initiate or expand benefit intermediary programs. • Non-governmental stakeholders jointly develop and endorse public policy submissions advocating for systemic change.
3. Public policy advocacy	<ul style="list-style-type: none"> • Benefit systems change legislation, regulations, policies, and practices to resolve systemic issues. • Governments invest additional resources into agencies that administer benefits, assist applicants and recipients, and provide information. • Governments provide additional funding to benefit intermediaries.
4. Complaints	<ul style="list-style-type: none"> • Represented clients secure benefits to which they are entitled. • Benefit systems change legislation, regulations, policies, and practices to redress systemic injustices.

Direct Service Delivery

While delivering the affirmative interventions described in Chapter 4, benefit intermediaries also undertake activities that may further their nonreformist reform goals. First, by employing a recognitive approach to service delivery, benefit intermediaries seek to assist service users to gain the knowledge, skills, and confidence to navigate social welfare systems. If successful, these gains may empower community members to interact with the welfare state from

a position of higher esteem. Benefit intermediaries may thus achieve dual outcomes by increasing awareness of and demand for welfare state benefits and empowering community members to claim their entitlements. Primarily, service users and their families will secure income benefits and increase their quality of life. Secondly, welfare state agencies may need to change their practices to adapt to higher demand for benefits. This connection between affirmative service delivery and nonreformist reform was concisely summarized by one key informant:

We want impacts at two ends. Obviously, we want to help people access benefits, help them know about benefits they're eligible for. And hopefully that has a spin-off effect that they are spreading that information and telling their friends and family and people in their community about benefits, and so just generally raising awareness. But I think we also are always trying to notice the patterns and look at the systemic—like what changes to the systems would make it easier for people to access benefits.

This quotation also highlights a second method by which benefit intermediaries can contribute to nonreformist reform through direct service delivery. By working alongside community members in their efforts to secure benefits, service providers have the epistemic privilege to learn from community members about their experiences interacting with the welfare state and to directly witness some of these interactions as a third-party intermediary. Through repeatedly supporting community members to access benefits, frontline service providers may become cognizant of systemic patterns. In turn, benefit intermediaries can raise awareness of these systemic issues through dialogue with public servants and politicians, and advocate for systemic change.

Third, frontline service providers may frequently encounter “street-level bureaucrats” (Lipsky, 2010) such as CRA agents, EIA caseworkers, and other public servants working on the frontlines of the welfare state. These public servants often serve as gatekeepers who have the

authority to decide whether to release information needed to apply for benefits, whether to support clients in their efforts to claim benefits, and whether to approve benefit claims. As they support service users to access their benefits, benefit intermediaries may try to build rapport and have dialogue with the street-level bureaucrats they encounter. Through these interactions, benefit intermediaries may find allies within the welfare state who can, in turn, work for changes to these systems from within. One key informant described this activity as follow, “It’s trying to nudge individuals within the system, so that enough of them are nudging their own system.” This same person went on to explain that this work entails helping public servants to better understand their service users’ life experiences and needs:

I think you can have a big effect by having people who work within those systems have a better understanding of the people who rely on those systems. One piece of it is doing what we can to help people working within those systems operate from a strengths-based approach – what can they do to not just be a needless bureaucracy.

Cross-sectoral Collaboration

Benefit intermediaries also seek to accomplish systemic changes through collaborating with other stakeholders in the nonprofit and public sectors. Frontline service providers and organizational management connect with NGOs, charitable funders, government agencies, and academic institutions through networks such as the Manitoba Financial Empowerment Network (MFEN) and the EIA Community Mental Health Working Group. These groups work for systemic change through a variety of activities.

According to key informants, these cross-sectoral groups provide fora through which service providers can raise awareness of systemic issues observed through direct service delivery and can also amplify the voices of low-income community members who face systemic barriers. In turn, the members of these groups work towards common understanding of the extent and

impact of these issues and to co-develop solutions. To illustrate this point, two key informants reported that a lack of personal identification poses barriers for low-income Manitobans seeking to take up income benefits and access in-kind services, including health care and public education. However, many community members lack the funds to pay the application fees for the ID they need. While EIA has a process to reimburse EIA recipients – and, in some cases, community agencies – for the upfront cost of ID, this process proved onerous and inaccessible for many. Benefit intermediaries and provincial government agencies have worked together to develop processes to facilitate easier access to ID by EIA recipients. Moreover, public agencies have addressed the barriers faced by community members who have been denied services because of a lack of identification; high-ranking public servants have circulated memos throughout their systems clarifying that community members should be afforded time to obtain needed proof of identification, and that services should not be denied in the interim.

Benefit intermediaries have also collaborated with the Province of Manitoba to change policies and procedures that had prevented some community members from attaining or retaining EIA benefits. This work similarly stemmed from benefit intermediaries recognizing the systemic challenges that their service users face and pursuing upstream solutions to resolve these issues. By working for changes at this level, benefit intermediaries can make a positive impact not only for the community members they directly serve, but also for other Manitobans in similar socioeconomic situations.

As well as collaborative problem-solving, benefit intermediaries have also partnered to increase the supply of benefit assistance services in Manitoba. Benefit intermediaries offer training to other service providers, co-ordinate the delivery of services across multiple organizations and locations, and secure and distribute needed resources. Many organizations

engage in this capacity building work. One example is The Low Income Intermediary Project, which offers advocate training to service providers interested in learning to advocate on behalf of people living on low incomes. Similarly, the Community Legal Education Association offers educational materials and trainings related to welfare rights and the law.

Cross-sectoral capacity building is especially apparent in interventions that work to increase the availability of free personal income tax preparation and assistance with benefit screening and applications. As presented above in Chapter 3, Canada Revenue Agency offloaded much of the responsibility for coordinating the local delivery of the Community Volunteer Income Tax Program (CVITP) to community organizations approximately ten years ago. Benefit intermediaries have worked to fill this gap, to ensure that low-income Manitobans continue to have access to help with tax filing. NGOs have assumed the lead role in recruiting and training volunteers, securing and setting up necessary supplies and equipment, and co-ordinating income tax clinics across Winnipeg. One key informant commented that the sheer volume of work and resources required to co-ordinate volunteer income tax filing at this scale has led them to develop a “tax empire.”

Benefit intermediaries also seek to effect systemic change through direct meetings with policymakers and decision-makers within government agencies such as the Province of Manitoba Department of Families and Canada Revenue Agency. As one informant explained,

...we’re constantly working with CRA to improve the whole CVITP system, because that is still the backbone of income tax clinics in Canada. I mean, there’s lots of agencies ... that work outside the CVITP season, but they still provide much needed resources. And we think they should be providing more.

Nonprofit organizations and government agencies also collaborate on initiatives to increase the capacity of other service providers in the nonprofit, for-profit, and public sectors that

provide services to low-income Manitobans. To reach their goal of increasing cross-sectoral capacity to support low-income Manitobans to access benefits, these organizations have trained and supported other service providers and have brought service providers together to develop and deliver collaborative programming.

A large part of the work of benefit intermediary programs is providing training and educational materials to service providers working in community-based organizations and large service delivery systems to increase understanding of low-income community members' lives, government benefits for which low-income community members are eligible, application processes, and available supports. The importance of collaboration and knowledge sharing was recognized by several key informants. As one staff person pointed out,

...we are not the only people who help people with social assistance, for example. There's other programs that do that. But if we share information with one another and we're all working together for the same end goal, to help vulnerable people, or people dealing with the system.

While the Community Volunteer Income Tax Program (CVITP) is housed within Canada Revenue Agency, charitable organizations have played an integral role in co-ordinating the delivery of income tax preparation in Winnipeg. CRA provides volunteers with online training, access to free tax preparation software, and phone support, and provides host organizations with connections to volunteers and the opportunity to procure decommissioned federal government computer equipment. The nonprofit sector, in turn, plays a critical role in supplementing the services provided by CRA and ensuring that volunteers have the training and support needed to prepare personal income tax returns. Although CRA has re-invested in CVITP and community outreach programs in recent years (Canada Revenue Agency, 2018), the on-the-ground work of co-ordinating volunteer income tax preparation is undertaken by nonprofit organizations without

any direct funding from CRA. The extent of this co-ordination work was conveyed by a key informant whose organization supports tax filing by low-income Manitobans:

So now we have quite, as [colleague] likes to call it, we have a “tax empire.” Every year we start in September recruiting volunteers and planning volunteer training, which has gone from four sessions to fourteen sessions. Partially because we’ve added training in access to benefits. We’ve added training in cultural sensitivity. And just the sheer number of new volunteers we now train for all these different agencies has required that.

Another part of the collaborative work of benefit intermediary organizations is encouraging caseworkers, benefit administrators, and frontline staff in large service delivery systems to directly support low-income clients to obtain benefits. There has been significant movement in the past five years to increase the capacity of the healthcare sector to support low-income patients and clients to access government benefits. Recognizing the negative health impacts associated with poverty, organizations including the University of Manitoba Rady Faculty of Health Sciences, the Manitoba College of Family Physicians, the Children’s Hospital at Health Sciences Centre Winnipeg, and Community Financial Counselling Services have secured and devoted resources to mitigating these effects by attempting to increase awareness and take-up of benefits with the support of health care practitioners. These interventions follow in the wake of Dr. Gary Bloch, who has initiated a similar project in Ontario and who has called upon doctors to “prescrib[e] tax returns” to their patients (Bloch, 2013b). In doing this work, health care practitioners may screen for benefit eligibility in medical appointments, and act as public intellectuals to raise awareness of the connection between poverty and poor health outcomes. One key informant framed the importance of this work in the following terms:

In Manitoba, something like 90 percent of people visit a physician at least once every two or three years, and if physicians are involved in both helping people to understand what benefits they could connect to, but also talking to public and politicians as to why poverty

is bad for you, and why helping people access benefits they're eligible for makes all sorts of sense, you know, I think it's an important way of addressing this sort of problem.

Public Policy Advocacy and Complaints

Perhaps most importantly, benefit intermediaries work for changes to welfare state policy, regulations, and practices. Key informants reported that their organizations undertake this work through a variety of methods. Organizational staff and management have met with politicians and high-ranking public servants and presented to Parliamentary and Legislative committees and public agency boards. In addition, NGOs have pursued policy changes through written submissions in response to federal and provincial government consultations on poverty reduction and red tape reduction.

The Province of Manitoba has implemented some of the systemic changes for which benefit intermediaries have advocated. Several key informants observed positive changes that enable EIA recipients to attain and retain social assistance benefits. As of 2017, EIA now accepts voluntary guardianship agreements as a form of documentation that enables EIA recipients to receive benefits for children for whom they provide care under the terms of these agreements (Manitoba Families, May 10, 2017). Prior changes made in 2003, 2005, and 2010 increased the liquid asset exemption provisions of the EIA regulations, which enables EIA recipients to build an asset base without having their benefits clawed back. This regulatory change may improve recipients' quality of life by allowing them to save and draw upon their savings during financial shocks. In addition, this change may enable recipients to save for future transitions into employment or further education. In a similar vein, a change to EIA regulations enacted in 1996 enables eligible EIA recipients to pursue self-employment and to maintain their EIA benefits for up to one year while they seek to establish viable small businesses (Loewen, 1998). These

amendments constitute nonreformist reforms in that they expand the set of opportunities available to community members and to benefit intermediaries. With these changes achieved and codified in the EIA regulations: recipients have more freedom to meet their present needs and pursue future goals; benefit intermediaries can rededicate their policy engagement capacity to pursue further reforms that provide additional opportunities for the communities they serve.

Key informants also observed that the federal and provincial governments have invested in services to assist low-income community members to take up income support benefits. This is evident provincially in the Province of Manitoba's contributions to the Get Your Benefits project, including translating materials into French, hosting electronic materials on the Province of Manitoba website, and printing and disseminating hard copies. According to one key informant, the provincial government's public contributions legitimize the work to embed benefit screening within public service systems by suggesting that this project is "an endorsed practice of the department."

One part of public policy advocacy is to contribute to systemic change by responding to consultations and research projects undertaken by government agencies. For example, benefit intermediaries have provided input into the development of the provincial and federal poverty reduction strategies and CRA's evaluation of the CVITP program.

Another form of public policy advocacy comes through public interest complaints and litigation. Benefit intermediaries have challenged government legislation, regulations, and practices through litigation and complaints to ombudsperson services. In doing so, advocates seek remedies that encourage or require governments to make changes to increase the accessibility of income benefits. This stream of activity has particularly focused on the Employment Insurance (EI) and Employment and Income Assistance (EIA) programs. With

respect to the former, a group of community organizations that provide services to unemployed individuals worked with the Public Interest Law Centre to file a complaint to the Employment Insurance Commission following the conversion of the Unemployment Insurance program into what is now Employment Insurance. Via the *Lesiuk* case, the complainant and interveners argued that the legislative changes violated the Charter of Rights and Freedoms in that they did not account for the differential impacts on women (Public Interest Law Centre, 2007, pp. 52-53). Although they did not prevail in court, as the umpire's decision was overturned by the Federal Court of Appeal and the Supreme Court denied leave to appeal, political pressure led the Government of Canada to amend Employment Insurance legislation to reduce the number of hours required to qualify for maternity benefits (Public Interest Law Centre, 2007, pp. 52-53).

There has also been a recent court case concerning the EIA program and the arguments EIA recipients can use when appealing to the Social Services Appeal Board. In the *Stadler v Director, St Boniface* (2017) case, also involving the Public Interest Law Centre, the plaintiff asserted that EIA regulations violated the Charter of Rights and Freedoms on account of age and that the Social Service Appeal Board of Manitoba was wrong in their refusal to consider the Charter argument in his appeal. While the appeal was successful in that the Manitoba Court of Appeals ruled that the Social Services Appeal Board should consider Charter arguments made by appellants, this success was short-lived. The Province of Manitoba quickly tabled legislation through Bill 24, *The Social Services Appeal Board Amendment Act* (2018) that stipulated that the Board has “no jurisdiction over constitutional questions.” This case suggests some limitations to the use of litigation to pursue social policy change in cases where a reactionary government can quickly change legislation to negate any remedies earned via the courts.

Outside of the courts, community organizations that work with EIA recipients filed a complaint with the Manitoba Ombudsman concerning the EIA program (Hamilton et al, 2010, p. 13). This complaint led the Manitoba Ombudsman to conduct a systemic investigation into the EIA program with the participation of EIA. The report produced a series of recommendations, including provincial funding for organizations (such as Legal Aid Manitoba and others) that advocate on behalf of EIA recipients and which provide formal representation at Social Services Appeal Board hearings (Hamilton et al, 2010, pp. 110-114). The resulting increase in funding suggests that through the process of lodging a complaint, community advocates succeeded in increasing the capacity of community advocacy services to provide necessary supports to vulnerable community members.

Observed Outcomes

Observed outcomes generated by the nonreformist reform campaigns of benefit intermediary organizations include: changes to legislation, regulations, policies, and practices; increased investment by governments in benefit intermediary services; expanded provision of benefit intermediary services; and increased investment in delivering supports through government agencies including libraries, health care authorities, and provincial departments. These are important outcomes that increase the accessibility of income support benefits.

Government agencies have made changes to benefit schemes that had been requested by benefit intermediaries and other NGOs. In this chapter, I present observed, empirical changes to benefit schemes and government funding for benefit assistance services that were reported by key informants or are evident in grey literature. These actually-implemented systemic changes – to benefit eligibility criteria, regulations, and funding – suggest the potential outcomes of nonreformist reform efforts. While I acknowledge that I cannot causally link these changes to the

direct and specific actions taken by benefit intermediary organizations within the methodology of this thesis, they nevertheless support my claims about the importance of the nonreformist reform work undertaken by benefit intermediary programs.

The federal, provincial, and municipal governments have each made changes to the systems through which benefits are administered and to embed benefits assistance services within government programs. In many cases, these changes had been previously requested by benefit intermediaries. Provincially, the Employment and Income Assistance program has made regulatory changes that allow EIA recipients to pursue self-employment, to build assets that can insulate them from future financial shocks, and to receive benefits for children for whom they provide care under the terms of voluntary guardianship agreements.

Key informants noticed positive changes in the following areas:

- Government agencies have made changes to benefit eligibility criteria following political pressure and legal challenges;
- Governments have dedicated additional resources to support access to benefits, including help lines and training for service providers, and new staff positions that provide support to community service providers, outreach, and direct service delivery to community members;
- Changes to regulations, policies, and procedures based on advocacy from community service providers;
- The provision of information about available benefits and supports on provincial government websites, and in-kind support from provincial departments to update, translate, and disseminate this information;
- Governments have increased their investment in connecting low-income community members with income benefits through prioritizing access to benefits in ministerial mandate

letters, expanding the supports provided by government agencies to community service providers and community members, and funding community-based organizations; and,

- The field has grown as more community-based organizations, government agencies, and service delivery systems have taken on providing access to benefits supports and increasing awareness of the benefits of tax filing.

Program Mechanisms

Benefit intermediaries are able to work toward nonreformist reforms, such as those listed above, because of the resources at their disposal and their strategic choices in how they use these resources to pursue their goals. One such key mechanism through which benefit intermediaries accomplish nonreformist reform is by learning from and amplifying the voices of community members with lived experiences in poverty. The epistemic privilege of learning from community members about their experiences with the welfare state was highlighted by several key informants. One service provider summed it up:

The social policy work that we do, that nonprofits do, is really important. Because we have this great resource that governments can learn a great deal from, and that's our clients.

Learning from clients is key, given that employed service providers likely do not contemporaneously experience these barriers themselves in their personal lives. By learning from community members through direct service delivery work, service providers can observe systemic patterns that inhibit benefit take-up and conceive of potential solutions to these problems. In turn, frontline service providers and organizational management can advance solutions through collaborative problem-solving with people who work within the welfare state, public policy advocacy, or public interest complaints.

I suggest that this learning has contributed to the realization of successful nonreformist reforms that have facilitated greater access to EIA. The Provincial Ombudsman report on the EIA program clearly describes how the investigation stemmed from a complaint made by several community organizations that serve EIA recipients and that learned about the challenges their clients face with the EIA system (Hamilton 2010, p. 13). Similarly, the Canada Revenue Agency has sought to learn from service providers that coordinate CVITP tax clinics and volunteer to file tax returns to identify barriers that prevent low-income community members from accessing tax filing assistance.

Benefit intermediaries must influence the behaviour of other actors to achieve structural change. To expand the availability of benefit assistance services, benefit intermediaries must develop partnerships with other agencies who opt to offer these supports and with funders that provide required resources. To eliminate structural barriers that inhibit benefit take-up, benefit intermediaries must demonstrate the problem posed by these barriers and the merits of proposed solutions. In both cases, benefit intermediaries' success in achieving nonreformist reforms is contingent upon their ability to influence the behaviour of other actors. To accomplish their goals, benefit intermediaries seek to trigger program mechanisms that, if successful, would result in positive outcomes such as those observed above.

Capacity building interventions may contribute to increasing benefit accessibility in two ways. Most directly, low-income community members will have greater options from which they can access help when additional social service agencies begin to provide benefit assistance or expand existing program offerings. This route may increase the stock of social welfare available to low-income community members living in communities that gain access to new benefit intermediary programs.

Second, capacity building may contribute indirectly to nonreformist reform as additional service providers become conscious of systemic barriers when they begin to deliver benefit assistance services. One key informant highlighted how this has manifested in their work: “when they do that process, they start seeing the system barriers over and over again.” Once conscious of the barriers that low-income community members face that inhibit benefit take-up, these service providers may lend their support to systemic change efforts to increase benefit accessibility.

Benefit intermediaries may harness the growing interest and investment in the field in their efforts to pursue changes to increase benefit accessibility. Notably, this growing interest and investment may be both an outcome of capacity building work as well as a mechanism that can facilitate further systemic change. As such, this pathway may be the most emblematic example of nonreformist reform. This interest is demonstrated in the number of NGOs and arm’s-length agencies that have begun to deliver benefit assistance or have expanded program offerings in this area, and in commitments and demonstrations of interest from funding agencies.

At a federal level, this is most directly exemplified by the Government of Canada’s investment in Canada Revenue Agency’s CVITP and community outreach programs. Increased government investment may help community-based service providers to promote benefit take-up in several ways. First, direct government investment in these programs, such as through the Financial Empowerment Champions project (Prosper Canada, 2016) enables NGOs to increase direct service delivery capacity. Second, as government agencies such as CRA increase their own service delivery capacity, additional community members may be able to directly access support from the government without requiring the assistance of benefit intermediaries. Third, government investment in the service delivery capacity of agencies that administer benefits can

facilitate easier and more timely access to information by benefit intermediaries who require this information to assist the community members they serve.

Another mechanism for change is through partnerships with other community-based organizations and involvement in broader cross-sectoral networks that facilitate knowledge sharing, collaborative program development, problem-solving, policy work, and client referrals. Collaboration with organizations such as the Manitoba College of Family Physicians, the Law Society of Manitoba, and the Public Interest Law Centre (PILC) are particularly fruitful because they tap into the resources and connections of the medical and legal sectors. Several key informants acknowledged the importance of their partnerships with PILC.

One final key mechanism for change is the use of flexible and strategic framing in communicating with other stakeholders about the problem of benefit non-take-up and remedies to facilitate access. Key informants shared that they may describe their interventions using the discourse of social justice or may shift to the strategic use of economic arguments to reframe welfare spending. Exemplifying the former frame, practitioners positioned their programs as: increasing the well-being of low-income and vulnerable community members; preventing and reducing the harms community members face as a result not having access to vital income sources; addressing the unfair negative health impacts related to poverty; and, ensuring that low-income community members have fair and equal access to justice and to the benefits for which they are entitled.

The latter frame positions efforts to increase benefit take-up in the economic terms of return on investment and cost reduction. In dialogue with provincial politicians, benefit intermediary organizations point out the value of federal funds that tax filing and benefit assistance interventions can bring into the hands of their constituents. One key informant

explained how they framed this work in terms of the federal funds that these programs bring into Manitoba:

...what we point out is these efforts are bringing back, in fact we're constantly selling SEED and CFCS because the amount of funding which they are bringing — federal funding which they're bringing back to the province — is very significant.

In addition, key informants highlight the longer-term cost savings and efficiency that can result from these initiatives. This latter framing ties into the current climate of retrenchment and “red tape reduction.” As one key informant observed,

The things that are inefficient for people using those systems are often really inefficient for those systems themselves. I always wanted to co-opt the Common Sense Revolution from Mike Harris [laughs] because I actually think ... that common sense would make them more participant-driven.

This latter frame suggests that systemic changes could both reduce government expenditures on inefficient systems and increase benefit take-up.

Two key informants commented on how they seek to frame their organizations' work to decision-makers in terms of both social justice and cost savings:

this is costly to our system, and so if you don't believe me that it's the right thing to do, I'm also going to tell you that this could actually save money.

Making a case for sort of like progressive benefits of supporting people living on a low income to meet their basic needs, because it makes sense, that it costs all of us more when people are in dire straits.

Summary

The above discussion explains how benefit intermediaries work towards nonreformist reforms to increase benefit accessibility. Through direct service delivery, cross-sectoral

collaboration, public policy advocacy and complaints, these organizations work towards systemic change. This work has contributed to legislative, policy, and practice changes that have increased benefit accessibility. However, these organizations face contextual constraints that limit their impact. These constraints are taken up in Chapter 6.

Chapter 6: Constraints

The big disadvantage is that we can only be a drop in the bucket.

—Key informant

This chapter explores how the “contextual conditions” (Pawson & Tilley, 1997, p. 70) of the Canadian-Manitoban welfare state limit the redistributive impact of benefit intermediary programs.²³ I argue that these programs are constrained by many of the contextual conditions that make welfare state income benefits inaccessible to low-income community members in the first place. These conditions include underinvestment in public benefit systems, retrenchment of government-funded social services, and the ongoing threat of further retrenchment in a political-economic climate of austerity. Benefit intermediaries act against, and in spite of, these conditions to support low-income community members to increase their quality of life through remedies of affirmative redistribution and recognition. Moreover, these programs have achieved a degree of structural change via nonreformist reform efforts. Nonetheless, it is important to recognize that these efforts have only been partly successful.

I account for this partial success by drawing upon Lester Salamon and Jennifer Wolch’s concepts of “third-party government,” “voluntary failure,” and “the shadow state” (Salamon, 1987; Wolch, 1989). I first present the predicament facing benefit intermediaries that operate in a liminal position outside of but dependent upon the welfare state: benefit intermediaries rely on

²³ While my analysis has also identified challenges that could be addressed by changes to program design, this section focuses specifically on constraints caused by the contextual conditions in which these programs are enmeshed. The program delivery challenges faced by service providers would be a worthwhile topic for future, ideally participatory, research. For my present purposes, I can state that addressing these program delivery challenges would likely require additional staff time and resources, which, as presented below, are already stretched thin.

governments to provide income benefits, information, and organizational funding; however, dependence upon government funding limits the freedom for benefit intermediaries to pursue a strategy of nonreformist reform. Next, I discuss how resource scarcity prevents benefit intermediaries from offering affirmative remedies to all community members in need. Resource constraints also force organizations to balance direct service delivery with nonreformist reform efforts. Finally, I assess the potential for unintended consequences to ensue via government responses to the growth of benefit intermediary programs.

Outside and for the Welfare State

Benefit intermediary programs operate from a liminal position, separate from yet connected to the formal state apparatus. Playing off the classical formulation of The London Edinburgh Weekend Return Group (1980), I suggest that benefit intermediaries can be understood as working outside of, and for, the welfare state. Jennifer Wolch's formulation of the "shadow state" (Wolch, 1989) is an apt concept to sum up the constraints benefit intermediaries face in this liminal position. While these agencies are formally independent – being NGOs or agencies governed by arms-length boards – they are "controlled in both formal and informal ways by the state" (Wolch, 1989, p. 201). Benefit intermediaries' capacity to achieve program goals is deeply reliant on state resources. This dependence constrains the activities and impact of benefit intermediary programs in several ways.

Dependence upon Welfare State Income Benefits

Benefit intermediary programs facilitate redistribution by promoting access to welfare state income benefits. While these programs also provide complementary services, including education, coaching, and the provision of personal identification, benefit intermediaries can only

redistribute income through promoting the take-up of welfare state income benefits. As such, these interventions employ a second-tier form of redistribution: benefit intermediaries affirm access to the affirmative redistribution of welfare state income benefits. The impact of these programs is thus constrained by external political decisions concerning eligibility criteria, application processes, and benefit rates.

Several key informants commented that income benefits do not provide enough income to meet basic needs. This critique was primarily focused on the income assistance program of last resort in Manitoba, Employment and Income Assistance (EIA). As one practitioner told me,

One thing that I think is essential to this conversation is that we can work as practitioners to get someone on EIA, but EIA is not covering basic needs for individuals. So I find that we are in this catch-22 right now, where we're doing a ton of work, and almost framing for practitioners, particularly in health care, that all we need to do is get them on the benefits. We just need to get them connected to the resources. We need to get them ID. And then everything's going to be better, almost. Because we're trying to encourage them to do it. But then in the end we know, and the community advocates talk about being on EIA, then you get \$4 a day for food. And that's not enough for a healthy diet. It's just like a double-edged sword. We want to promote. We want to be helpful. We want to support this access to benefit work. But, at the same time, many of us around the table know that that's not really actually getting to the root issues.

This observation is supported by analyses which indicate that the full complement of income benefits available to particular demographics may only amount to 52 percent of the Market Basket Measure (MBM) for Winnipeg (Tweddle & Aldridge, 2018, p. 59).²⁴ Given that welfare state income benefits are inadequate to meet basic needs, there may be opportunity costs associated with investing significant effort in interventions to promote benefit take-up. Instead of working to increase the take-up of fundamentally inadequate welfare state benefits, would it be

²⁴ This figure is for a “single person considered employable.” However, in all four cases examined by Tweddle and Aldridge, “total welfare income” fell below the MBM threshold (Tweddle & Aldridge, 2018, p. 59).

more effective for NGOs to focus instead on advocating for increased benefit rates? Instead of an either/or proposition, could a strategy of nonreformist reform unite programs to increase benefit take-up with social movement efforts to raise benefit rates? However, as I will discuss below, benefit intermediaries must be cautious in determining whether and how to engage in these efforts due to their reliance on government funds.

The Province of Manitoba has made notable cutbacks in recent years to the Rent Assist shelter benefit. Successive changes to Rent Assist regulations have increased the deductible that non-EIA recipients are required to contribute towards their rent from 25 percent to 30 percent of net household income (*The Assistance Regulation, Manitoba Regulation 404/88 R*, amendments 63/2017 and 79/2018). These changes have effectively reduced benefit levels and disqualified some households who now find their incomes are higher than the threshold. According to a Province of Manitoba spokesperson, these changes were implemented “to keep the program sustainable” after a significant increase in program take-up by an additional 3,000 households (Annable, 2018). If a government is committed to keeping program expenditures within a fixed budget, increases in take-up as new beneficiaries gain access may be met with corresponding decreases in benefit rates. Accordingly, while efforts to increase Rent Assist take-up may benefit households that begin to receive a new income stream, they may harm other households whose incomes could be reduced. Recognizing this tension, some benefit intermediaries have refrained from engaging in campaigns to increase Rent Assist take-up due to a fear of inciting further reductions to benefit levels.

Dependence upon Information from Public Servants

Community members need information and documentation to prepare income tax returns, to apply for government benefits, and to advocate for their right to benefits. If they lack any

required information or documentation, they need to obtain this information from agencies such as Canada Revenue Agency, Service Canada, and Employment and Income Assistance. Benefit intermediaries can assist service users to gather this information by liaising with these agencies on behalf of service users. However, given their position outside the welfare state, and the state's need to protect the confidentiality of benefit recipients' personally identifiable information, benefit intermediaries rely on public servants to provide the information and documentation required to prepare tax returns and benefit applications.

As with community members, benefit intermediaries' access to information is thus limited by the service delivery capacity of government benefit systems. Several key informants explained that they have faced difficulties obtaining the information and documentation required to assist individual clients. Issues such as the inability for some service users to answer account security questions, insufficient staffing at CRA and Service Canada call centres, and the large caseloads of EIA caseworkers have inhibited timely access to the information required to take-up income benefits.

There have been improvements in this area, including a dedicated phone line for CVITP volunteers, and enabling CVITP tax preparers to access tax slips electronically via the "Auto-fill my return service" (Canada Revenue Agency, 2014, p. 15, 2018, p. 43). Nevertheless, benefit intermediaries' success in promoting take-up remains reliant upon their access to information from welfare state benefit systems. If the present wave of re-investment is followed by retrenchment, the efficacy of benefit intermediary interventions would be further compromised.

Dependence upon Government Funding

Benefit intermediaries rely upon government funding to cover program costs. Government funding accounts for between 0.3 percent and 75.5 percent of the total revenue of

the NGOs listed above in Table 1. The median percentage of revenue from government funding is 52.2 percent.²⁵ This funding demonstrates the level of government support for benefit intermediaries and enables these organizations to deliver programs at a greater scale than they would if they strictly relied upon charitable donations. However, government funding also poses a set of constraints and vulnerabilities.

First, government funding is often targeted for specific interventions and is restricted to specific costs. For example, there has been significant investment by the Government of Canada in increasing access to the Canada Learning Bond (CLB).²⁶ Through Employment and Social Development Canada (ESDC), the federal government has offered three funding streams and millions of dollars specifically devoted to programs working to increase the take-up of the CLB.²⁷ In contrast, there have been few funding opportunities provided by ESDC for programs designed to increase the take-up of income benefits that fall within their purview, such as Employment Insurance, the Guaranteed Income Supplement, and Canada Pension Plan benefits.²⁸ Canada Revenue Agency does not offer grants to organizations that support access to the benefits it administers. This comparison suggests that government funding is subject to the

²⁵ Author's calculation based on the most recent T3010 Registered Charity Information Returns for the non-governmental organizations listed in Table 1. As indicated in the notes to Table 1, data were unavailable for some organizations.

²⁶ The Canada Learning Bond is a federal contribution of up to \$2,000 towards financing the post-secondary education of children from low-income families born in or after 2004.

²⁷ These initiatives include two waves of the Education Savings Community Outreach contribution funding program, in 2005 and 2010, and a 2018 "Call for Concepts." (Employment and Social Development Canada, 2011, 2017)

²⁸ A recent exception is the Financial Empowerment Champions project, through which ESDC's Social Development Partnerships Program invested \$5.3 million into charitable organizations offering programs including tax filing and benefits assistance. This funding was secured by Prosper Canada and required significant fundraising to leverage federal dollars (Prosper Canada, 2016).

problem of “philanthropic paternalism” (Salamon, 1987, p. 41). Rather than developing programs in response to community need, organizations may need to tailor programs to meet the priorities selected by the federal and provincial governments. Accordingly, government investment may be aimed at solving what one key informant termed “a political problem” for governing parties rather than redressing the problems experienced by vulnerable Canadians.

Second, government funding is always accompanied by the threat of its loss. Offered in the form of contracts and service purchase agreements, and with opt-out clauses, government funding may be threatened by changes in government or, to a lesser extent, changes in government priorities. This vulnerability is readily apparent in the Manitoba context under the current Progressive Conservative government. Since its mandate began in 2016, this government has repeatedly emphasized its commitment to reducing government expenditure in successive speeches from the throne. This commitment has been especially visible in the large-scale efforts to restructure the healthcare and public education systems. However, this movement has also filtered down to smaller organizations receiving provincial funding, including benefit intermediaries. Several key informants raised concerns about the threat of funding loss and its impact on vulnerable Manitobans:

I think people struggle enough as it is getting through the system. And to cut services such as what we do – and I don’t mean to put feathers in my own cap, but I think it’s an invaluable service to people. And to take it away or limit it would have a huge impact on society, in my personal opinion. And it also brings change. We bring change, like you know how we do systemic issues. So if we’re not doing this kind of work, those systemic issues may not ever come forward.

As presented above, austerity measures that reduce government funding would gut benefit intermediaries’ capacity to offer affirmative interventions and dampen nonreformist reform efforts.

To defend against the possibility of funding cuts, benefit intermediaries sometimes tactically employ the frame of cost reduction. This framing entails pointing out the long-term savings associated with near-term spending on poverty reduction. However, this framing is fraught by two issues that may render it unpalatable and ineffective. First is the ethical problem of encapsulating a justice issue within the economic terms of “value for money” (Filmon, 2016). This framing instrumentalizes benefit intermediary programs by evaluating them from a cost-benefit lens rather than for their value in assisting low-income Manitobans to satisfy life-requirements. There are also questions about the efficacy of this framing. As one key informant astutely observed, cost savings may require near-term investment and long time horizons to be realized:

...you need strategic investment ... in order to get those cost savings, and that strategic investment is not that quite popular right now, and the outcomes of those strategic investments have very long timelines. Or potentially long timelines.

Resource Constraints

“Philanthropic Insufficiency”

Whether funded wholly or in part by government, benefit intermediary programs suffer from “philanthropic insufficiency” (Salamon, 1987, p. 39). A major effect of this resource scarcity is that benefit intermediaries cannot meet the needs of all Manitobans who require assistance to take up their benefits. The approximately 14,000 individuals served by these by these programs in their recent program years amounts to at most 20 percent of Winnipeggers

aged 18 and older who live on incomes below the Market Basket Measure.²⁹ Several key informants involved in delivering benefit intermediary programs highlighted resource scarcity as their primary constraint. One staff person summed it up:

You know, I think like most nonprofits, just the lack of resources. Human and financial. Not enough money, not enough staff to achieve the things we'd like to achieve.

The dearth of resources disrupts benefit intermediaries' ability to serve community members in need. As one key informant relayed, "There's often far too many people for the resources." Community members may face long waits to access services; at peak times, many are turned away when capacity is saturated. One staff person lamented the impact of resource constraints on service users:

The big disadvantage is that we can only be a drop in the bucket. People have to line up. We've tried to sort of minimize the impact of people having to navigate our waiting lists. But it's still a big hassle for people to have to sort of compete for scarce space with us.

As conveyed above, benefit intermediaries' resource constraints pose an additional barrier for community members seeking assistance. Many community members cannot access services that assist them to access their benefits. This issue is exacerbated when welfare agencies refer people to under-resourced benefit intermediary programs rather than directly assisting them. Multiple key informants noted that they receive high volumes of referrals from

²⁹ Author's calculations based on data from the Statistics Canada - 2016 Census. Statistics Canada Catalogue no. 98-400-X2016147. Census data show that 69,745 Winnipeggers and 101,535 Manitobans 18 years of age and older live on incomes below the Market Basket Measure (MBM) (Statistics Canada, 2017e). This comparison should be treated with caution, as programs cannot apply the mathematically complicated and population-based MBM methodology to assess how many individual service users live under this threshold. Despite this limitation, the comparison demonstrates that benefit intermediaries only reach a fraction of Winnipeggers and Manitobans who live in poverty.

government agencies that rely on benefit intermediaries to assist community members to take-up income benefits and obtain personal identification.

To some extent, benefit intermediaries address the issue of scarce capacity through strategies of nonreformist reform that seek to reduce systemic barriers and build service delivery capacity. However, these interventions are also fraught by a lack of resources. Capacity building efforts depend on the existence of excess capacity among service providers who are trained to assist their clients to take up benefits. While bringing additional service providers into the fold may increase “the general stock of welfare services” (Wolch, 1989, p. 201), these actors may be limited by the same issue of “philanthropic insufficiency.”

Public sector capacity building sector efforts may also be limited by the ongoing retrenchment and restructuring undertaken by the provincial government. In a climate of austerity, public servants may be unable to take on additional responsibilities on top of their core duties. One key informant commented on the challenge of asking health care practitioners to provide benefit screening and assistance:

the constant struggle is just their own resources and capacity, so their own knowledge about how to do it, but then also their ability to enact that within their work, of just ... you're trying to keep patient alive or comfort them or this or that, and then you're also trying to do that broader connection to community resources and access to benefits.

While efforts to pursue nonreformist reforms to benefit systems face less of a resource constraint, these too are limited by the overall scarcity of organizational resources. In devoting resources to systemic engagement, benefit intermediaries must balance the costs and benefits of redirecting organizational resources away from direct service delivery. This trade-off may be especially difficult given the significant unmet need for services.

“Philanthropic Particularism”

Many benefit intermediaries choose to dedicate their scarce resources to deliver services in particular places and for a limited duration each year. A prominent example is volunteer income tax preparation services, many of which are only available during the nine-week period prior to the April 30th filing deadline, are concentrated in urban areas, or are targeted to specific demographics. While offering limited availability is a legitimate tactic given resource scarcity, it also evinces what Salamon terms “philanthropic particularism” (1987, p. 40). A community member’s access to services is thereby affected by their geographic location and the time at which they seek assistance.

“Philanthropic Amateurism”

Benefit intermediary programs may also be constrained by what Salamon (1987, p. 42) terms “philanthropic amateurism.” Service providers offer supports that may traditionally fall within the purview of the regulated social work, accounting, and legal professions. Successful service delivery may require active listening and supportive counselling, but most service providers are not registered social workers. Preparing tax returns requires a working understanding of specific sections of the *Income Tax Act*, but service providers are typically not Chartered Professional Accountants. Finally, service delivery may involve the provision of legal services such as representation at administrative tribunals, but most service providers are not practicing lawyers.

Benefit intermediaries’ “amateurism” may be beneficial when it facilitates comfort among service users seeking assistance and increases the likelihood of program use by target demographics. Moreover, delivering services via non-regulated staff and volunteers is certainly

cheaper than the alternative, and can allow organizations to hire more staff for service delivery. However, there are pitfalls to this approach. Service providers must have diverse skills and knowledge to work with marginalized people and to navigate complex regulatory schemes. Agencies must devote resources to training staff and volunteers to develop the necessary skillset and knowledge base, and to support service providers who encounter challenging situations. Benefit intermediary organizations do so without having the formal training and resources available to members of the relevant professions. The problem of “philanthropic amateurism” is thus, to a large degree, a symptom of the broader issue of “philanthropic insufficiency.” Simply put, benefit intermediaries rarely have regulated professionals on staff because they lack the financial resources needed to hire and retain these professionals.

The Hazards of the “Shadow State”

Benefit intermediaries’ position in the “shadow state” (Wolch, 1989) constrains their activities and impacts in the myriad ways described above. These agencies depend on state resources to offer affirmative interventions, but state funding limits the intensity of their nonreformist reform efforts. Moreover, this relationship to the state brings with it the risk of unintended and undesirable consequences for these programs and the community members they serve.

Working with limited resources, benefit intermediaries have facilitated redistribution – working with thousands of Winnipeggers living in poverty and affirming access to more than \$38 million of income benefits. Benefit intermediaries may ultimately be victims of their own success. Recent evidence demonstrates that governments have offloaded responsibility to assist eligible community members to take-up their benefits to NGOs and arms-length agencies. This offloading has occurred at a macro-level – witness the retrenchment of the CVITP program from

2006 to 2012 – and at an individual level, when public servants refer their clients to benefit intermediaries. Accordingly, there is reason to be cautious: this program model may be used as justification for further waves of retrenchment and offloading. Such offloading would be deleterious as benefit intermediaries lack the resources and wide reach of the welfare state.

The “shadow state” concept also highlights that benefit intermediaries operate in parallel to the welfare state. Providing services to low-income community members through intermediaries effectively separates these community members from mainstream routes to benefit take-up, such as professional accountants, retail tax preparers, or self-directed tax filing and benefit applications. This parallelization may lead to unintended consequences at two levels. First, channelling low-income community members through benefit intermediaries may stigmatize community members who access their benefits through a parallel system that exclusively serves the poor. Second, mediating access to the welfare state may reinforce system stasis: if benefit systems have less direct contact with low-income community members, they may be less driven to improve policies and practices. As such, the success of benefit intermediary programs may dissuade systemic changes that could have a broader effect on benefit take-up. Both concerns were highlighted by a key informant:

I think it also takes people out of the mainstream. So people are having this sort of particular experience of interacting with big parts of systems that’s like, “Oh, this is how poor people do this. And this is how everybody else does their taxes.” ... And so I think it’s sort of a disservice. Systems don’t have to adapt to low-income people’s needs if we’re taking on all that.

As with offloading, system stasis may be especially consequential because of the limited capacity of benefit intermediaries to meet the needs of community members who are not well-served by welfare state agencies.

The liminal position of benefit intermediaries – outside of the state apparatus, but dependent on state funding – also tempers efforts for nonreformist reforms. While key informants recognized the inadequacy of the present complement of welfare state income benefits, their organizations frequently refrain from participating in social movement efforts to raise benefit rates. Given their reliance upon government funding (and on provincial funding in particular), benefit intermediaries strategically proceed with an abundance of caution to ensure that their public policy engagement is not seen unfavourably by government. In the blunt words of one staff person, “we have to be careful in what we do and how we do it.” In this context, benefit intermediaries face a bind: On one hand, they lack the reach and capacity to fill the wide gaps in the social safety net. On the other hand, because they rely upon government funding, they must strategically shy away from directly calling upon the government to invest in raising benefit rates. This predicament may also prevent benefit intermediaries from explicitly pursuing a strategy to transform the welfare state via interventions to increase benefit take-up, in the vein articulated by Piven and Cloward in 1960s America (Piven & Cloward, 2011).

Chapter 7: Conclusion

To reiterate, socioeconomic injustice prevails in Manitoba. More than one in eight Manitobans (15.4 percent) lived on incomes below Statistics Canada's Low Income Measure, After Tax (LIM-AT),³⁰ even though the median after-tax household income for Manitoba was \$59,093 in 2015 (Statistics Canada, 2017c). Income poverty is particularly dire among some demographic groups, especially among Indigenous peoples in Manitoba, almost three in ten of whom lived on low income in 2015 (Statistics Canada, 2017b).

Income poverty is a fundamentally a function of economic maldistribution. Low-wage work is no guarantee against poverty: a single Manitoban with full-time, minimum-wage employment will fall below the Statistics Canada Low Income Measure, Before Tax (LIM-BT).³¹ Accordingly, poverty relief must address the economic structures that result in wealth for the few and poverty for many.

In this context, it is important to stress that welfare state income benefits do a great deal to mitigate income poverty. More than eight in ten of the lowest-income Manitobans (84.4 percent) received income from government transfers in 2015 (Statistics Canada, 2017d). In absolute terms, this amounted to over \$605 million of government benefits flowing to over 90,000 low-income Manitobans in the bottom income decile (Statistics Canada, 2017d).

³⁰ In this section I variously use the Market Basket Measure (MBM) and the Low Income Measure (LIM) due to gaps in data availability. If data were more readily available, I would opt for the MBM as an absolute and localized measure of poverty that has been adopted by the Government of Canada as "Canada's Official Poverty Line" (Employment and Social Development Canada, 2018, p. 11).

³¹ The LIM-BT for a single household is presently \$26,727. A Manitoban earning the minimum wage of \$11.35 per hour, 40 hours per week, 52 weeks per year would only earn \$23,608 before tax and government transfers (Statistics Canada, 2019)

Government transfers accounted for more than half (57.9 percent) of the total income of Manitoba's lowest-earning decile, and over 64 percent of their after-tax income.

Nevertheless, welfare state income benefits are too often inadequate. The full complement of government transfers available to a single, unemployed Manitoban in receipt of EIA amounted to barely more than half (52 percent) of the Market Basket Measure (MBM) for Winnipeg in 2017 (Tweddle & Aldridge, 2018, p. 59). Furthermore, many eligible Manitobans miss out on benefits to which they are entitled. Over one in eight (15.4 percent) Winnipeggers aged 15 and over in the lowest income decile did not receive any income at all from government transfers in 2015 (Statistics Canada, 2017d).

One remedy for this poverty gap is benefit intermediary programs. Benefit intermediaries play a vital role in connecting the poorest Manitobans to income benefits they might otherwise miss. These organizations primarily provide direct services that facilitate service users' access to the currently inadequate, but nevertheless essential income benefits offered by the welfare state. Their services include income tax preparation, assistance with benefit applications, problem-solving, advocacy, and representation. By employing a recognitive approach to service delivery, benefit intermediary programs also offer low-income Manitobans opportunities to build knowledge and skills, as well as increase their social and self-esteem.

These organizations moreover pursue nonreformist reforms to increase benefit accessibility. Their efforts have contributed to addressing barriers that inhibit benefit take-up. Benefit intermediaries have challenged unjust eligibility criteria and proposed simpler alternatives to onerous claiming and review processes. Through capacity building initiatives, benefit intermediaries have also expanded the availability of services for community members

who require assistance to take up their benefits. These programs provide invaluable services to, with, and on behalf of poor Manitobans.

The redistributive impact of these programs is unmistakable: In a one-year period, over 14,000 service users accessed more than \$38 million of federal and provincial income benefits through the services provided by Winnipeg-based benefit intermediaries.³² Program outcomes are impressive. A handful of community-based organizations assist thousands of low-income Manitobans to access millions of dollars in government benefits. Service users account for a significant percentage of Manitobans living in poverty.

This empirical evidence demarcates both the positive impact as well as the limitations of benefit intermediary programs. Benefit intermediary programs cannot solve income poverty in Manitoba. In many cases, benefit rates are barely enough to sustain life. They provide less than what the Government of Canada considers to be necessary for Canadians to “meet their basic needs and achieve a modest standard of living” (Employment and Social Development Canada, 2018, p. 11). However, community-based benefit intermediaries cannot raise benefit rates, which are set by the federal and provincial governments. Furthermore, benefit intermediaries lack the capacity to serve all the low-income Manitobans who require assistance. Worse yet, the success of benefit intermediary interventions may even dissuade public investment in systemic changes to increase benefit accessibility. In this context, are benefit intermediary programs a good social strategy?

³² As presented above in Footnote 3, these statistics are based on conservative estimates. The actual impact of the field in promoting access to income benefits is likely much greater than the estimate presented here.

Following Noonan's assertion that life-valuable political choices are made between the alternatives available in concrete social contexts (2012, p. 215), I set up the following test of the options available to community-based benefit intermediaries.

- Option One: Organizations adopt a policy of non-intervention and reallocate resources away from benefit intermediary programs towards other social programs. Low-income Manitobans thus would have fewer options for assistance to take-up their benefits. In the absence of benefit intermediary programs, community members would have to rely on limited public supports and costly private sector services, or on their capacity to navigate benefit systems. Lower benefit take-up and higher demand for public assistance might incent governments to invest in systemic changes to welfare state benefit systems.
- Option Two: Organizations continue to devote resources to benefit intermediary programs. These programs assist some (but not all) community members in need to take up their benefits. Organizations also apply learnings from service delivery in pursuit of nonreformist reforms. Conversely, the success of program delivery might have second order consequences in dissuading systemic changes to welfare state benefit systems.

Given these options, I am persuaded that benefit intermediary programs are the "life-valuable alternative" (Noonan, 2012, p. 215). Notwithstanding structural and political constraints, benefit intermediaries significantly contribute to redressing the socioeconomic injustice faced by Manitobans living on low income. Through mediating access to the redistribution of liberal welfare state income benefits and providing opportunities for recognition, benefit intermediary programs work with service users to increase "life-value" (Noonan, 2012). Moreover, through their nonreformist reform efforts, benefit intermediaries may contribute towards the realization

of a more life-valuable welfare state that more effectively delivers adequate benefits to residents in need.

This research has identified opportunities for program improvement: Key informants unanimously expressed a wish to reach more people in need. Organizations could target their services to those with the greatest need. And, in a more hospitable political context, benefit intermediaries could pursue a more expansive strategy of nonreformist reform that addresses benefit inadequacy and inaccessibility. Notwithstanding these opportunities for improvement, the prospects for socioeconomic justice and life-value to flourish in Manitoba are made brighter because of the existence of benefit intermediary programs. Accordingly, I call for further engagement with these programs – as a target of funding from philanthropic donors and government agencies, as an intervention undertaken by additional NGOs, and as a rich and relevant topic warranting further investigation by other researchers.

This thesis has accomplished an initial sociological inquiry into benefit intermediary programs in a social liberal welfare state. Applying the theories of Nancy Fraser and Jeff Noonan, I have demonstrated that benefit intermediary programs primarily follow a strategy of affirmation to pursue redistribution, recognition, and, ultimately, the realization of life-value by service users (Fraser, 2003; Noonan, 2012). Furthermore, I have inventoried pathways by which NGOs pursue a strategy of nonreformist reform to effect small but significant changes to the welfare state. Using an applied critical realist methodology, I have explicated the contextual conditions that inhibit benefit take-up, the interventions that benefit intermediary programs employ to promote take-up, and the program mechanisms that contribute to the realization of successful outcomes. Furthermore, this analysis explains how benefit intermediary programs are constrained by the contextual conditions in which they are enmeshed and seek to intervene.

Finally, I have offered a normative position in arguing that these programs constitute the most life-valuable alternative for promoting benefit take-up in Manitoba.

Through this project, I sought to accomplish applied and academic research objectives. My research findings may be useful for practitioners working to develop and improve benefit intermediary programs. Furthermore, these findings may inform future inquiries into this topic, which may take up research questions that were beyond the scope of this study. Many fruitful lines of inquiries exist that, if pursued, would produce valuable knowledge that would contribute to scholarly understanding and evidence-based social practice. I have highlighted a few examples of potential research directions in the preceding chapters.

Canadian social scientists should continue to study the issue of benefit non-take-up, the remedy of benefit intermediary programs, and efforts to increase benefit accessibility through nonreformist reforms. This topic would particularly benefit from community-university research partnerships that connect practitioners' situated knowledge with researchers' methodological and theoretical expertise, and access to academic resources. Ideally, this research should also involve community members with lived experience in poverty as participants or co-investigators. Such a research program would support community efforts to increase the take-up of "money for the marginalized," and may, in the long term, identify promising pathways to transform the socioeconomic structures that produce income poverty in the first place.

References

- Abramovitz, M. (1983). Everyone is on welfare: “The role of redistribution in social policy” revisited. *Social Work*, 28(6), 440–445. <https://doi.org/10.1093/sw/28.6.440>
- Abramovitz, M. (2001). Everyone is still on welfare: The role of redistribution in social policy. *Social Work*, 46(4), 297–308. <https://doi.org/10.1093/sw/46.4.297>
- Ackroyd, S., & Karlsson, J. C. (2014). Critical realism, research techniques, and research designs. In P. K. Edwards, J. O’Mahoney, & S. Vincent (Eds.), *Studying organizations using critical realism: A practical guide* (pp. 21–45). Retrieved from <https://ebookcentral.proquest.com>
- Annable, K. (2018, July 6). Another 150 Manitoba households cut off from Rent Assist after income threshold drops. *CBC News*. Retrieved from <https://www.cbc.ca/news/canada/manitoba/manitoba-rent-assist-threshold-cut-1.4734843>
- Bajwa, U. (2019). *Income tax filing and benefits take-up: Challenges and opportunities for Canadians living on low incomes*. Retrieved from Prosper Canada website: <http://prospercanada.org/getattachment/b0a3599b-1b10-4580-bd2f-9887f5165edb/Income-tax-filing-and-benefits-take-up.aspx>
- Barr, N. (2012). *The economics of the welfare state* (5th ed.). Oxford, UK: Oxford University Press.
- Bashevkin, S. B. (2002). *Welfare hot buttons: Women, work, and social policy reform*. Retrieved from <http://search.ebscohost.com.uml.idm.oclc.org/login.aspx?direct=true&db=nlebk&AN=468696&site=ehost-live>

- Behrendt, C. (2002). *At the margins of the welfare state: Social assistance and the alleviation of poverty in Germany, Sweden, and the United Kingdom*. Aldershot, UK: Ashgate.
- Bhaskar, R. (2014). Foreword. In P. K. Edwards, J. O'Mahoney, & S. Vincent (Eds.), *Studying organizations using critical realism: A practical guide* (pp. v–xv). Retrieved from <https://ebookcentral.proquest.com>
- Bill 24, *The Social Services Appeal Board Amendment Act*, 3rd Session, 41st Legislature, Manitoba, 67 Elizabeth II, 2018. Retrieved from <https://web2.gov.mb.ca/bills/41-3/pdf/b024.pdf>
- Bloch, G. (2013a). *Poverty: A clinical tool for primary care in Ontario*. Retrieved from Ontario College of Family Physicians website: [https://ocfp.on.ca/docs/default-source/poverty-tool/poverty-a-clinical-tool-2013-\(with-references\).pdf?sfvrsn=0](https://ocfp.on.ca/docs/default-source/poverty-tool/poverty-a-clinical-tool-2013-(with-references).pdf?sfvrsn=0)
- Bloch, G. (2013b, March 20). As a doctor, here's why I'm prescribing tax returns. Seriously. *The Globe and Mail*. Retrieved from <https://www.theglobeandmail.com/opinion/as-a-doctor-heres-why-im-prescribing-tax-returns-seriously/article9981613/>
- Boriskewich, E. (2019, May 3). May 2019 Get Your Benefits update [Electronic mailing list message].
- Buckland, J. (2014). Structural barriers, financial exclusion, and the possibilities of situated learning for financial education. *New Directions for Adult and Continuing Education*, 2014(141), 15–24. <https://doi.org/10.1002/ace.20081>
- Canada Revenue Agency. (2013). *Summary of the Corporate Business Plan. 2013-2014 to 2015-2016*. Retrieved from https://www.canada.ca/content/dam/cra-arc/migration/cra-arc/gncy/bsnss_plns/2013/smm-cbp-prnt-eng.pdf

- Canada Revenue Agency. (2014). *Summary of the Corporate Business Plan. 2014-2015 to 2016-2017*. Retrieved from https://www.canada.ca/content/dam/cra-arc/migration/cra-arc/gncy/bsnss_plns/2014/smry-cbp-2014-2017-eng.pdf
- Canada Revenue Agency. (2018). *2018-19 Departmental Plan*. Retrieved from <https://www.canada.ca/content/dam/cra-arc/corp-info/aboutcra/corp-bsnss-plan/dprtmntlpln-18-19-en.pdf>
- Canada Revenue Agency. (2019). *List of charities* [Data set]. Retrieved July 1, 2019, from https://apps.cra-arc.gc.ca/ebci/hacc/srch/pub/dsplyBscSrch?request_locale=en
- Canadian Institutes of Health Research, Natural Sciences and Engineering Research Council of Canada, & Social Sciences and Humanities Research Council of Canada. (2014). *Tri-council policy statement: Ethical conduct for research involving humans*. Retrieved from http://www.pre.ethics.gc.ca/pdf/eng/tcps2-2014/TCPS_2_FINAL_Web.pdf
- Community Legal Education Association. (2015). *Welfare: A guide to Employment & Income Assistance in Manitoba* (4th ed.). Retrieved from <https://www.communitylegal.mb.ca/wp-content/uploads/Welfare-Guide-Nov-18-2015.pdf>
- Creswell, J. W. (2013). *Qualitative inquiry and research design: Choosing among five approaches* (3rd ed.). Thousand Oaks, CA: SAGE Publications.
- Dangerfield, K. (2019). CEO report. *The Law Society of Manitoba Communiqué 2.0, March 2019*, 4–5. Retrieved from <http://www.lawsociety.mb.ca/Plone/publications/communique/May%202019.pdf/view>
- Dewson, S., Eccles, J., Tackey, N. D., & Jackson, A. (2000). *Guide to measuring soft outcomes and distance travelled*. Brighton, UK: The Institute for Employment Studies. Retrieved

from

<https://webarchive.nationalarchives.gov.uk/20090902143103/http://readingroom.lsc.gov.uk/lsc/SouthEast/distance1.pdf>

Employment and Social Development Canada. (2011, February 25). Government of Canada supports project that promotes saving for education [News release]. Retrieved May 30, 2019, from Government of Canada website:

<https://www.canada.ca/en/news/archive/2011/02/government-canada-supports-project-that-promotes-saving-education-591709.html>

Employment and Social Development Canada. (2017, November 23). Launch of Call for Concepts to increase awareness and take-up of Canada Learning Bond. Retrieved May 30, 2019, from Government of Canada website: [https://www.canada.ca/en/employment-social-](https://www.canada.ca/en/employment-social-development/news/2017/11/launch_of_call_forconceptstoincreaseawarenessandtake-upofcanadal.html)

[development/news/2017/11/launch_of_call_forconceptstoincreaseawarenessandtake-upofcanadal.html](https://www.canada.ca/en/employment-social-development/news/2017/11/launch_of_call_forconceptstoincreaseawarenessandtake-upofcanadal.html)

Employment and Social Development Canada. (2018). *Opportunity for all – Canada’s first poverty reduction strategy*. Retrieved from Government of Canada website:

<https://www.canada.ca/en/employment-social-development/programs/poverty-reduction/reports/strategy.html>

Esping-Andersen, G. (1990). *The three worlds of welfare capitalism*. Princeton, N.J.: Princeton University Press.

Filmon, J. (2016, May 16). *Speech from the throne*. Presented at *the Opening of the First Session of the 41st Legislature*, Winnipeg, MB. Retrieved from Province of Manitoba website:

https://www.gov.mb.ca/asset_library/en/thronespeech/throne_speech_2016.pdf

- Fletcher, A. J. (2017). Applying critical realism in qualitative research: Methodology meets method. *International Journal of Social Research Methodology*, 20(2), 181–194.
<https://doi.org/10.1080/13645579.2016.1144401>
- Floyd, A., & Arthur, L. (2012). Researching from within: External and internal ethical engagement. *International Journal of Research & Method in Education*, 35(2), 171–180.
<https://doi.org/10.1080/1743727X.2012.670481>
- Frankel, S. (2013). Poverty reduction in Manitoba under neoliberalism: Is the Third Way an effective way? *Manitoba Law Journal*, 36(2), 269-300.
- Fraser, N. (1997). *Justice interruptus: Critical reflections on the "postsocialist" condition*. New York, NY: Routledge.
- Fraser, N. (2003). Social justice in the age of identity politics: Redistribution, recognition, and participation. In N. Fraser & A. Honneth, *Redistribution or recognition? A political-philosophical exchange* (pp. 7–109). New York, NY: Verso.
- Hamilton, I. A., Holley, M., Penziwol, S., Baker, B., Campbell, C., Floom, R., & Schirmer, M. (2010). *Report on Manitoba's Employment and Income Assistance program: Updated with departmental responses to recommendations*. Retrieved from Manitoba Ombudsman website: <https://www.ombudsman.mb.ca/uploads/document/files/eia-report-with-departmental-responses-2010-en.pdf>
- Kneebone, R. D., & White, K. G. (2009). Fiscal retrenchment and social assistance in Canada. *Canadian Public Policy*, 35(1), 21–40. <https://doi.org/10.1353/cpp.0.0001>
- Lipsky, M. (1984). Bureaucratic disentanglement in social welfare programs. *Social Service Review*, 58(1), 3–27. <https://doi.org/10.1086/644161>

- Lipsky, M. (2010). *Street-level bureaucracy: Dilemmas of the individual in public services* (30th anniversary expanded ed.). New York, NY: Russell Sage Foundation.
- Loewen, G. (1998). Removing welfare barriers in Manitoba. *Caledon Institute of Social Policy - Community Stories, May 1998*. Retrieved from Maytree website:
<https://maytree.com/publications/removing-welfare-barriers-manitoba/>
- London Edinburgh Weekend Return Group. (1980). *In and against the state*. Retrieved from <http://libcom.org/library/against-state-1979>
- MacKinnon, S. (2000). Workfare in Manitoba. In J. Silver (Ed.), *Solutions that work: Fighting poverty in Winnipeg* (pp. 52–69). Winnipeg, MB: Canadian Centre for Policy Alternatives-Manitoba and Fernwood Publishing.
- Manitoba Families. (2017, May 10). *Provision of EIA financial supports for dependent children living with an adult who is not their parent/legal guardian*. (Circular number: EIA #2017-20). Winnipeg, MB: Province of Manitoba.
- Marshall, T. H. (1950). *Citizenship and social class*. Cambridge, UK: Cambridge University Press.
- Milligan, K. (2016). The tax recognition of children in Canada: Exemptions, credits, and cash transfers. *Canadian Tax Journal*, 64(3), 601–618.
- Moscovitch, A. (1996). Canada Health and Social Transfer: What was lost? *Canadian Review of Social Policy*, 37, 66–75.
- Murray, J. M., Mulholland, E., & Slade, R. (2015). *Financial counselling for people living on low incomes*. Retrieved from Prosper Canada website:
<http://prospercanada.org/getattachment/ea318ed1-9eb7-4ec5-85c8-adcc89e9cfda/Financial-Counselling-for-people-Living-on-Low-Inc.aspx>

Noonan, J. (2012). *Materialist ethics and life-value*. Montreal, QC: McGill-Queen's Press.

Olsen, G. M. (2002). *The politics of the welfare state: Canada, Sweden and the United States*.

Don Mills, ON: Oxford University Press Canada.

O'Mahoney, J., & Vincent, S. (2014). Critical realism as an empirical project: A beginner's guide. In P. K. Edwards, J. O'Mahoney, & S. Vincent (Eds.), *Studying organizations using critical realism: A practical guide* (pp. 1–19). Retrieved from <https://ebookcentral.proquest.com>

Pawson, R., & Manzano-Santaella, A. (2012). A realist diagnostic workshop. *Evaluation*, 18(2), 176–191. <https://doi.org/10.1177/1356389012440912>

Pawson, R., & Tilley, N. (1997). *Realistic evaluation*. Thousand Oaks, CA: SAGE Publications.

Piven, F. F., & Cloward, R. (2011). The weight of the poor: A strategy to end poverty (reprinted with a new introduction by Frances Fox Piven). *New Political Science*, 33(3), 271–284. <https://doi.org/10.1080/07393148.2011.591906>

Prince, M. J. (2001). How social is social policy? Fiscal and market discourse in North American welfare states. *Social Policy & Administration*, 35(1), 2–13. <https://doi.org/10.1111/1467-9515.00216>

Prosper Canada. (2014). *Financial empowerment: Improving financial outcomes for low-income households*. Retrieved from <http://prospercanada.org/prospercanada/media/PDF/Publications/Financial-Empowerment-Brochure.pdf>

Prosper Canada. (2016, November 15). Announcing Canada's first Financial Empowerment Champions. Retrieved May 16, 2019, from <http://prospercanada.org/getattachment/Our->

Work/Centre-for-Financial-Literacy/Financial-Empowerment-Champions-Project/FEC-Announcement-of-Champions-FINAL.pdf.aspx

Prosper Canada. (2017). *A final report on the two-year Financial Empowerment and Problem Solving program*. Retrieved from <http://prospercanada.org/getattachment/961d9a61-851e-4fc7-a635-b826412d4f0d/Final-report-Financial-Empowerment-and-Problem-Sol.aspx>

Province of Manitoba. (2019). *Pathways to a better future: Manitoba's poverty reduction strategy*. Retrieved from https://www.gov.mb.ca/povertyreduction/pubs/pathways_to_a_better_future.pdf

Province of Manitoba, Department of Families. (2018). *Manitoba Families annual report 2017 – 2018*. Retrieved from https://www.gov.mb.ca/fs/about/annual_reports.html

Public Interest Law Centre. (2007). *In the public interest: The first 25 years of the Public Interest Law Centre*. Retrieved from http://www.legalaid.mb.ca/pdf/PILC_history.pdf

Resources for Results. (2014a). *Pathways to social and economic inclusion: An evaluation of the Financial Advocacy and Problem-Solving (FAPS) program. Final report*. Retrieved from West Neighbourhood House website: <http://www.westnh.org/wp-content/uploads/2014/06/FEPS-Outcomes-Evaluation-Final-2014-08-25.pdf>

Resources for Results. (2014b). *Understanding the Financial Advocacy and Problem-Solving (FAPS) model*. Retrieved from West Neighbourhood House website: <http://www.westnh.org/wp-content/uploads/2014/06/FEPS-Models-Paper-Final-2014-08-25.pdf>

Rice, J. J., & Prince, M. J. (2013). *Changing politics of Canadian social policy* (Second ed.). Toronto, ON: University of Toronto Press.

- Salamon, L. M. (1987). Of market failure, voluntary failure, and third-party government: Toward a theory of government-nonprofit relations in the modern welfare state. *Nonprofit and Voluntary Sector Quarterly*, 16(1-2), 29–49.
<https://doi.org/10.1177/089976408701600104>
- SEED Winnipeg Inc. (2019). *Winnipeg's Indigenous Accord partner report*. Winnipeg, MB: SEED Winnipeg Inc.
- Shillington, R. (2011). *Financial literacy and the take-up of government benefits*. Retrieved from Government of Canada website:
http://publications.gc.ca/collections/collection_2011/fin/F2-208-2011-eng.pdf
- Sinfield, A. (2018). Fiscal welfare. In B. Greve (Ed.), *Routledge handbook of the welfare state* (pp. 23–33). Retrieved from <https://ebookcentral.proquest.com>
- Smirl, E. (2017). *Access to identification for low-income Manitobans*. Retrieved from Canadian Centre for Policy Alternatives - Manitoba Office website:
https://www.policyalternatives.ca/sites/default/files/uploads/publications/Manitoba%20Office/2017/10/Access_to_ID_Low_income_Manitobans.pdf
- Stadler v Director, St Boniface*, 2017 MBCA 108 (CanLII). Retrieved from <http://canlii.ca/t/hnbmr>
- Stairs, F. (1999). The Canada Child Tax Benefit: Income support and the tax system. *Journal of Law and Social Policy*, 14, 123–168. Retrieved from <https://digitalcommons.osgoode.yorku.ca/jlsp/vol14/iss1/6>
- Stapleton, J. (2018). *A fortune left on the table: Why should low-income adults have to pass up government benefits?* Retrieved from Open Policy Ontario website:

<https://openpolicyontario.s3.amazonaws.com/uploads/2018/06/INFORMAL-A-Fortune-Left-R3.pdf>

Statistics Canada. (2017a). *Aboriginal Identity (9), Income Statistics (17), Registered or Treaty Indian Status (3), Age (9) and Sex (3) for the Population in Private Households of Canada, Provinces and Territories, Census Metropolitan Areas and Census Agglomerations, 2016 Census - 25% Sample Data*, Catalogue no. 98-400-X2016170, [Table]. Retrieved from <https://www150.statcan.gc.ca/n1/en/catalogue/98-400-X2016170>

Statistics Canada. (2017b). *Aboriginal Identity (9), Individual Low-income Status (6), Low-income Indicators (4), Registered or Treaty Indian Status (3), Age (6) and Sex (3) for the Population in Private Households of Canada, Provinces and Territories, Census Metropolitan Areas and Census Agglomerations, 2016 Census, 25% Sample Data*, Catalogue no. 98-400-X2016173, [Table]. Retrieved from <https://www150.statcan.gc.ca/n1/en/catalogue/98-400-X2016173>

Statistics Canada. (2017c). *Census Profile, 2016 Census - Manitoba [Province] and Canada [Country]*, Catalogue no. 98-316-X2016001, [Table]. Retrieved from <https://www150.statcan.gc.ca/n1/en/catalogue/98-316-X2016001>

Statistics Canada. (2017d). *Income Sources and Taxes (16), Income Statistics (5A) in Constant (2015) Dollars, Economic Family Income Decile Group (13) and Year (2) for the Population Aged 15 Years and Over in Private Households of Canada, Provinces and Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census - 20% Sample Data and 2016 Census - 25% Sample Data*, Catalogue no. 98-400-X2016116, [Table]. Retrieved from <https://www150.statcan.gc.ca/n1/en/catalogue/98-400-X2016116>

- Statistics Canada. (2017e). *Individual MBM Low-income Status (6), Age (14) and Sex (3) for the Population in Private Households of Canada, Provinces and Territories, Census Metropolitan Areas and Census Agglomerations, 2016 Census - 25% Sample Data*, Catalogue no. 98-400-X2016147, [Table]. Retrieved from <http://www12.statcan.gc.ca/global/URLRedirect.cfm?lang=E&ips=98-400-X2016147>
- Statistics Canada. (2017f). *Dictionary, Census of Population, 2016 - Disposable income for the MBM*. Retrieved from <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam028-eng.cfm>
- Statistics Canada. (2019). *Low income measure (LIM) thresholds by income source and household size*. Table no. 11-10-0232-01, [Table]. Retrieved May 30, 2019, from <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110023201>
- The Assistance Regulation*, Manitoba Regulation 404/88 R, amendment 63/2017.
- The Assistance Regulation*, Manitoba Regulation 404/88 R, amendment 79/2018.
- The Legal Profession Act*, C.C.S.M. c. L107.
- The Manitoba College of Family Physicians. (2013). *Poverty: A clinical tool for primary care in Manitoba*. Retrieved from Province of Manitoba website: <https://www.gov.mb.ca/health/primarycare/providers/docs/clinicaltool.pdf>
- Titmuss, R. M. (1959). *Essays on 'the welfare state'*. New Haven, CT: Yale University Press.
- Titmuss, R. M. (1965). The role of redistribution in social policy. *Social Security Bulletin*, 28(6), 14–20.
- Truth and Reconciliation Commission of Canada. (2015a). *Canada's residential schools: The final report of the Truth and Reconciliation Commission of Canada*. (Vol. 5). Retrieved

from National Centre for Truth and Reconciliation website:

http://nctr.ca/assets/reports/Final%20Reports/Volume_5_Legacy_English_Web.pdf

Truth and Reconciliation Commission of Canada. (2015b). *Truth and Reconciliation*

Commission of Canada: Calls to action. Retrieved from National Centre for Truth and

Reconciliation website: https://nctr.ca/assets/reports/Calls_to_Action_English2.pdf

Tweddle, A., & Aldridge, H. (2018). *Welfare in Canada, 2017*. Retrieved from Maytree website:

https://maytree.com/wp-content/uploads/Welfare_in_Canada_2017.pdf

University of Manitoba Fort Garry Campus Research Ethics Boards. (2013). *Human subject*

research. ethics protocol submissions (Ft. Garry Campus). guidelines for submissions & reviews. Retrieved from University of Manitoba website:

http://umanitoba.ca/research/orec/media/Human_Subject_Research_Guidelines.pdf

Varatharasan, N., Raphael, P., & Umme-Jihad, A. (2019). *Tax time insights: Experiences of*

people living on low income in Canada. Retrieved from Prosper Canada website:

<http://prospercanada.org/getattachment/989bdcfd-55d0-42e2-a75b-f55eb66378bf/Tax-time-insights.aspx>

Wilensky, H. L., & Lebeaux, C. N. (1965). *Industrial society and social welfare: The impact of*

industrialization on the supply and organization of social welfare services in the United

States. New York, NY: Free Press.

Wolch, J. (1989). The shadow state: Transformations in the voluntary sector. In J. R. Wolch &

M. J. Dear (Eds.), *The power of geography: How territory shapes social life* (pp. 197–221). Boston, MA: Unwin Hyman.

Appendix 1: Glossary

Table 4

Organizations and Programs

Acronym / Abbreviation	Organization or Program
CFCS	Community Financial Counselling Services
CLEA	Community Legal Education Association
CRA	Canada Revenue Agency
CUHC	Community Unemployed Help Centre
CVITP	Community Volunteer Income Tax Program
ESDC	Employment and Social Development Canada
IRCOM	Immigrant and Refugee Community Organization of Manitoba
Legal Aid	Legal Aid Manitoba
LIIP	Low-income Intermediary Project
MCHP	Manitoba Centre for Health Policy
MFEN	Manitoba Financial Empowerment Network
MIIC	Manitoba Interfaith Immigration Council
PILC	Public Interest Law Centre
SEED	Supporting Employment & Economic Development Winnipeg
SMD	Society for Manitobans with Disabilities
WRHA	Winnipeg Regional Health Authority

Table 5

Income Support Programs

Acronym / Abbreviation	Income Support
CCB	Canada Child Benefit
CCTB	Canada Child Tax Benefit
CWB	Canada Workers Benefit
EI	Employment Insurance
EIA	Employment and Income Assistance (Manitoba)
EPTC	Education Property Tax Credit (Manitoba)
GIS	Guaranteed Income Supplement
GST/HST Credit	Goods and Services Tax / Harmonized Sales Tax Credit
MB 55 PLUS	55 PLUS Program Manitoba Income Supplement
MB Child Benefit	Manitoba Child Benefit
MB Prenatal Benefit	Manitoba Prenatal Benefit
OAS	Old Age Security
RAP	Refugee Resettlement Assistance Program
Rent Assist	Rent Assist Shelter Benefit (Manitoba)
UCCB	Universal Child Care Benefit
WITB	Working Income Tax Benefit

Appendix 2: Protocol Approval

Research Ethics
and Compliance

Human Ethics
208-194 Dafoe Road
Winnipeg, MB
Canada R3T 2N2
Phone +204-474-7122
Email: humanethics@umanitoba.ca

PROTOCOL APPROVAL

TO: Kevin Schachter
Principal Investigator

FROM: Jonathan Marotta, Chair
Psychology/Sociology Research Ethics Board (PSREB)

Re: Protocol #P2018:099 (HS22135)
Socioeconomic Justice through the Nonprofit Sector? Access to Benefits
Programs in Winnipeg, MB

Effective: September 11, 2018

Expiry: September 11, 2019

Psychology/Sociology Research Ethics Board (PSREB) has reviewed and approved the above research. PSREB is constituted and operates in accordance with the current *Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans*.

This approval is subject to the following conditions:

1. Approval is granted only for the research and purposes described in the application.
2. Any modification to the research must be submitted to PSREB for approval before implementation.
3. Any deviations to the research or adverse events must be submitted to PSREB as soon as possible.
4. This approval is valid for one year only and a Renewal Request must be submitted and approved by the above expiry date.
5. A Study Closure form must be submitted to PSREB when the research is complete or terminated.
6. The University of Manitoba may request to review research documentation from this project to demonstrate compliance with this approved protocol and the University of Manitoba *Ethics of Research Involving Humans*.

Funded Protocols:

- Please mail/e-mail a copy of this Approval, identifying the related UM Project Number, to the Research Grants Officer in ORS.

Appendix 3: Consent Form

UNIVERSITY
OF MANITOBADepartment of Sociology
and CriminologyWinnipeg, Manitoba
Canada R3T 2N2
Telephone: (204) 474-9260
Fax: (204) 261-1216

Research Project Title: *Socioeconomic Justice through the Nonprofit Sector? Access to Benefits Programs in Winnipeg, MB*

Principal Investigator: Kevin Schachter, <Email>, <Phone>

Research Supervisor: Dr. Susan Prentice, <Email>, <Phone>

This consent form, a copy of which will be left with you for your records and reference, is only part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. If you would like more detail about something mentioned here, or information not included here, you should feel free to ask. Please take the time to read this carefully and to understand any accompanying information.

Research and procedures. This research project is focused on nonprofit programs that support low-income community members to access government benefits. For the primary research phase of this study, I will interview approximately 10 stakeholders who work in the nonprofit and public sectors to support access to government benefits by low-income Manitobans. The purpose of this research is to examine how nonprofit access to benefits programs contribute to socioeconomic justice. The results of this research will be written into a Master's thesis as well as other publications described below.

If you volunteer for this study, you will be asked to participate in one interview. This interview will take approximately one hour of your time and will take place at a location that is convenient for you. Interview questions will focus on your specific program, the field in which you work, and the broader program model of nonprofit access to benefits programs. The answers to these questions will help me to learn about what these programs do and how they contribute to reducing poverty.

I will record the interview using a digital audio recording device so that I do not miss anything that you have to say. The interview recordings will be transcribed, and I will analyze the transcripts to identify key findings that you and other participants shared. If do not want to be recorded, I will take written notes during our conversation instead.

Interview Code: _____

Benefits. You may benefit from the experience of participating in this study as well as from the results of this research. In this interview, you will be asked questions that may lead you to reflect upon your work at a more abstract and systemic level than you might ordinarily do while carrying out this work. Your answers to these questions may help to inform your future work. Participating in the research will also provide you with an opportunity to share your experiences and insights, the challenges and barriers you face, and the successes you have realized in your work. Your answers and those of the other research participants will contribute towards publicly documenting the field of access to benefits programs in Winnipeg.

You may also benefit from the results of the research. The literature review and document analysis I will conduct for this project will examine the historical and social context in which access to benefits programs operate and identify structural factors that may affect their capacity to contribute to socioeconomic justice. I will also review the literature on other contemporary and historical movements that have sought to increase access to government benefits by people living in poverty, with a goal of uncovering innovative practices that have been implemented elsewhere and could be adopted in Winnipeg. My analysis of the literature and interview results will articulate how access to benefits programs contribute to or could contribute to socioeconomic justice. At the end of the project, I will write an executive summary that will include key findings from the interviews, literature review, and document analysis. I anticipate that these findings may be useful for you and other stakeholders who are involved in supporting access to benefits by low-income community members.

Potential risks. There is minimal risk associated with participating in this study. This means that you will not face any additional risk of harm than you face in your everyday work. The questions in this interview focus on access to benefits programs and the organizations that deliver these programs. While the research results may identify limitations of this program model, this study is not intended to evaluate the success or value of the programs being studied but rather to develop a deeper understanding of these programs and the context in which they operate.

During the interview, you might share sensitive information about your program. I will take several steps to ensure that the information you provide is kept strictly confidential and that you are comfortable having the information you shared included in the research results. At the end of the interview, you will have the opportunity to debrief and to express any concerns you may have about the information you shared. After I have analyzed the interview transcripts, I will provide you with a summary of key themes that came up in the interviews. You will have the opportunity to review this summary and to request that I remove any of the information you shared that you do not want included in the research results.

You might feel some discomfort since I am also employed with a nonprofit organization that runs an access to benefits program. While I work in the field for SEED Winnipeg, I am undertaking this research independently as a graduate student at the University of Manitoba. If you volunteer to participate in an interview, the information you share will be treated confidentially and will only be used for the purpose of completing this research.

Anonymity, confidentiality, and data management. The data collected through these interviews will be treated with the utmost confidentiality. Although personally identifying

information may be contained on the informed consent form, audio recordings, and written transcripts, I will take several measures to ensure that this data is kept strictly confidential:

- This informed consent form has been labelled with an anonymous interview code. The files containing the digital recording of your interview and the written transcript will be labelled with the same interview code. Using an anonymous code means that the filenames do not need to contain your name or other personal information. I will keep a participant key on my computer that links the anonymous code you've been assigned to your name and contact information. A participant key is needed in case a participant chooses to withdraw from the study after the completion of an interview.
- After the digital recordings are transcribed, I will process the transcripts and replace any names and other identifying information with general descriptors (e.g., "frontline staff", "a program manager," "a volunteer income tax clinic") and gender-neutral pronouns (i.e., "they", "them"). I will use anonymous participant codes (i.e., "Participant #3") and gender-neutral pronouns when presenting the research results.
- Confidential data will only be accessed by the researcher, research supervisor, and a transcriber. Dr. Susan Prentice may access this data if needed to supervise this project. A third-party transcriber will be hired to transcribe interview recordings. The transcriber will complete an Oath of Confidentiality before they receive copies of the interview recordings.
- All confidential hard copy materials (e.g., consent forms and raw transcripts) will be kept in a locked filing cabinet in my home office.
- All confidential digital files (e.g. the participant key, audio recordings, and raw transcripts) will be protected with strong passwords and industry-standard encryption. These files will be stored on my password-protected personal computer and secure backup account. Password protection and encryption will also be used to send interview recordings and to receive transcripts from the transcriber.
- All confidential data will be destroyed within three months of the thesis being approved (in approximately May 2019). Digital files will be securely deleted, and hard copy materials will be shredded at this time.
- Once the participant key and consent forms are destroyed, the processed transcripts will be anonymous. I will keep these transcripts in case they are required for the other publications that may result from this research. After this project is complete, I will destroy the processed transcripts.

In recognition of your time and effort, I would be pleased to personally thank you in the acknowledgements section of the thesis. Please note that being mentioned in the acknowledgements section will limit your anonymity. A reader may assume that you participated in this study if they see your name printed in this section. As the information you share in your interview will be presented using anonymous participant codes and gender-neutral pronouns, it is less likely but still possible that a reader could connect you with the information you share in

your interview. If you would like to have your name printed in the acknowledgements section, please check the appropriate box on the final page of this form.

Compensation. You will receive a \$25 Local Gift Card in recognition of your time and effort. The Local Gift Card can be used at any business that participates in *The Local Frequency* program. Details about the program are available at <http://www.thelocalfrequency.com/>.

Voluntary participation and withdrawal. Participation in this study is entirely voluntary. You are free to decline to participate, to choose not to answer any of the questions, or to end the interview at anytime without facing any consequences. If you wish to withdraw from this study after the completion of your interview, you may contact me via the above contact information prior to November 30, 2018. If you withdraw from the study prior to this date, the information you provided will be deleted and destroyed, and will not be included in the research results.

Debriefing. At the end of the interview, you will have time to ask questions and share any concerns that you have about the project. If you have any questions or concerns after the interview, please contact me via the above contact information. Once I have analyzed the interview transcripts, I can send a summary of key themes that came up in the interviews to the contact information that you provide below. You will have an opportunity to review this summary and to give feedback before the research results are released. After the thesis is approved, I will prepare an executive summary of the research results including key findings from the interviews, literature review, and document analysis, and information on how you can obtain a free copy of the thesis. If you would like to receive a copy, I will send it to the contact information that you provide below in approximately May 2019.

Research results. The primary result of this research will be a Master's thesis submitted to the Faculty of Graduate Studies at the University of Manitoba. Following the successful completion of the thesis, I will work to make the results of this research accessible through formats such as:

- A publicly available report with an executive summary of key findings.
- A presentation at a relevant academic conference.
- An article submitted for publication by an appropriate academic journal.
- A workshop for practitioners.

Your signature on this form indicates that you have understood to your satisfaction the information regarding participation in the research project and agree to participate as a subject. In no way does this waive your legal rights nor release the researchers, sponsors, or involved institutions from their legal and professional responsibilities. You are free to withdraw from the study at any time, and/or refrain from answering any questions you prefer to omit, without prejudice or consequence. Your continued participation should be as informed as your initial consent, so you should feel free to ask for clarification or new information throughout your participation.

The University of Manitoba may look at your research records to see that the research is being done in a safe and proper way.

This research has been approved by the Psychology/Sociology Research Ethics Board. If you have any concerns or complaints about this project you may contact any of the above-named persons or the Human Ethics Coordinator at 204-474-7122 or humanethics@umanitoba.ca. A copy of this consent form has been given to you to keep for your records and reference.

Signature _____ Date _____

- ☐ I agree that my name can be printed in the acknowledgements section of the thesis. I understand that this will limit my anonymity.
- ☐ I do not want direct quotations from my interview to be included in the research results.
- ☐ I would like to receive a summary of key themes from the interviews and an executive summary of the research results at the address below

Email Address _____

Or

Mailing Address _____

