

**Neoliberalism and Social Housing:
Comparing Approaches to Social Housing in Manitoba and British Columbia
from 1993 to 2019**

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

Master of Arts

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Abstract

With the rise of neoliberalism in Canada and globally, social housing systems have eroded in recent decades, significantly impacting the ability of low-income Canadians to access housing. The neoliberalization process can vary across jurisdictions, however, and this variability can be observed in the different approaches to social housing adopted by Canadian provinces since responsibility for it was devolved from the federal government beginning in 1993. Drawing on sociological and political economic theories and using contextualized comparative, historical, and qualitative case study methods, this study examines how neoliberalism is reflected in the approaches to social housing that evolved in Manitoba and British Columbia between 1993 and 2019. Findings demonstrate that both provinces show extensive and increasing characteristics of neoliberalization in their approaches to social housing over the time period. Devolution, reduced fiscal responsibility, changes to nonprofit housing provider operations and relations with the state, marketization, privatization, increased provision of demand-side supports over unit supply, increased prioritization of groups with special needs, a shift from social to affordable housing, and increasingly non-democratic approaches to social housing all contribute to the erosion of social housing, not only by reducing the provincial role in its provision, but also by reducing state and nonprofit sector capacities to provide it.

Acknowledgements

I would like to express my sincerest gratitude to my advisor, Dr Mara Fridell, who gave me the freedom to explore and find my way through this process, but was also willing and able to steer me in the exact direction I needed to go whenever I asked for help. Thank you for your guidance, encouragement, trust, confidence, and validation over the last 3 years.

I would also like to thank Dr Laura Funk, for her continued support on this project, and for inviting me to assist with her related research. I learned a great deal under your mentorship, not only about housing but also about how to actually do research in the wild. The experience I've gained working with you will no doubt serve me well.

Thank you as well to Dr Sarah Cooper, whose own work provided significant inspiration for this project, and whose expertise on social housing was exactly what I needed on my committee.

Thank you to Neeve and Rork, for (almost always) giving me the space and (sometimes) uninterrupted time I needed to work. And for the cuddles in between.

And most importantly, thank you Steven, for always understanding how important this was to me, and always doing what it took to help me make it happen. Happy Valentines Day.

This research has been supported by the Social Sciences and Humanities Research Council (Canada Graduate Scholarship – Master's), the University of Manitoba Faculty of Graduate Studies (Tri-Agency Top-Up Award, Tri-Agency Master's Supplemental Award, Research Completion Scholarship), the University of Manitoba Department of Sociology and Criminology (Entrance Scholarship), and the Manitoba Research Alliance under the SSHRC-funded grant *Community-Driven Solutions to Poverty: Challenges and Possibilities* (Student Stipend).

Dedication

This work is dedicated to my mom,

Ursula Fraser

who showed me how to get it done, even when it's hard.

Chapter 1: Introduction

In the Canadian context, and indeed across much of the contemporary world, housing is a social endeavour. It is exceedingly rare — if not outright impossible — for individuals to possess all of the knowledge, skills, resources, and capacities necessary to produce, access, and maintain shelter. Rather, housing is a system that society collectively contributes to in various ways, such as through public policy. The policy making processes for housing systems are complex, however, and include many groups with diverse and at times conflicting needs, priorities, and interests (Wirth, 1947, p. 141). For this reason, housing can be understood by sociologists and housing scholars as a site of social struggle. Housing policies and outcomes, in turn, are products of these struggles insofar as the nature of who is involved, the ideologies they espouse, their types of power and influence, and how these are formalized into institutions and systems all shape the character of not just housing itself, but also what are understood to be housing problems and the solutions put forth to resolve them (Wirth, 1947, p. 142).

Housing for lower income households with limited means to pay for their housing has been understood as a problem in nearly all industrialized nations, and social housing has been an often-applied solution. While the meaning of the term “social housing” can vary widely, at its base, it traditionally rests on the idea that society has an inherent responsibility to ensure housing for its members who are deemed to be in need (King, 2003, p. 65), and that such responsibility can be met through the collective development of non-market housing options that “prioritize affordability and stability over profit” (Ali et al., 2024).¹ In practice, however, approaches to the

¹ While the many complex meanings and interpretations of the term “social housing” are acknowledged, throughout this paper the term will be used interchangeably with “non-market housing”, and will refer to housing that is “owned by non-market housing providers and has rents set at less than 30% of household income in perpetuity” (Right to Housing, 2024). Such housing is usually intended for lower-income households, is owned by public or nonprofit entities, has rents and/or capital costs subsidized to varying degrees by the state, and does not accumulate profits. More details on how this definition will be applied in this study will be provided in the Methods chapter.

development, provision, and implementation of social housing options have evolved in different ways over time and place, and at times with conflicting, inconsistent, and even contradictory purposes and results (Glynn, 2009b, p. 31).

Social housing became a key priority and a critical part of robust housing systems in most welfare states, including Canada's, after the second world war (Kemeny, 2001, p. 53). For a significant portion of lower-income individuals and households who cannot obtain housing through the market, social housing is often the only means of accessing a safe, secure, and consistent place to live (OECD, 2020, p. 4; Ali et al., 2024; Silver & Brandon, 2015; Glynn, 2009b; Morrissey, 2023; Bernas et al., 2023). But in the last several decades as neoliberal ideology and governance approaches have taken hold globally, neoliberalization processes have contributed to the decline of social housing systems, with significant impacts on both social and housing equality (Zhu et al., 2023). Neoliberalism emphasizes individual responsibility, commodification, free markets, private sector provision of welfare necessities, and minimal government intervention in social matters (Chernomas, Hudson, & Hudson, 2019; S. Cooper, 2024, p. 532), and works to restructure states toward the consolidation of private property rights in alignment with priorities of capitalist accumulation (Harvey, 2005; Mazzucato, 2024). In many ways, neoliberalism is *fundamentally incompatible* with the intentions of social housing, and this incompatibility has led to the erosion of social housing in Canada and elsewhere as neoliberalization processes have unfolded (Bernas et al., 2023, p. 14; Ali et al., 2024; Suttor, 2016). Historically, the market has not provided housing for lower income populations (Glynn, 2009b, p. 3), and private housing development within the market, which in a capitalist system prioritizes profits for developers over all else, has not been a reliable way to generate housing for lower-income households who do not have the means to pay housing costs that include increasing profit margins (Bernas et al., 2023, p. 17; Silver & Brandon, 2015, p. 2; Glynn, 2009c,

p. 49). Therefore, increasing reliance on private market development and the subsequent erosion of social forms of housing under neoliberalism have a compounding effect on the ability of lower-income households to access housing at all, contributing to greater housing inequality.

In the context of neoliberal expansion, governments including Canada's are withdrawing from "interfering" in the housing market such as through the provision of funding or resources for social housing. The downstream effects of this on both states and civil society organizations who have historically provided non-market housing — including both public and nonprofit housing providers, the latter of whom are increasingly expected to provide social housing with less state involvement — have diminished capacities to provide it (Glynn, 2009b; Hackworth, 2009). In Canada specifically, as neoliberalization has intensified since the 1980s and 90s, responsibility for social housing has been increasingly devolved from the federal government to the provinces, and increasingly deprioritized at all levels (Suttor, 2016).

But while the neoliberalization process has impacted social housing development across Canada, it has not done so uniformly (Suttor, 2016). Its implementation and outcomes vary across jurisdictions, despite the same overarching national context, as it interacts with both internal and external conditions and stimuli (Harvey, 2001; 2005; Chernomas, Hudson & Hudson, 2019; Piketty, 2020). This variability of development across jurisdictions, specifically across the Canadian provinces of Manitoba and British Columbia, is the main focus of this research project which examines how neoliberalization has eroded social housing in the two provinces — not only by reducing *provincial involvement* in its provision, but also by reducing *state and civil society's capacity* to continue to provide it — since the federal government began devolving funding and responsibility for social housing to the provincial level in 1993. Given the downward trajectory of social housing under neoliberalism described above, the willingness and ability of both the provinces and civil society to support housing equality through the provision

of non-market housing options have been, and will continue to be, at serious risk of erosion if past, current, and alternative approaches are not understood, investigated, developed, and implemented (Bernas et al., 2023; OECD, 2020).

Research Questions

The goals of this study are twofold. The first is to identify and examine similarities, differences, and nuances in the ways provincial approaches to social housing in British Columbia and Manitoba have evolved along neoliberal trajectories in recent decades, resulting in social housing's erosion. The second is to identify and examine any countervailing or resisting conditions or efforts that may be associated with the enhancement, rather than erosion, of social housing and/or capacity for such. To achieve these goals, the questions that guide the research are:

1. How is neoliberalism reflected in the approaches to social housing that evolved in Manitoba and British Columbia between 1993 and 2019?
2. What, if any, political and/or social conditions or efforts have counteracted or helped resist the neoliberalization of social housing?

To answer these questions, the research includes contextualized qualitative case studies of each province, and uses comparative historical methods to explore and compare the ways in which neoliberalization is reflected in each of their approaches to social housing. Particular focus is placed on how provincial approaches have impacted each province's involvement in social housing provision, as well as both provincial and civil society capacities to provide it.

Project Objectives

Social housing (also called community housing) has been acknowledged in Canada's National Housing Strategy (Canada, 2017) as necessary for ensuring the wellbeing of a

significant portion of Canada's population, and its enhancement as critical to addressing pervasive and ongoing housing need across the nation (Morrissey, 2023; Bernas et al., 2023). The sociological research conducted here has the potential to inform a deeper understanding of approaches to the social provision of housing in Canada. Attending to how social housing has come to be what it is — through past policy decisions, the conditions that influenced those decisions and their implementation, and the outcomes that resulted — can help policy makers, researchers, housing advocates, and citizens to better understand not just current conditions, but also future trajectories, consequences, and alternatives (Piketty, 2020). This research can also help inform new ideas and methods for where social housing should go in the future, and how it could get there. Results can assist in future policy development, contribute to enhancing rather than eroding approaches to social housing, and inform work being done to reduce the extreme levels of housing inequality that are currently impacting many Canadians.

By providing a robust comparison and analysis of how social housing has evolved during the neoliberal era, this project contributes to Canadian and international scholarship that seeks to understand jurisdictional differences and interactions between neoliberalism and social housing. The effects of neoliberalization processes on social inequality across the globe are the result of an ongoing and continuously changing process (Harvey, 2001), and how this process specifically affects social forms of housing, as well as housing inequality more broadly, are important areas of research that can advance Canadian and international housing studies as well as inequality research more generally (Glynn, 2009b; Hackworth, 2009; Zhu et al., 2023).

The remainder of this thesis will be structured as follows: Chapter 2 will outline the theoretical framework that underpins the project, which is a synthesis of Neoliberal, Decapacitation, Geographies of Capitalism, Community Capitals, and Power Resources Theories. Chapter 3 will review existing literature on the impacts of neoliberalism on social

welfare and social housing, and opportunities for resistance to neoliberalism, and will provide a brief historical review of social housing in Canada at the federal level. Chapter 4 will outline the project methods, case study and time period selection, definition of social housing, and the research limitations and exclusions. Chapters 5 and 6 will review the descriptive case study findings for both British Columbia and Manitoba, including narrative timelines of each province's changing approach to social housing provision within their respective political, economic, and social contexts. Chapter 7 will explore analytical insights developed through comparison of the cases studies and connections with theory and literature. Chapter 8 will more closely examine the implications of several key findings identified in the analysis, and review conditions of resistance to neoliberalization identified in the literature and case studies. Finally, Chapter 9 will summarize the project, provide recommendations for policy development and future research, and conclude with closing remarks.

Chapter 2: Theory

The theoretical framework applied in this study is based on a synthesis of several political sociology and political economy perspectives. Theories of *Neoliberalism* and *Decapacitation* provide the basis for conceptualizing, interpreting, and comparing the reduction of state and civil society's involvement and capacity to engage in social housing; and *Geographies of Capitalism*, *Community Capitals*, and *Power Resources* theories support accountings and comparisons of provincial variation within the Canadian context. In this chapter, each theory is described individually, followed by a brief synthesis outlining how they are connected to underpin the study.

Neoliberal theory

Neoliberalism is a political economic theory, ideology, and logic rooted in the idea that “human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade” (Harvey, 2005, p. 2). Bourdieu (2005) outlines several assumptions that undergird this neoliberal perspective. These include, first, that the capitalist economy is driven by “natural and universal laws” with which the state should not “interfere by inappropriate intervention”, and second, that the market is the best means for organizing the central social relations of economy, production, and trade in democratic societies (p. 11). Further, Weber (2002) sees neoliberalism as a “hypermarketized style of governance (ie government *through and by* the market) that denigrates collective consumption and institutions” (p. 520).

Characteristics of the neoliberal state are a withdrawal from intervention in the economic realm beyond ensuring the functions of the free market; privatization and commercialization of public goods and services; abandonment of “the power to equalize opportunities and reduce inequality”;

promotion of individual responsibility, often linked to devolving social supports to lower levels of government; and negation of the state as a facilitator and protector of collective action and social responsibility (Bourdieu, 2005, p. 11).

Under neoliberal ideology, individuals are responsible for obtaining what they need for their own wellbeing through the market, and the state should not, in theory, interfere with this process through regulation or redistributive means. The state's role is to ensure that the market operates without public interference, and to support and subsidize markets and their agents if needed to ensure this. In the context of housing, state support for financialization, mortgaged homeownership, and even the financialization of rental housing for middle and low-income households have been a central strategy through which housing markets have been moved toward neoliberal and capitalist ends (Aalbers, 2017; Rolnik, 2020, p. 189; M. Cooper, 2024). While "noninterference" logic has been used to justify the withdrawal of the state from welfare functions such as social housing, however, the neoliberalized state has been criticized for being contradictory in practice. Despite claims to the contrary, it remains very much involved in establishing, regulating, maintaining, and enforcing the functions of the market in the face of threats of economic crises that are inherent to capitalist economies (Bourdieu, 2005; Mazzucato, 2024; Harvey, 2005; Chernomas, Hudson, & Hudson, 2019). The neoliberalization process, then, is a transitional one where states and institutions are restructured away from welfare state functions and toward the consolidation and strengthening of private property rights over collective rights, and ultimately, more deeply entrenched structures of social inequality that support capitalist imperatives (Piketty, 2020).

This theory of Neoliberalism provides both a foundation for understanding, interpreting, and comparing contextualized changes seen over time in each of the case studies, as well as a broader interpretive structure through which the remaining theories are inter-connected.

Decapacitation

Neoliberal theory as described above can be extended to help conceptualize how neoliberalization, the process through which neoliberalism is implemented, contributes to the decapacitation and removal of the state from the realm of social welfare policy and service delivery. Mazzucato (2024) theorizes Decapacitation by contrasting neoliberal claims that the state is not suited to, or capable of, innovative policy and program development — which, it posits, are better left to private business who have motivations more suitable to the development of true innovation (ie. the potential to increase profits) — with how public investments in the past have indeed played a central role in social and economic advancements. Proliferation of the idea that the state is incapable of innovation has led to the discrediting of the state in the eyes of both the public and the state itself, which in turn has contributed to a gradual loss of understanding of and confidence in the state’s ability and potential to contribute to policy development and economic innovation – despite how it can do so in critical ways that private business will not without sufficient profit incentive (Mazzucato, 2024, p. 25, p. 69). The role of the state is delegitimized and its previous functions are turned over to private business, even in realms such as social welfare where little profits are involved. Under a neoliberal regime, then, this reduction in confidence and involvement effectively removes the state from the functions it once had, to the point of rendering it *incapable* of contributing to those functions any longer. The outcomes of this decapacitation process are pernicious in that they do not just lead to decreases in public contribution and investment via the state, but also result in the dismantling of public organizations and institutions that have also had a role in these functions. Such effects can potentially have long-term or permanent consequences; as Mazzucato states, “while budgets come and go, organizations don’t” (2024, p.xx).

Mazzucato's approach can be logically extended to explain the decapacitation of both the state and civil society institutions in the realm of social housing in a way that is applicable to this research project. Neoliberal ideologies delegitimize state provision of housing, and neoliberal policy changes reduce the state's involvement in social housing, as well as its capacity to be effectively involved in any minimized functions that it may retain. Moreover, once state institutions are reduced, it is logical to expect that the same policy changes would have a trickle-down effect, making it harder for civil society organizations such as nonprofit housing providers, who in many cases rely on state support, to provide social housing as well. Nonprofit and other lower-income housing providers are by extension decapacitated by the withdrawal of the state from its housing support functions and the subsequent dismantling of its capacities.

Illuminating the production of inequality — the maldistribution of agency for human thriving — Neoliberal and Decapacitation theories together provide a strong base for understanding how neoliberalization leads to the reduction of state and civil society's involvement and capacity to engage in social housing, which is a central tenet of this study. Next, three additional theories will be reviewed that collectively help account for variation in neoliberalization processes that contribute to differences in approaches to social housing that develop between provinces.

Geographies of Capitalism

Geographies of Capitalism is a theoretical approach that explains how variable patterns of capitalist accumulation and expansion across geographies result in different social, economic, and political structures and systems across space and time. For Harvey (2001; 2005), the accumulation imperative of capitalism requires its expansion through the movement of capital into new territories when limits (or crises) are reached. Expansion, however, is not a uniform

process, and how new sites and sources of accumulation are incorporated reflects how “the balance of forces - economic, social, political, ideological, competitive, legal, military, and the like” interact and evolve (Harvey, 2001, p. 259). Likewise, as neoliberalism moves through capitalist environments, the ways it is implemented across jurisdictions produces varied effects and outcomes based on local policy conditions, power balances, resistances, and outside influences (Harvey, 2005, p. 65). Brenner and Theodore (2002) outline a similar perspective, stating that neoliberalism does not follow a “one size fits all model of policy implementation”, but rather produces “extraordinary variations” as “neoliberal reform initiatives are imposed within contextually specific institutional landscapes and policy environments” (p. 353) The result is the uneven development of neoliberalism across geographical and political locations, a premise which can help account for variations in approaches to public policy across jurisdictions. This perspective, then, can be used to understand differences in policy approaches in different locations, including within the same nation, and provides a basis for examining and comparing variations in the implementation of neoliberalism and ensuing policy approaches across provincial jurisdictions.

Community Capitals

Theories pertaining to the concept of “capitals” propose that there are multiple types of resources held by individuals, communities, or groups within society; resources that hold particular types of social value and can be exchanged to form or obtain new or different types of resources (Flora, Flora, & Gasteyer, 2018, p. 15). Natural, cultural, human, social, political, financial, and built capitals intersect to influence social relationships and the overall wellbeing of societies, communities, and individuals (Flora, Flora, & Gasteyer, 2018, p. 15-16). Varying levels and types of capitals influence the operations of a community insofar as they are tied to who has

influence, power, or control over collective endeavours such as social policy, which in turn constitute the conditions in which a community and its members succeed or struggle to access necessary resources (Flora, Flora, & Gasteyer, 2018, p. 11). In relation to public policy processes, political capital is especially important, as it enhances “a group’s ability to influence the distribution of resources... including helping set the agenda of what resources are available” (Flora, Flora, & Gasteyer, 2018, p. 184). Other types of capitals, such as social and financial, can also play a role in political influence insofar as they can also facilitate access to political processes, for instance through enhancing the ability to make critical social connections with politically influential groups or to contribute financially to political or lobbying campaigns.

Within the context of neoliberalism, reducing the capitals of the majority and reconcentrating them within elite and business communities reinforces the power to influence social, economic, and political process in their favor (Carroll & Sapinski, 2018). However, it is still possible for capitals to be built up and mobilized by other social groups in ways that enhance their access to policy processes (Flora, Flora, & Gasteyer, 2018). Within the realm of housing, differences in the composition and distribution of community capitals between groups involved in social housing and housing policy — such as politicians, political parties, advocates, and business representatives, and sometimes even working-class citizens — can lead to varying levels of influence in policy decisions, which can help account for how different policy approaches develop between jurisdictions.

Power Resources Theory

Similar to theories of Community Capitals, Power Resources Theory (PRT) focuses on the distribution of particular social resources that give groups the power to shape political processes. While the capitalist class will always have the most power, other classes can develop

and mobilize resources to shift the balance closer toward their favor for increased democratic involvement. Solidaristic and organizational resources can help to create wider and more influential fronts, and political parties with left, labour, or socialist leanings that can obtain a sustained presence in governments have proven effective at shifting power balances toward working-class groups (Olsen, 2011; Hicks & Esping-Andersen, 2005, p. 515). PRT associates welfare state development with the balance of power resources (Olsen, 2002, p.126), and as such the variability of policies over time and place are attributed to the specific ways power relations develop in specific contexts. Power balances within and between political parties, labour unions, civil society institutions, and social movements impact how policies emerge or change (Hicks & Esping-Andersen, 2005). A central concern of PRT is to contextualize, examine, and compare variability in political processes and outcomes including in the development of policies in different jurisdictions — such as those of central concern to this study, social housing policies in Canadian provinces — based on the variable distribution of applicable power resources.

Theoretical Synthesis

The above theories can be synthesized to form a theoretical framework rooted in political sociology that is useful for examining and comparing the impacts of neoliberalism on social housing:

1. Neoliberal policy implementation, reinforced by neoliberal ideology, shapes state structures and policies toward *reduced involvement* in social housing provision.
2. Neoliberal changes to policy and ideology have the further effect of *eroding the capacity of states* (decapacitation) to provide social housing where limited involvement is retained (e.g. as funders rather than providers), and this in turn trickles down to also *erode the capacity of civil society organizations such as nonprofit housing providers* to provide social housing.

3. Differences in the patterns and dynamics of capitalist expansion, as well as in the distribution of community capitals and power resources, lead to differences in how neoliberalism is implemented, and what the outcomes of these differences are, across geographies and communities, which in turn helps account for *variation in jurisdictional approaches to social housing*.

The next chapter will summarize existing literature that examines the neoliberalization of social housing to outline the research context in which the study is situated.

Chapter 3: Literature Review and Historical Background

Neoliberalism, Social Welfare Policy, and Inequality

According to Chernomas, Hudson, and Hudson (2019), neoliberalism presents itself as a common-sense approach to achieving social good; however, it does so by promoting individualist ideologies that favour elites rather than collective methods that support society more broadly. Welfare state ideals of redistribution — the spreading of resources via the state *throughout* society — are discredited, but in practice, the underlying goal of neoliberalization is to redistribute resources in an *upward* direction (Chernomas, Hudson, & Hudson, 2019, p. 6), effectively reconcentrating wealth with elites through “the dispossession (or privatization) of common rights” and the solidification of private property rights (Glynn, 2009c, p. 40).

Harvey (2005) has extensively demonstrated how neoliberalism works to dismantle and restructure institutions, labour, social relations, welfare, technology, reproduction, and land attachments, and how the government is the facilitator and protector of these processes (p. 3). Such neoliberal restructuring, or neoliberalization, as described by Peck and Tickell (2002) is characterized by first a “rollback” phase where past structures are removed through deregulation and dismantling, followed by a “roll-out” phase where new neoliberally-oriented political, economic, and social structures emerge through “active state-building and regulatory reform” (p. 384). In this new and reformed context, “the political and social spheres [are viewed as] appropriate venues for market rationality” (Jeannotte, 2010, p. 304), and “governments are judged almost exclusively on their capacity to facilitate growth, and provide the conditions for market” (Chernomas, Hudson, & Hudson, 2019, p. 178). Any welfare state-oriented redistributive role of the state is further discouraged by ideological discourses of the inevitability of globalization and capital mobility, and policymakers — along with much of society — are convinced that redistribution and regulation will drive away jobs, investment, and ultimately,

social equality (Chernomas, Hudson, & Hudson, 2019, p. 5). While under a welfare state structure social policy is idyllically thought to be proactive in mitigating or solving social problems — such as enhancing social housing to support lower-income households — within a neoliberalized environment, social policy more often consists of limited “reactive efforts intended to block or evade changing the status quo” which supports the interests of elites (Granados & Knoke, 2005, p. 301). Public services under the welfare state are diminished or reorganized to mimic market and competitive logics, and the state transfers its efforts from redistribution to commodification, often to the detriment of those who have little means access the market (Chernomas, Hudson, & Hudson, 2019, p. 5).

In Canada, neoliberalism began to influence approaches to social policy in the 1980s, but was slower to take hold than in many other nations. According to Suttor (2016), however, by the 1990s increased retrenchment and devolution of social policies were in place in Canada “to restructure and reduce fiscal and social policy obligations of the federal government”, and cuts to provincial spending followed suit (p. 15). In more recent decades there has been some return to more robust federal transfers for health and social programs, but such programs are primarily developed through negotiation between federal and provincial levels rather than being federally led. The institutional restructuring and welfare state reductions of the 1990s have not reversed under this new approach, and Canada has continued to produce more targeted welfare provision policies reflective of concerns with “work disincentives and spending control” rather than offsetting inequality as they often did previously (Suttor, 2016, p. 15). Overall, in Canada and elsewhere, the rise of neoliberalism has been extensively linked to the stagnation of welfare states and the increase of social inequality.

Neoliberalism and Social Housing

According to Zhu et al. (2023), housing in general has been a key part of the neoliberalization process across the world (p. 1860), and this can be tied to its high value as a commodity asset, speculative object, and fundamental necessity for human thriving. From the neoliberal perspective, private ownership is assumed to be the ideal form of housing tenure, but Glynn (2009b) points out that this assumption is based on how the capitalist and neoliberal systems have prioritized ownership over other forms of tenure to intentionally make it seem better, rather than because it is inherently so (p. 26). Reinforcing this, the financialization of housing has been a dominant strategy of neoliberalization which has pushed housing systems away from collective provision and strengthened market dominance (Aalbers, 2017; Rolnik, 2020; M. Cooper, 2024). Glynn also argues that neoliberalism deliberately works to depoliticize housing, rendering it a simple administration issue and not a political one, which further delegitimizes the state role in housing in general, and social rental housing specifically (Glynn, 2009b, p. 24).

Reflecting this ideology, Canada has become a much stronger “homeowner society” in neoliberal decades (Zhu et al., 2023, p. 1861). While it has never been as sympathetic to social housing as some other nations (Hackworth, 2009, p. 292), neoliberal developments in Canada in the 1980s and 90s, including the deregulation of financial markets and the federal withdrawal from its past role in non-market housing, contributed to the “systemic erosion of social housing, an escalation of housing as a commodity, and the promotion of demand-side policies like rent benefits” (Bernas et al., 2023, p. 14). Since the direct withdrawal of the federal government from social housing policy beginning in 1993, low-rent housing overall has declined significantly (Bernas et al., 2023, p. 16), suggesting an overall antipathy, or at least apathy, toward not just social housing, but housing for lower-income households in general.

Beyond the neoliberal emphasis on ownership, the literature identifies several additional characteristics of the neoliberalization process that have direct impacts on social housing which include: devolution; reduced fiscal responsibility; changes to nonprofit housing provider relations and operations; marketization; privatization; increased provision of demand-side supports over social housing unit supply; increased prioritization of groups with special needs; a shift from social to affordable housing; and increasingly non-democratic approaches to social housing policy development. The remainder of this literature review will summarize these characteristics to situate this research project within the wider field of study, and identify the characteristics that shape the analysis of whether and how the neoliberalization of social housing is reflected in the case studies included in this project.

Devolution of social housing: As a common characteristic of neoliberalization, devolution occurs when governments decentralize, fragment, or disburse responsibility for social welfare and related policies such as social housing to lower levels of government or civil society. Such restructuring allows room for and reinforces neoliberal policy and practice, diminishing capacities of state departments to effectively engage with housing issues, and giving rise to inconsistencies between regions (Glynn 2009c, p. 56). In housing, the benefits of centralized administration, such as effective institutional knowledge networks, economies of scale, and “accumulated competence”, can be lost through devolution (Hackworth, 2009, p. 272). Moreover, local administrations may have differential access to the knowledge, funding, infrastructure, or political resources needed to successfully deliver social housing (Hackworth, 2009, p. 266-268). Indeed, loss of organizational structures can be a deliberate attempt by neoliberal actors to complicate and dismantle social systems (Hackworth, 2009; Peck and Tickell, 2002). Further, as power over policy, oversight, or regulatory mechanisms and processes

erodes through neoliberalization and devolution, governments lose their capacity to influence and shape civil society institutions and the ways they support citizens (Glynn, 2009a, p. 1).

Starting in 1993, the federal government of Canada withdrew funding for new social housing development and then transferred management of existing programs to the provinces several years later. This devolution process was a critical turning point in Canadian social housing associated with its accelerated decline, albeit to varying extents, across Canadian provinces (Suttor, 2016; Bernas et al., 2023; Zhu et al., 2023). Moreover, a priority shift from public to nonprofit forms of social housing has also been associated with devolution, and can be considered an additional facet therein. While in Canada, this shift initially began in 1973 when federal programs for nonprofit and co-op housing began to replace public housing development (more on this will be discussed later in this chapter), the shift grew as governments at all levels withdrew further from social housing involvement in the 1990s. Glynn (2009c) argues that such shifts are tied to devolution in that they displace the welfare state by “hollowing out” government institutions that were once involved in housing (p. 56), and transfer public responsibilities to civil society organizations who may have less capacity to provide it, particularly within the context of reduced state involvement.

Reduced fiscal responsibility for social housing: Decreased economic responsibility and the defunding of social services including social housing programs is also a hallmark of the neoliberalization process. In Canadian social housing, reductions in funding for new builds started to occur prior to 1993 but intensified after this time point (Bernas et al., 2023; Silver and Brandon, 2015; Suttor, 2016; Zhu et al., 2023). Moreover, the reduced funding that remained available shifted toward one-time capital contributions and shorter-term operational funding arrangements rather than long-term and stable funding commitments to support social housing providers (these will be discussed further below).

The impacts of reduced fiscal responsibility and defunding on social housing are obvious, as with less financial support, fewer housing units can be created or maintained, and fewer households in need can be supported. Additionally, Glynn (2009b) has highlighted that a lack of funding also contributes to self-reinforcing cycles that feed into public perceptions of social housing as undesirable; as poorer upkeep practices and the production of fewer, lower quality units increase, public support for social housing decreases, and further defunding is justified (p. 34). Such conditions become self-fulfilling prophecies, reinforcing neoliberal ideas that social housing is a wasteful public investment and a problem better left to individuals or private enterprise to solve.

Changes to nonprofit provider operations and relations with the state: While neoliberalization involves both devolution and reduced fiscal responsibility for social housing, it is still recognized in some circumstances as necessary and justified under neoliberalism (for example to support specific “vulnerable” groups, as will be discussed later in this chapter), though at a much-reduced rate and under much more stringent conditions that alter how the state interacts with social housing providers. For example, the expectation that nonprofit housing providers operate like private businesses despite cuts to their funding, stricter accountability requirements, reduced autonomy, and increasingly diffused state operations all work to complicate state-provider relations and housing operations (Hackworth, 2009, p. 266-268; Hackworth & Moriah, 2006). Prior to the neoliberal era, operating agreements between the Canadian government and housing providers guaranteed long-term financial support for offsetting mortgage and/or operational costs, allowing providers to concentrate on quality housing and service delivery rather than financial efficiency — and without specific expertise in business, something that many volunteer-based nonprofit service organizations lack (S. Cooper, 2024, p. 541). Bernas et al. (2023) also note how operating agreements with nonprofits were the

basis of establishing and supporting the sector's "public duty to provide social housing paid for collectively through government subsidies" (Bernas et al., 2023, p. 21). While some of these operating agreements had limitations, particularly in their expectations of organizational self-sufficiency after original mortgages were paid off, they have typically provided more stability than the short term alternatives that have replaced them in Canada under recent federal and provincial programs (Olanubi and Maes Nino, 2024). Ceasing to renew or create similar long-term agreements after the original ones have expired has both changed the way social housing providers interact with the state, and reduced the sector's capacity to follow through on their social commitments (Bernas et al., 2023, p. 21). New types of public-private partnerships between nonprofit housing providers and the federal and provincial governments, and in some cases private developers or funders, have likewise changed relationships and set new limits on what nonprofits can provide. Overall, Glynn (2009c) shows how these new ways of operating and interacting within changing systems serve to incorporate housing providers into the neoliberal system, in some cases forcing them to compromise their goals, such as by reducing the depth of subsidies offered to tenants or shifting their focus to different or smaller tenant groups, in order to access funding (p. 61).

Marketization: According to S. Cooper (2024), marketization is another facet of neoliberalization involving policy-guided "commodification of housing and the increasing involvement of social housing in markets" (p. 532). Neoliberalized social housing policies increasingly tie social housing units to market forces, for instance by basing rent formulas on market rates, reducing subsidies, and requiring nonprofit housing providers to borrow privately in the financial market, among other means. These marketization practices jeopardize the stability of social housing by bringing what was once non-market housing into the same

unstable, fluctuating, and risk-prone market systems as for-profit housing (Glynn, 2009c, p. 46), and effectively transforms “low-income renters into private consumers” (Bryant, 2004, p. 648).

Kemeny (2001) similarly discusses how marketization pushes public and nonprofit renting into competition with private renting (p. 67), for example as social housing providers increasingly need to compete for the same public funding as private developers when funding programs are increasingly opened to both private and nonprofit developers. In response to marketization, many social housing providers in Canada have been forced to “behave like business” (Hackworth, 2009, p. 264), changing their operations toward more business savvy and asset management orientations, often at the expense of their original service goals and mandates (S. Cooper, 2024). Such changes have had profound effects on their involvement and capacity to provide social housing.

Privatization: Another characteristic of the neoliberalization of social housing is privatization. Neoliberalizing governments, internationally and in Canada, have increasingly relied more heavily on private developers to provide both low-income market and social housing. Public-private partnerships are increasingly negotiated to favour developers, redirecting public funds toward profits rather than toward enhancing or sustaining the nonprofit system (Glynn, 2009c, p. 49). Additionally, right-to-buy policies² are promoted as common-sense benefits for people who may have no other way to enter the idealized housing market; however, while this may be good for low-income purchasers in the short-term, it removes existing units from the social system and erodes the system for future households in need of non-market housing (Glynn, 2009c, p. 49). And when publicly-owned or operated units are sold or have their

² Right-to-buy programs allow social housing tenants to purchase the units in which they live, sometimes for below market prices. This is permitted to reduce government expenditures on social housing and expand ownership opportunities for low-income households. Such policies, motivated by austerity, became particularly prominent in the UK in the 1980s (Hodkinson, 2009) but have also expanded elsewhere including in Canada as will be seen in the case studies, and discussed further in the Analysis chapter.

management transferred to private entities (as will be seen in the case studies), this potentially introduces profit motivations into operational and sustainability practices (Olanubi and Maes Nino, 2024). A privatized-provision orientation, supported by neoliberal policy frameworks in Canada and other countries, benefits capitalist entities by facilitating the transfer of public assets from the public realm to the private market, and transforming collective public goods into profit producing assets (S. Cooper, 2024, p. 532).

Moving from supply- to demand-side social housing policies: Closely associated with both marketization and privatization, shifting from supply- to demand-side housing policies is another component of the neoliberalization of social housing systems (Glynn, 2009b, p. 32). Internationally, many scholars have highlighted this trend, where states reduce supply-side policies which support the creation and maintenance of public or nonprofit social housing units, and increase demand-side subsidies which provide housing allowances (direct to tenants) or rent supplements (paid to housing providers) to cover rents for lower-income households; this occurs in nonprofit housing but particularly in private market housing (Weselowski, 2014, p. 25). Justified by the state as a way to enhance stability and standards for both tenants and landlords (Cooper, Hajer, & Plaut, 2020, p. 8), and aligning with narrow neoliberal ideas of consumer and owner choice and flexibility, this shift to demand-side subsidies operates to direct low-income tenants into precarious relations with the private market and funnel public money into private businesses (Cooper, Hajer, & Plaut, 2020; Bourdieu, 2005). Favouring private rental providers, allowances and supplements “reduc[e] the difference between social and market rented housing” (Glynn, 2009b, p. 46), and potentially increase public expense as rent subsidies in the private market are subject to market fluctuations rather than being based only on costs, as in nonprofit contexts (Glynn, 2009c, p. 46; Cooper, Hajer, & Plaut, 2020). Critically, they do not address insufficient supplies of housing units within lower-income price ranges, and do not address

housing discrimination nor the availability of housing suitable for the diverse needs of lower-income households such as physical accessibility requirements or mental health or social challenges that can make maintaining tenancies difficult (Cooper, Hajer, & Plaut, 2020).

Shift toward “affordable” housing over social housing: Another characteristic of neoliberalization pertains to the increased focus on the provision of “affordable” rather than social housing (Glynn, 2009c), which invokes different criteria and thresholds than social housing, and often results in housing that is not truly affordable for those with very low incomes (p. 47). For instance, affordable housing approaches typically base rent and subsidy levels on market rates, with tenants receiving rent-offset amounts calculated based on a percentage of market rents for the area in which they live rather than on a percentage deemed reasonable for their incomes to withstand as in rent-geared-to income schemes (Grisé, 2016, p.180). This approach applies the general theory of market efficiencies to social housing policy, a clear hallmark of neoliberalism with the potential to erode the availability of housing that is within the means of very low-income households.

Prioritization of tenant groups with “special needs”: An additional trend in social housing provision under neoliberalism is the increased and sometimes almost exclusive prioritization of particular groups of tenants in relation to both program funding allocations and eligibility for social housing programs. Such groups are characterized in policy rhetoric as “most in need” or “most vulnerable” in contrast to households that are “solely” low-income (Ali et al., 2024; Silver, 2011; Suttor, 2016), and most commonly (though variably) include seniors, unhoused people, people with cognitive or physical disabilities or mental health challenges, or domestic violence survivors. People with addictions, Indigenous ancestry, and youth in/exiting

care are sometimes included as well.³ Ali et al. (2024) and Zhu et al. (2023) both identify this targeting or prioritization process as tied to public divestment and the residualization of social housing as provision moves away from the welfare model that historically provided social housing supports for low-income households more generally. Relatedly, Suttor (2016) identifies methods used to narrow the scope of tenants eligible for social housing and create smaller more specialized programs that can be served with more modest resources locally (p. 133). And finally, Silver (2011) sees this prioritization process as an effort to reduce the number of people who are entitled to social housing and reinforce the expectation that housing should be sought independently in the market, except for “deserving” households that have specific and “legitimate” support needs beyond being low-income. Silver also describes how “the meaning of ‘social housing’ has changed; it now effectively means ‘supported housing’ which leaves low-income people with fewer housing options (2011, p. 63).

Non-democratic policy making: A final characteristic of neoliberalization is the intentional expansion of non-democratic policy making processes (Chernomas, Hudson, & Hudson, 2019, p. 169), which impact the ways that approaches to social housing develop and evolve. Private businesses are increasingly included as stakeholders in policy development, and “governance partnerships” give influence and authority to private business in social housing matters, effectively shifting focus away from the interests of low-income households and more toward the interests of private capital (Glynn, 2009c, p. 55). Eliminating advocate involvement, or limiting it to only specific topics or areas, also characterizes more neoliberal and less

³ It is important to acknowledge that the prioritization of particular groups within a policy or strategy implies neither an intention nor a guarantee that the needs of individuals within the groups, or the group as a whole, will be fully met. For example, while a policy may state that supporting vulnerable seniors or Indigenous households in social housing is a priority, this does not mean that social housing will be available for all seniors or Indigenous households who need it, or that what housing is available will be appropriate for their specific needs. The implications of prioritization will be discussed further in Chapters 7 and 8.

democratic approaches to policy development (Glynn, 2009d, p. 84). Hackworth (2009) has explored how this played out in Ontario in the early 2000s, where tenant organizations were invited to participate in policy “consultations”, but only in relation to specific and limited topics. This not only created limits to what they could provide feedback on, but also facilitated a “quieting” of opposition where housing activists and providers were discouraged from pushing too hard against issues beyond those they were included in for fear that they would lose the little access they were allowed (Hackworth, 2009, p. 265-66). Such tactics for the inclusion of for-profit and business groups and the nonpolitical engagement of community groups works to erode democratic processes in policy making and exclude larger-context considerations and structures that contribute to housing problems and impede social housing development (Glynn, 2009c, p. 58).

As shown above, the Canadian and international literature outlining the impacts of neoliberalization on social housing reveal multiple common characteristics of the process which individually and collectively have negative impacts on social housing systems, contributing to their erosion. A brief overview of possible conditions of resistance to neoliberalization will now be outlined.

Resisting Neoliberalism

While neoliberalism has become a pervasive force influencing state structures and policy development over the last several decades — most often to the detriment of social supports and those who require them — the literature suggests that resistance in some conditions and circumstances is possible. The actions of particular social movements, the willingness of political parties and politicians to work with social housing groups, and the overarching policy approaches of parties in power are just some examples. Indeed, along with Piketty (2020),

Chernomas, Hudson, and Hudson (2019) remind us that “there is nothing inevitable about the extent to which neoliberal policies have been adopted”, and that when politics have negative impacts on society, some groups can and will resist or work to create buffers (p. 7). In this regard, Manza, Brooks, and Sauder (2005) highlight how the *organisational capacities of specific activist groups and social movements* can play a significant role in their gaining political influence to resist the implementation of neoliberal politics (p. 206). Flora, Flora, & Gasteyer (2018) likewise point out how both formal and informal groups can *unite “around common interests or values [and] through their organized activity, impact the market and the state”* (emphasis added, p. 16), and Clapham (2018) has relatedly identified the importance of *diverse networks in the policy research and policy making processes*, and how both should include public, private, and civil society organizations to maximize outcomes for the good of the public rather than for the interests of elites (p. 164). Bryant (2004) and Piketty (2020) particularly discuss the role of ideology in shaping how the state and public view social problems and the solutions brought forth to address them, and highlight the importance of effectively *resisting and countering ideologies* that increase inequality and diminish human flourishing. And lastly, Flora, Flora, & Gasteyer (2018) emphasize how states themselves can also be part of resistance under the right conditions, for example by taking steps to reward (as opposed to directly fund) private businesses who work toward proactive social conditions or penalise those who do not (p. 176). Collectively these perspectives highlight the various ways that social organization, ideology, and the actions of both civil society and the state can be mobilized to create conditions of resistance to the neoliberal erosion of social policy, including in approaches to social housing.

In sum, the literature reveals that there are several common characteristics associated with the neoliberalization of social housing that contribute to its erosion. There are also, however, differences in how neoliberalism is implemented across jurisdictions depending on

existing political, economic, and social contexts and conditions at both the provincial and federal levels, which demonstrate the potential for resistance to neoliberalization.

Brief History of Social Housing in Canada

In this section a more comprehensive history of Canadian social housing will help clarify the context in which this study takes place. Canadian housing policy has historically been focused on middle-class homeownership, state-backed mortgage prioritization, suburban infrastructure funding, and in more recent decades, urban core revitalization focused on condominium development rather than rental housing (Silver & Brandon, 2015, p. 1). Social housing has been politically marginalized to great extent (Hackworth, 2009, p. 259), with only relatively modest attempts, mainly between the 1950s and 70s, to develop the system.

Suttor (2016) provides a detailed account of social housing in Canada from 1949-2016, highlighting six “eras” and the key events that initiated and characterized each (p. 9). As this era format is particularly useful for the purposes of this thesis, it is reviewed below along with additional details regarding political and economic conditions to help further understand the overarching context in which provincial approaches to social housing have evolved.

Suttor’s (2016) first era from 1949-64 is classified as “*early public housing*”. It was instigated by the formation of the Canadian Mortgage and Housing Corporation (CMHC) and the National Housing Act (NHA) amendments of 1949, which kicked off the first cost-shared federal government program for new public housing units in Canada. Costs for units under this program were split 75/25% between CMHC and the province or housing provider, and units were targeted for low-income households and seniors. Initially rent levels varied until rent-gear-to-income (RGI) was introduced in the 1960s. This era produced a modest level of (mostly federal) public

housing, amounting to about 1-2% of all new housing produced nationally, despite what would be considered limited uptake by provincial governments.

The “*public housing heyday*” era from 1965-73 was initiated by 1964 amendments to the NHA which enabled funding for newly-founded provincial housing corporations to produce provincially owned public units to be cost shared between the federal and provincial governments at 90/10% for capital costs, and 50/50% for ongoing operational costs (Suttor, 2016). Units continued to be targeted for low-incomes, with nearly all new units being RGI (based on 25% of household income), and the era saw significant increases in new public unit production. Provincial involvement in social housing increased dramatically, and the expanded production scale strengthened the institutional capacity of both CMHC and provincial housing corporations. The 1964 changes to the NHA also created new opportunities for nonprofit housing development, which, though not extensive in this period, created a “stepping stone” for nonprofit housing expansions in the coming decade (Rewniak, 1997).

Suttor (2016) refers to the next era as the “*first nonprofit decade*”, from 1974-85, which was initiated by 1974 amendments to the NHA that increased nonprofit and co-op housing programs and expanded the federal government’s role in all housing sectors including those that addressed low-income housing need. Policy modification in 1978 further shifted emphasis from public to nonprofit unit production, and CMHC provided loans to nonprofit providers for 100% of capital costs, significantly reducing their mortgage expenses. A mix of household incomes became eligible for social housing under these programs, and levels of new production of the previous era were sustained for most of the period with expansion of nonprofit and co-op units in tandem with public ones. Peak new production occurred in 1980, but soon began to decline after political and economic landscapes began to shift with the global rise of neoliberalism, and further social housing policy modifications — such as increased land banking rules and

restrictions on low-income family units — along with a lack of provincial capacity to keep up with federal commitments, changed conditions for nonprofit development (Rewniak, 1997).

The “*second nonprofit decade*” ran from 1985-93, and was prompted by federal policy modifications in 1985 that initiated the transfer of management of some federal social housing programs to the provinces (Suttor, 2016). Federal lead in overall policy and funding continued, but this move signaled the beginning of the shrinking federal role in social housing and foreshadowed coming devolution. Priority shifted further from public to nonprofit provision and in 1989 the focus returned to low- over mixed-income developments (British Columbia, 1999, p.16). CMHC shifted to providing housing providers with insurance for private-lender mortgages rather than direct loans, and changed operating shares to a 60/40% split (from 50/50%) between the federal government and the housing provider. Overall funding levels for production of new social units stagnated in the latter half of the 1980s, but provinces could increase their own contributions – though only the four largest provinces did. Production of new units continued to decline from levels seen during the previous eras.

Coinciding with the commencement of this study’s time period, the “*devolution era*” ran from 1993-2001 (Suttor, 2016). In the few years prior, Canada experienced its worst economic recession since the Great Depression, and neoliberal concerns for deficit reduction in first the Conservative and then Liberal federal governments of the time increasingly pushed for reductions in social welfare spending (Suttor, 2016, p. 126). Emerging from this context, the 1993 federal budget included no funding for new social housing units for the first time in decades, and the federal government commenced its withdrawal from social housing in Canada. Despite the economy regaining strength by the later 1990s and a balanced federal budget by 1998 (Chappell, 2006, p. 90), social housing continued to be the target of spending cuts, RGI rates for existing social units were increased from 25% to 30% of household income, and the

1996 federal budget officially confirmed the intention to fully devolve administration of existing federal social housing units to the provinces. As Suttor (2016) explains, the later 1990s was a time of returning prosperity for many middle-class Canadians for whom housing ceased to be an immediate concern, and so there was little resistance to these changes (p. 139).

Social Housing Agreements (SHAs) signed between provinces and CMHC from 1997 onward coordinated this transition and established funding arrangements to sustain the transferred units. Federal funding for the units would continue, paid to the province in annual lump-sum transfers, and the provinces would be responsible for managing programs and disbursing funds to housing providers directly (Housing Services Corporation, 2014). Annual payment amounts were based on 1994/95 program costs and would be reduced annually as operating agreements with housing providers expired over the subsequent 30 years. While this arrangement was seen as beneficial for provinces as economic conditions were favorable at the time, it also meant that payments would not increase with inflation in the future if conditions changed (S. Cooper, 2014, p. 4). Most provinces, including Manitoba, signed agreements between 1997 and 1999, but some held out longer; for example, BC did not sign until 2006. These two events of the 90s — withdrawal of funding for new units, followed by devolution of administration — were central in shaping social housing in Canada in the subsequent decades, creating "fundamental long-run changes in federal institutional roles, capacity, and resource flows, and in the ways low-income housing issues were thought about, talked about, and addressed in policy" (Suttor, 2016, p. 125).

The federal government did not provide any funding for new social housing programs again until 1999 with the National Homelessness Initiative (NHI) which ran until 2007. While

programs under this initiative⁴ were not geared specifically to the production of new units, they could contribute to options that supported the development of new transitional units for unhoused people (Drummond, Burleton, & Manning, 2004, p. 37), reflecting an increased focus on the prioritization of homeless households in funding allocations. Two years later in 2001, the federal Liberal government announced the Affordable Housing Initiative (AHI) which would once again enable the creation of shared funding agreements between the federal government and the provinces; however, this time they would be directed toward the creation of affordable rental housing rather than social housing (Suttor, 2016, p. 162). The initial federal AHI commitment was for \$680 million over 5 years, required provincial matching of funds, and would provide capital funding for units with rents below median market rates (Suttor, 2016, p. 166). The emphasis on affordable rather than social housing under this initiative, with funding available to both the private market and nonprofit providers, reflects the growing move away from social toward affordable housing, as well as increased marketization and privatization in the federal government's approach to low-income housing at this time.

In this devolution era, provincial administrative and financial capacities and commitments to produce new units without federal support was highly varied, and provincial divergences expanded exponentially. All but three provinces ceased to produce any new units after 1993; British Columbia, Quebec, and Ontario were the only provinces that continued with unilaterally-funded but much reduced programs. BC was able to sustain its previous funding levels to deliver its unilateral programs, while Ontario pursued a uniquely divergent response by further devolving programs and responsibility to municipalities (Suttor, 2016).

⁴ The Supporting Community Partnerships Initiative and the Residential Rehabilitation Assistance Program

Suttor's (2016) final "*modest re-engagement era*" commenced in 2002. As foreshadowed by the AHI that closed out the previous era, the period was characterized by a refocusing on affordable rental and homeownership rather than social housing production. While funds under AHI programs could in theory be used to create new social units, in practice very little was and few RGI units were created (Suttor, 2016). AHI Phase I agreements were negotiated between provinces and the federal government in 2001/02, and consisted almost exclusively of one-time capital contributions to affordable housing development. There were few operational subsidies, no specific unit-number targets for very low-income groups, and recipients of capital funding could be from the public, nonprofit, or private sectors (Grisé, 2016, p. 134). In 2003, AHI Phase II agreements were signed, adding approximately \$350 million to the remaining years of AHI Phase I, as well as the requirement that the new funding dollars be used to address low-income need only. Rent supplement programs were also allowed under Phase II (Grisé, 2016, p. 135). AHI was subsequently extended in two-year increments between 2006 and 2011, allowing for \$135 million in annual federal funds to be cost matched by the provinces (Suttor, 2016, p. 165). 2006 also saw additional federal transfers to provinces amounting to \$1.4 billion over 3 years in the form of various "trust funds" that did not require provincial matching (Suttor, 2016, p. 163).

In response to the Great Recession, in 2009 the federal government under the Conservative Party released funding for new social and affordable housing construction and renovation projects under Canada's Economic Stimulus Action Plan amounting to \$2 billion, with dedicated portions for seniors, people with disabilities, and on-reserve housing (Suttor, 2016, p. 164). Rather than being motivated to improve housing conditions, however, Cohen and Klein (2011) suggest that these stimulus measures, though expected to "motivate investment, expand job creation, and through increased economic activity, provide more government

revenue”, were largely directed to opportunities benefiting business and those already affluent (p. 59).

AHI was rebranded as the Investment in Affordable Housing (IAH) and new agreements for 2011-2014 and again for 2014-2019 were signed over the following decade. The renamed program was similar to the previous AHI program but allowed “greater flexibility” for provinces to determine funding uses, including for affordable rental and homeownership, shelter allowances, and rent supplements (Housing Services Corporation, 2014, p. 4). Overall, the “re-engagement era” saw low levels of new social unit production relative to eras prior to devolution, and funding was mainly provided through capital grants rather than the ongoing operational funding needed to sustain most RGI social housing. At this point Suttor (2016) again highlights a substantial degree of variation by province, which was made possible by program flexibilities and variable uptake of federal funds and programs at the provincial level.

While an end date for this last era was not established at the time of Suttor’s publication in 2016, following the pattern of identifying events that created significant and long-term trajectories, the following year could be considered the start of another new era of federal engagement due to the release of the 10-year National Housing Strategy (NHS) by the federal Liberal government. The 2017 NHS marked the beginning of a new formal federal commitment to social housing (referred to as “community housing” in the strategy), which recognized barriers to market housing for various groups and acknowledged the importance of community housing (Cooper, Hajer, & Plaut, 2020, p. 15). The NHS also included plans for a new Housing Benefit program, though this was not implemented until several years later. Between the NHS release in 2017 and the accompanying National Housing Act enacted in 2019 (the end date of this study), activities at the federal level largely consisted of developing new NHS programs and establishing bilateral agreements with provinces to facilitate their implementation. At the time of this writing,

assessments of the impacts and outcomes of NHS programs in its early- and mid-years are emerging, and many have been critical of the lack of NHS programs focused specifically on low-income renters and its low funding allocation for deeply affordable units (Bernas et al., 2023, p. 16). Cooper, Hajer, and Plaut (2020) also highlight that the overall strategy does not commit to long-term funding, does little to ensure the stability of community housing established in previous decades, is insufficient to meet the level of core housing need that currently exists, and does not provide a strategy sufficient to address the specific challenges in Indigenous housing. Moreover, the strategy's reliance on provincial matching of federal funding contributions is expected to result in further inconsistent approaches and outcomes of the NHS across the country based on each province's willingness, resources, and capacities to engage with the programs (Cooper, Hajer, & Plaut, 2020, p. 16). Given that this study's time period ends in 2019, the outcomes of the NHS will not be further examined here; however, they do present ample opportunity for future research that could build on this study's findings.

Provincial Variation

As demonstrated by this historical review, the federal government of Canada had fairly consistent engagement in social housing from the late 1940s until the early 1990s when federal funding for new social units was withdrawn and responsibility for existing federal units was subsequently transferred to the provinces. With devolution, disjointed provincial social housing programs were developed creating variation in approaches to social housing across Canada.

Exploring this provincial variation, with a focus on Manitoba and British Columbia specifically, is the goal of this research project. Das et al. (2020) have pointed out that Manitoba has had "historically-stronger labour and cooperatives' organizational capacity, potentially affording a greater range of ideas, policy repertoire, and confidence in those approaches" than

elsewhere in Canada (p. 211). Manitoba's approaches to low-cost housing, however, have largely "followed the federal trajectory" (Cooper, Hajer, & Plaut, 2020, p. 16), as most prominently demonstrated by the province's decision to rely "almost exclusively on the private market to produce low-rent housing" after 1993 (Bernas et al., 2023, p. 3). Despite some relatively small efforts, Manitoba has since continued with slow but steady withdrawal, resulting in the erosion of Manitoba's social housing system overall.

By contrast, in first few years after 1993, BC was credited with initially continuing unilateral provincial programs for new social housing which maintained new production rates at approximately 50% of what they had been with during the decade before devolution, and Suttor (2016) iterates that these efforts not only helped the province to continue addressing the housing needs of many lower-income households, but critically, also allowed it to maintain at least some of its institutional capacity for social housing provision (p. 146). The contrasts between Manitoba and BC, in both their historical backgrounds and their divergent approaches to social housing after 1993, suggest this current investigation can reveal points of insight into how and why approaches develop in different ways, for better or worse, in different places, even within the same overarching national context.

While the literature includes numerous cross-national comparisons and case studies identifying and examining the eroding impacts of neoliberalization on social housing systems, contextualized comparisons including Canada have been limited, and have most often compared it with only a few other nations such as the USA, the UK, or the Nordic countries. Additionally, few comparative studies have examined multiple jurisdictions within the same national context. Studies such as this one, which compares and contrasts characteristics and processes between Canadian provinces, then, can make an important contribution to the literature that seeks to understand variability in how neoliberalization impacts social housing in different and/or

partially shared contexts and conditions. It can also illuminate modifications in different types of regional contexts (peripheral vs central) within the overarching capitalist structure, help hone our understanding of foundational commonalities in the neoliberal move toward inequality, and refine our understanding of how housing precarity is exacerbated through neoliberalization as social housing is eroded. The following chapter will review the study methods before turning to the case study findings and analysis.

Chapter 4: Methods

As previously mentioned, this study is a qualitative, contextualized, inter-regional modern historical case study comparison of the approaches to social housing that developed in two Canadian provinces, Manitoba and British Columbia, between 1993 and 2019. This chapter will detail the methods used in the study, outline the research process and data sources, explain how and why the cases and time period have been selected, define how the term “social housing” has been used, and acknowledge the project’s limitations and exclusions.

Historical, Comparative, and Case Study Methods

Historical approaches to housing policy research allow for more nuanced explanations of how policies develop over space and time (Blackwell & Kohl, 2019). As Bourdieu (2005) has stated, static policy analysis can fail to provide a sufficient understanding of the context in which policies are developed and go on to operate, and that the “illusion of the ahistorical, endlessly reproduced in individuals’ histories” can be countered through contextualized historical analysis (p. 5). Additionally, examining cases over time can assist in “establishing trajectories or patterns within that might superficially appear as a disparate set of events” (Jacobs, 2001, p. 128). To observe the conditions that influence and shape policy, *changes* must be observed to show how, at cross-roads of circumstances and ideas (Piketty, 2020, p. 120), specific histories were “constructed” by the events they involved and the outcomes they produced (Bevan & Cowan, 2016, p. 100). More specifically, tracking housing policy progression over time can “demonstrate the formalizations of different common-sense interventions at different moments, all of which coalesce into current housing allocation schemes” (Bevan & Cowan, 2016, p. 100).

In the specific and current context of what is often referred to as Canada’s “housing crisis”, Tranjan (2023) highlights an important methodological consideration in stating that

“historical contextualization challenges ideas that existing housing conditions are new or unforeseen, as implied by crisis terminology” (Tranjan, 2023, p. 9). Foregrounding historical contextualization, this present research project has been particularly inspired by and builds from this point. Housing conditions in Canada are often described as being in a state of “crisis”, which implies that there is an immediate and unexpected problem that needs to be addressed rather than an ongoing one that exists within a capitalist market system that is operating as it was designed; to maximize profits for those who have the means to participate, and disregard the needs of the rest. While the current state of low-income housing in Canada is indeed dire, to understand it as a crisis disregards its historical context grounded in capitalism, and redirects focus away from examining how policies have been deliberately chosen, and specific “solutions” deliberately pursued, in ways that have contributed to or even created the conditions being characterized as crisis. Alternatively, taking an historical perspective allows conditions to be viewed in their full context — and in this case, of current social housing conditions as the outcome of specific neoliberalization processes that idealize the accumulation of housing assets — rather than the result of unknown and unexpected causes that simply require the scrounging together solutions that may or may not address the roots of the problem.

Comparative methods are likewise relevant, particularly for political sociology research that seeks to understand the social processes of housing policy development (Olsen, 2011, p. 28; Lawson, Haffner, & Oxley, 2009, p. 6). Comparing and contrasting cases can help to illuminate the ordering of social relationships and reveal empirical observations of existing conditions, which can then be used to understand how groups operate — and potentially how things can be done differently (Olsen, 2011, p. 27-30). On a geographical scale, cross-national comparisons are common but Lawson, Haffner, and Oxley (2009) highlight how comparisons of smaller regions can also be relevant, as they can also “reflect the boundaries of causal processes

generating difference and change” (Lawson, Haffner, and Oxley, 2009, p. 3). For the present research, comparison of provincial level differences is justified in that, as explained previously, provinces have been responsible for creating and maintaining their own approaches to social housing within the study timeframe. It is logical, therefore, to assume that the processes that have contributed to differences and changes within their approaches can exist to significant extent within their regional bounds in addition to and in interaction with their national contexts. Qualitative comparisons in particular are relevant here, as they allow for the further “capture [of] nuances within specific social policy domains” such as housing (Weselowski, 2014, p. 11).

While a historical approach helps account for change over time, and a comparative approach helps account for differences in development patterns, a case study approach is also key in unveiling the deeper conditions and operations within an object of study. According to Lawson, Haffner, and Oxley (2009), “explanations for difference and change need a historical, in-depth case study approach rather than a static outcomes level correlation of similarities and differences” (p. 5). Case study approaches allow for a more fulsome examination and understanding of specific situations, which can in turn facilitate a more meaningful comparison and analysis of social processes. Combining historical, comparative, and case study methods enables a robust approach to social housing policy examination, and their application in this research project are therefore well-suited and appropriate for achieving the project’s intentions.

Case Selection

Manitoba and British Columbia have been selected as cases for this examination for several reasons. While it has generally been the case that within Canada, policy approaches across provinces frequently follow similar trajectories, differences have been noted. Most pertinently, in relation to social housing the literature and background reviews indicate that

Manitoba and BC each responded differently to the initial federal withdrawal and devolution of social housing despite sharing the same national context and similar neoliberal influences (Suttor, 2016). Conversely, taking in a wider view of their historical contexts, these two provinces have both been associated with similarly “long histories of class conflict, cross-cut with colonial settler-Indigenous conflict, resulting in alternating liberal-labour and conservative-liberal provincial governments” — conditions which have at times been associated with variable but somewhat less detrimental impacts on the redistributive functions of the state (Das et al., 2020, p. 208). Following the Power Resources approach, the histories, contexts, and events within these two particular provinces present interesting and nuanced points for contextualized comparison, with much potential for revealing the similarities and differences that have emerged in the neoliberalized development of their approaches to social housing.

Time Period Selection

1993 is the starting point of this investigation, as it was then that the federal government withdrew from social housing policy and devolved responsibility for delivery and management to the provinces — a logical point at which to begin looking at what individual provinces did once they assumed a primary role in social housing. Note, however, that national and provincial histories of social housing prior to this date were also reviewed as needed to provide context (as detailed in Chapter 3), and have informed aspects of the analysis where applicable.

2019 marks the end date of this study, as it is the point at which the National Housing Strategy Act was enacted, bilateral agreements under the National Housing Strategy were signed by provinces, and the year prior to the COVID-19 pandemic. These events instigated significant changes in Canadian social policy, including housing-related policies. Many of their impacts are

yet to be seen, however, and their scope and scale are expected to be much larger than the scope of this project.

Definition of Social Housing

The term “social housing” has been used to refer to a broad and at times complex range of policies, policy instruments, and programs related to publicly-facilitated access to housing, and have variously included forms described as non-market, public, non-profit, community, subsidized, rent-geared-to-income, and even in some cases market or private housing (Ali et al., 2024). For this project, the term social housing is used to specifically refer to housing that is “owned by non-market housing providers and has rents set at less than 30% of household income in perpetuity” (Right to Housing, 2024). Non-market housing in this context refers to either:

- *public housing*: rental units owned and funded by public entities, and operated by either public entities or nonprofit organizations; or
- *nonprofit housing*: rental units owned and operated by nonprofit organizations, and supported by public funding and/or other organizational supports

The central features of these forms of housing are that they are a) removed from market forces, b) have rents based on tenant income levels to ensure households are not paying unsustainable percentages of their income for shelter, and c) are operated by housing providers that do not accumulate profits. Any surpluses in revenue are reinvested in the housing and/or its tenants.

While some social housing research also includes rental assistance of various kinds within the scope of social housing, for example housing allowances or rent supplements provided either directly to households or housing providers to help cover some (but usually not all) rental costs, this project does not. While rental assistance can be an important policy tool used by governments to facilitate access to housing for low-income households (and increasingly so

under neoliberalism), it does not typically provide the same level of funding stability and tenure durability for low-income households as the provision of actual social housing units which are physical assets that hold and retain long-term social value. Housing/rent allowances and supplements have been critiqued for funneling public money into private business rather than using it to sustain public assets over multiple generations (Cooper, Hajer, & Plaut, 2020, p. 7), and for not addressing the lack of housing units within lower-income price ranges which remains a critical problem for low-income households in the context of a lack of supply-side policies (p. 58). And finally, being increasingly tied to neoliberal values of flexibility and choice, they are often applied in private market housing which is inconsistent with the concept of social housing *as* non-market housing. For these reasons, demand-side approaches to addressing low-income housing need in the forms of housing/rent allowances and supplements are not considered forms of social housing for the purposes of this study. They will, however, be discussed *in relation* to social housing where applicable.

Similarly, on-reserve First Nation housing is not included in this examination of social housing due to its distinct jurisdictional complexities, variable funding arrangements, and different ownership structures. Co-op housing, though acknowledged to be an important form of non-market housing, will likewise not be included due to its differences in ownership structures and its history of being addressed separately from public and nonprofit-owned housing in policy and programming.

The Research Process

The goal of this study is to examine how neoliberalism is reflected in the approaches to social housing that evolved in Manitoba and British Columbia between 1993 and 2019, and what, if any, social and/or political conditions or efforts can counteract or help resist

neoliberalization. This research was conducted first by reviewing the annual reports produced by the provincial housing corporation and/or the ministry responsible for housing of each province between the years 1993 and 2019. These reports provided the primary data for the project, as they include details on each provinces stated goals, perspectives, activities, operating conditions, and program approaches year over year, allowing for a comprehensive base for comparison within and between cases over the time period.⁵

From there, further relevant data sources were identified and located through a critical and iterative process to provide additional information about political, economic, and social contexts, alternative perspectives of events and changes, and nuances or details not captured in the annual reports. These additional data sources included documents outlining provincial housing and/or social service strategies, federal and provincial housing agreements, reports published by government pertaining to provincial housing policy, political campaign documents, reports from relevant adjacent ministries and departments, non-governmental agency and community organization reports and statements, media reports, and academic, secondary, and gray literature. This collection of documents was reviewed, and where pertinent, incorporated with the data collected from the annual reports to create a detailed timeline of each province's evolving approach to social housing during the study time period.

A description-based analysis of the two case study timelines was then conducted, focusing on the characteristics of the neoliberalization of social housing that were identified in the literature review, and examining the outcomes of these characteristics, particularly in relation to a) who is described as being responsible for social housing (the public vs nonprofit providers

⁵ It is important to recognize that while annual reports produced by government departments and ministries provide important information on their goals, perspectives, activities, and outcomes, such documents are also products of political processes, bearing specific political intensions. Critical consideration and analysis of these documents and their contextual processes and intensions were informed by the additional data sources referenced above, which in turn helped inform the development of the case studies outlined in the following chapters.

vs private market), b) how it is delivered (the types of programs that were emphasized, sectors that were involved, types of funding that was available), and c) who it is delivered to (low- vs mixed-income households, priority groups, etc). Again, this process was iterative to ensure a thorough and robust analysis. Findings of this process are detailed in the following Chapters 5-8 (Case Studies, Analysis, and Discussion).

Limitations and Exclusions

Several limitations were encountered during the research process that necessitated or warranted the exclusion of components that were originally included in the project proposal:

Lack of transparent and consistent housing data: Inconsistencies found in the social housing data available in annual reports and other government documents during the data collection process made it difficult to compile a complete and comparable accounting of the numbers and types of social housing units supported by provinces over time, or how funding has been committed, allocated, and spent in relation to social housing activities. Examples of such inconsistencies encountered during this project were: varying reporting techniques within/between levels of government; changes in reporting methods over time; lack of distinction between new social units constructed, existing units converted to special uses, units supplemented in the private market, shelter/group home beds, etc; lack of differentiation between social vs affordable units; inconsistent use of program names; reporting the same units in multiple categories of housing; and, announcing “new” funding multiple times under varying interconnected programs. These inconsistencies, and the challenges they pose when conducting research such as this, have also been noted in other research (Suttor, 2016; Housing Services Corporation, 2014; Finlayson, 2013; Weselowski, 2014; KPMG, 2017). While it was initially proposed that this project would include not only a qualitative description and analysis of

provincial approaches to social housing but an examination of unit numbers and dollars spent as well, due to the lack of consistent data, a close accounting of units and dollars is not appropriate. Rather, this study centers its focus on the qualitative analysis as outlined in the original project proposal and the Research Process section above.

It should be noted, however, that this *lack of housing data itself* can be interpreted as an important and relevant form of qualitative data within this study of neoliberalization processes. While neoliberalizing systems claim to prioritize transparency and accountability, the lack of efforts in this regard, as demonstrated by the absence of meaningful social housing data, highlights a further facet of the process that contributes to public policy and service erosion (Piketty, 2020). This point will be discussed further in the final chapter of this thesis.

Demographic data for social housing tenants: The project proposal stated that demographic data on social housing tenants would be examined to learn how changes to policies impacted eligibility criteria and who had access social housing. It was determined once data collection and analysis was in progress, however, that such data was not readily available (as per above limitation). Rather than including demographic data, this study examines the prioritization of particular groups of tenants in social housing policy to demonstrate the impacts of neoliberalization on who social housing has been intended for and the changing patterns of who had access to it.

Lastly, several additional topics were also deemed to be outside the scope of this Master's thesis, including financialization and homelessness-specific policies outside of those that pertain to social housing. The role of financialization, in particular, in neoliberalization processes, housing inequality, and the erosion of social housing, has been increasingly acknowledged and examined (Ali et al., 2024; August, 2022; Boutilier, 2023; Gabarre de Sus, 2022; Aalbers, Loon, & Fernandez, 2017; Zhu et al., 2023). While these topics are important for understanding social

housing policy approaches, research on each is being extensively conducted elsewhere, and in many cases on a much larger scale than can be undertaken here. For these reasons, these topics have not been included to significant extent in this study.

With the above review of the theoretical framework, literature, background context, and methods of the study now complete, the next two chapters will outline the findings of the British Columbia and Manitoba case studies conducted for this project. Each chapter will start with a brief description of the province and its historical position in relation to social housing, and then proceed with a narrative timeline describing the major events and changes pertaining to provincial approaches to social housing between 1993 and 2019. Where relevant, details of wider political, social, and economic contexts are included. British Columbia will be reviewed first.

Chapter 5: British Columbia Case Study

Overview

British Columbia (BC) is Canada's westernmost province, with the Pacific Ocean at its west and the Rocky Mountains bordering its east. Its population in 2025 is approximately 5.7 million, representing nearly 15% of Canada's population, and it is the third most populated province behind Ontario and Quebec (World Population Review, 2025a). It is also one of Canada's most highly urbanized provinces, with its third largest city, Vancouver. The median household income is \$73,000 annually, and it has a poverty rate of 11.28% (World Population Review, 2025a). Historically, BC had had a relatively strong economy centered on the resource industries of mining, forestry, and fisheries; however, these industries saw large declines in the 1980s and 90s, and urban areas have increasingly shifted toward the service industry (Marchak, 1990; British Columbia Ministry of Social Services, 1995, p. 16). Politically, for most of the 20th century the provincial government alternated between the conservative Social Credit Party and the social-democratic New Democratic Party (NDP), but in the early 2000s the neoliberal-oriented Liberal Party was elected and held their position for nearly 2 decades before the NDP was re-elected.

Similar to most other Canadian provinces, BC's provincial housing corporation, BC Housing, was incorporated in 1967 to support provincial social housing efforts. BC Housing is unique in that it operates at arm's length from the provincial housing ministry, where most other provincial housing corporations across Canada operate as internal parts of their respective ministries (Housing Partnership Canada, 2015, p. 6). While initially its role centered on developing and managing a relatively small number of provincially-owned public housing units and properties with the support of early federal housing programs, shifts in federal programs in the 1970s toward nonprofit provision led the BC Housing to also shift focus toward supporting

development in the nonprofit rather than public sector. By 1993, approximately 70,000 social housing units existed in BC (BC Housing, 1995, p. 3). Most of those developed over the latter half of the 20th century and that still exist today are nonprofit-owned and operated, and only a relatively small portion (about 8000 units, or 11.4%) are publicly owned. Some of these public units are operated by BC Housing directly while others are managed by nonprofit property management groups (Suttor, 2016; Housing Partnership Canada, 2015).

Timeline of Social Housing in BC 1993-2019

Though the province of BC was historically more involved in social housing as a facilitator of federal programs for nonprofit housing development rather than as developer and owner of a large public housing stock, it did have a pattern of recognizing the need to facilitate the development of social housing, as is evident in its actions in the years leading up to federal withdrawal in 1993.

In 1991, the NDP under Michael Harcourt, known for being sympathetic to social housing during his previous tenure as mayor of Vancouver (Suttor, 2016, p. 147), was elected to the provincial legislature, replacing the Social Credit Party who had been in power for the previous 15 years. Canada was in recession but BC had experienced fewer economic setbacks than much of the rest of the nation (British Columbia Ministry of Social Services, 1995, p. 9). Aware that changes to federal social housing policy were likely coming, the Provincial Commission on Housing Options was convened in 1992 to develop a strategy for meeting housing need while managing the coming changes. The outcome of the Commission was a recognition that the market did not meet the needs of all citizens, that the province should take the lead to ensure adequate supply, and that provincial contributions to social housing should

stay at current annual levels but prioritize families and the increasing homeless population (British Columbia Provincial Commission on Housing Options, 1992; Suttor, 2016, p. 147).

When the 1993 federal budget was released by the federal Liberal Party with no funding for new social housing for the first time in decades, BC responded by initiating a “new approach” to housing in which it accepted responsibility for new social housing development, committed to working closely with community groups to develop the units, and promised to keep provincial funding for the new units at previous levels. It also reaffirmed support for existing social housing (BC Housing, 1995). It launched new unilateral Provincial Homelessness/At Risk and Non-Profit Housing programs with stated targets to create 134 and 324 new units respectively, and as promised, funding amounts allocated to these programs matched what had been spent in previous years. (British Columbia, 1994). The nonprofit sector responded to this new approach by creating the BC Nonprofit Housing Association (BCNPHA) in 1993, a representative organization to lead the anticipated expansion of the sector, enhance sector relationships with the provinces, and support the advocacy and education of its members across BC (Atkey and Stone, 2016, p.50).

In 1994 BC formalized their new approach in the *HOMES BC* housing plan which emphasized the importance of community involvement in housing and the role of nonprofits in addressing affordable housing need in the context of reduced government funding, high housing need, and lack of supply. The plan also emphasized the need for prioritizing particular groups in “greatest need” including families, seniors, unhoused people, people with disabilities, and domestic violence survivors, due to the increased pressure of low supply and high demand (British Columbia, 1994). It committed to facilitating the development of 600 new housing units per year, 60% with rents set at RGI and the remainder at market rates, but no new units would be

provincially owned (British Columbia, 1999, p. 17).⁶ Additionally, changes to regulations were made to allow municipalities to contribute land and resources for new unit development (Suttor, 2016, p. 147).

1995 largely continued as the previous year, although the focus on new unit development that had been prominent in the past two years did diminish somewhat, as reflected in BC Housing's annual report which emphasized the provincial "climate of fiscal restraint", the growing need to "improve performance" in the social housing sector, and the anticipated increase in challenges associated with further budget restraints, federal devolution, and the continued need to rely on nonprofit housing providers in the future (BC Housing, 1997a).

1996 did indeed bring the expected announcement for the administration devolution of federal social housing units by the federal Liberal Party, and planning began for agreements to be negotiated with individual provinces for their transfers. This same year, the NDP were re-elected in BC, this time under Glen Clark whose campaign included little mention of housing, yet made several comments signalling an intention to improve efficiency and cost savings in the public sector more generally (New Democratic Party of British Columbia, 1996, p. 6). Once elected, campaign commitments were followed up through the implementation of a new strategic planning process and revised mission within BC Housing that would ensure it was "investing public resources wisely" (BC Housing, 1997b, p. 6). The *HOMES BC* budget was reduced, its programs went under review to assess if it was "meeting the needs of target groups" (BC Housing, 1997b, p. 10), and a new Provincial Affordable Housing Strategy was released that prioritized increasing ownership opportunities, creating new partnerships for affordable housing

⁶ Due to the inconsistencies and lack of available social housing data (as noted in Chapter 4), confirming the outcomes of provincial commitments to specific numbers of units, programs, funding, etc, is challenging and, in many instances, not possible within the context of this study. While *stated* commitments and targets will be referenced throughout the case studies, they are intended to demonstrate aspects of each province's *approach and orientation to social housing rather than actual outcomes*.

development, preserving existing affordable housing, and promoting a range of housing options for individuals with special needs — which did include non-market housing but emphasized utilizing existing stock rather than creating new social units (British Columbia Ministry of Social Development and Economic Security, 1996). Overall, these changes appear to reflect a shift within both the government and BC Housing toward a new managerial and efficiency-oriented stance reflective of an increasingly neoliberal orientation. To specifically address the coming federal devolution, BC Housing also supported the incorporation of the Aboriginal Housing Management Association (AHMA) in 1997, which represented 14 Indigenous housing associations in the province who were anticipated to eventually assume administrative responsibility for Indigenous housing units that would be devolving from the federal government (Aboriginal Housing Management Association, 2007).

Over the following two years, the province continued to focus on developing partnerships for social housing, including with municipalities for the purchase and renovation of several Single Room Occupancy (SRO) hotels that were to be operated by nonprofit providers, and through the Community Housing Initiative which provided limited-term funding to projects where community partners contributed equity in land, cash, materials, or labour (BC Housing, 1999, p. 8). Increasing need to address poverty and homelessness through housing was also recognized by the province, and partnerships with the Ministry of Health introduced new rent supplement programs that would support tenants whose special needs could not be met in existing social housing, such as disabilities or mental illness, to access private market housing options that could (BC Housing, 1999; 2000).

In 1999 *HOMES BC* was expanded, “not only in response to emerging housing needs but also in recognition that the development of social housing [was] a permanent investment in the economic and social well-being of communities.” (BC Housing, 2000, p. 7). Its previous

commitment for 600 new social housing units per year doubled to 1200 annually for the next two years, and new commitments were made to incorporate supportive programs for seniors and develop emergency shelters and second stage housing for unhoused people (BC Housing, 2000). This prioritization was an indication that the new commitment was not intended exclusively as an expansion of social housing units, but also as an expansion of interest in directing social housing and supports to groups with specific needs. It was also tied to growing political pressure to address increasingly visible homelessness, increasing public awareness of the impacts of the social determinants of health, and increasing concern about the aging population that was anticipated to increase pressure on the health care system. These intentions were made clear in the following year's (2000) annual report:

Initiatives that combine housing with other services contribute to overall cost savings in the province's health care and social assistance systems, and so in working with health boards, partners and other services agencies across the province, we are expanding the range of housing options for some of British Columbia's most vulnerable citizens. For the first time, these forms of housing were part of the *HOMES BC* program. (BC Housing, 2001, p.5)

This same year there was also acknowledgment that a "combination of rent supplements and the supply of affordable housing [gave] BC Housing the flexibility to work with community groups to tailor strategies that [were] responsive to local needs", signalling the increased importance being placed on rent supplements at this time (BC Housing, 2001, p. 15).

Under the successive NDP governments between 1993 and 2001, the provincial approach to social housing can be largely summarized as initially maintaining commitments to fund new social housing units at levels consistent with pre-1993 amounts; exclusive focus on nonprofit/community development; a gradually shifting orientation toward efficiency and cost

effectiveness; the start of increased incorporation of support services from other ministries signalling the prioritization of groups with special needs; and a recognition of the importance of rent supplements. These changes fit with the general political and economic context in BC at the time, which Carroll and Ratner (2005) describe as the NDP attempting to balance “state management with social democratization” in the face of increasing neoliberalization at the federal level, and an increasingly fractured leftist support core that was advocating for competing priorities after the early 1990s recession and subsequent growing prosperity for the middle-class (Summerville, 2017, p. 97). But whereas these changes in the approach to social housing can perhaps be characterized as gentle shifts reflecting neoliberalization, subsequent changes are better considered as hard turns.

In 2001 the provincial NDP government was replaced by the BC Liberals under Glen Campbell who would remain premier until 2013. This period has been characterized as “explicitly committed to reducing government spending generally, and specifically, reducing redistributive spending” (Das et al., 2020, p. 211) in the context of declining provincial revenues, lumber export disputes, and rising health care costs. These rising costs, along with existing programs for social housing, were increasingly framed as unsustainable and in need of reform (Lindquist and Vakil, 2016, p. 28-29; BC Housing, 2002a, p. 11).

Shortly after taking office in 2001, the BC Liberals paused *HOMES BC* and cancelled the construction of 1000 new housing units that had been committed by the previous government under the program (BC Housing, 2002a, p. 36). It also “put an end to funding new social housing for those in economic need” specifically, and redirected funding to housing for seniors and people with disabilities who required additional supports (Irwin, 2004, p. 8). While this prioritization trend had started modestly with the previous government, going forward it would progressively become an almost exclusive practice. Partnerships with health authorities also

became a central priority, and were described in annual housing reports and other government documents as an opportunity for “the public housing stock [to be] used as a stable base for clients where necessary support services can be provided as needed” (BC Housing, 2002a, p. 12). A new Provincial Housing Program was introduced but only produced new social housing units targeted to priority groups (Atkey and Stone, 2016, p. 56). Additionally, the Community Partnership Initiative (CPI) was established, focusing on supporting the development of self-sustaining affordable housing rather than social housing (Miller & Ofrim, 2016), and this program would become a central component of the province’s efforts to address housing need in the coming years.

Following the federal Liberal government’s announcement of a new Affordable Housing Initiative (AHI), also in 2001, BC signed the Canada-BC Affordable Housing Agreement which committed funding of nearly \$89 million from each the province and the federal government over five years (2001-2006). AHI programs would contribute capital only, units would be “priced at or below average market housing rents or prices for comparable housing in a community or area” for a minimum of ten years, and up to 25% of federal funds could be used to increase affordable homeownership (CMHC, 2001, p. 1). The agreement allocated funding to two programs: a reinstated *HOMES BC* for new nonprofit housing that could be either RGI (with provincial commitment to ongoing subsidies) or 90% of average market rents (CMHC, 2001, p. A-2), and a new Seniors Supported and Assisted Living Program (SSALP) for new units with rents set at average market rents and support service funding by health authorities (CMHC, 2001, p. A-3).

A provincial core service review was conducted in 2001/02, and BC Housing along with other government operations were mandated to cut costs. In this context, the province redoubled its focus on concentrating social housing for “the province’s most vulnerable citizens”,

leveraging private partner assets and equity for affordable development, and reducing BC Housing staff and operating costs (BC Housing, 2002b, p. 14). In 2002 a new Independent Living BC Program was introduced which continued the pattern of directing housing funds toward frail seniors and people with disabilities (BC Housing, 2003). Under this “housing for health” program, commitments to create 3500 new “living spaces” specifically for these groups included the creation of 1500 new nonprofit “beds” in various housing settings, the “conversion” of 1000 existing nonprofit housing or health facility units into units that would incorporate supportive elements (e.g. accessibility modifications or support services), and 1000 private market units given new rent supplements to house people whose needs could not be met through existing social housing options (BC Housing, 2003, p. 12). Subsequently, these “living spaces” were referred to in provincial annual reports as “new units” despite in many cases not being “new” or “units” at all, but simply beds in congregate housing settings, or previously existing social housing units that had been “converted” through the integration of additional senior’s support services (Klein, 2013). As this same time, housing programs for low-income families and individuals were rebranded as programs that would enabling such households “to make a transition to a self-supporting lifestyle” (BC Housing, 2003, p. 8). The incorporation of education and employment programming within housing programs, for example, was seen as a way to support social housing tenants to “transition from subsidized to market housing” (BC Housing, 2003, p. 8), signalling that assistance for low-income need was increasingly considered a temporary measure rather than a central intent of social housing programs.

Congruent with the emphasis on cost-reducing changes, in 2004/05 BC Housing developed a new measurement framework that would allow them to better track nonprofit housing provider performance and ensure “best management practices” were being followed (BC Housing, 2005a, p. 21), suggesting increasing concern with efficiency and accountability.

Characteristic of neoliberalization and specifically devolution, the province also began transferring management of units previously developed under the federal Urban Native Housing Program to AHMA (Aboriginal Housing Management Association, 2007), and signed Phase II of the AHI which provided additional funds for the remaining years of the existing agreement. Recognizing that Phase I had had limited focus on housing for low-income, Phase II also added specific targets for housing dedicated to low-income households, but not for social housing specifically (CMHC, 2004).

In 2005, BC Housing assumed responsibility for the province's homeless shelter programs to "reduce some of the fragmentation in the current system and create an expanded range of options for individuals and households at the lower end of the housing continuum" (BC Housing, 2005b, p. 17), suggesting that shelters were now being considered an "option" for addressing low-income housing need. It also adopted a new emphasis on "adapting" existing social housing units to meet the needs of specific high priority groups including domestic violence survivors and people with mental illness and addictions by adding additional services (BC Housing, 2006, p. 23), which expanded its previous practice under seniors programs of "converting" existing social units to serve specialized purposes. It also expanded SAFER, its long-time seniors shelter allowance program, by increasing the allowable rent ceiling and extending program eligibility (BC Housing, 2006, p. 4).

2006 saw the province sign the Social Housing Agreement with the federal government, a full 10 years after the devolution of federal units to provinces was announced. As with other provinces, the agreement included a funding schedule for annual payments from the federal government that would decrease as existing social housing operating agreements expired over the next 30 years. The arrangement was seen by the province as an "opportunity" to consolidate management and administration of social housing (CMHC, 2006). BC also released its *Housing*

Matters strategy which centered on increasing the supply of affordable housing through various means, but had minimal focus on social housing other than to emphasize that social units would continue to be prioritized for vulnerable groups (British Columbia, 2006, p. 4, 5). Households with “solely” low-income needs would be provided subsidies for market housing to encourage “self-sufficiency” under the new Rental Assistance Program (RAP), which would provide shelter allowances to low-income working families as a way of enabling “greater choice” in the private rental market (BC Housing, 2006, p. 12) and more quickly increasing the number of families receiving housing supports than would be possible through the construction of the equivalent number of new social units (BC Housing, 2006, p. 37). Aboriginal Housing and Homelessness Outreach Programs were also be implemented to address the specific needs of Aboriginal groups as well. Reflecting many of the characteristics of the neoliberalization of housing, the *Housing Matters* strategy marks the definitive solidification of an approach to social housing oriented toward prioritizing specific groups, directing low-income households to market housing, increasing emphasis on rent supplement and allowance programs, and producing affordable units rather than social housing units with deep and ongoing subsidies.

In 2007, the province continued to implement *Housing Matters*, assumed administrative responsibility for 16,688 units devolved from the federal government, and continued to convert and adapt existing social housing units by incorporating health and social services for seniors and unhoused people under both existing and new programs like the Senior’s Supportive Housing Program (BC Housing, 2008). In 2008 BC Housing reported record-high provincial contributions for its programs and the expansion of recipients in the Rental Assistance Program as responses to the Great Recession, but for the first time also noted that over 800 social housing units had been lost to expiring operating agreements that year; little was said about any efforts to address these losses, however (BC Housing, 2009, p. 32). In 2009, the federal government

extended the AHI into 2013 — this time with targets specifically for RGI housing — and also contributed two years of additional economic stimulus funding to BC Housing in response to the global recession, much of which went to renovation programs for social housing buildings and SROs (British Columbia Office of the Premier, 2009; CMHC, 2009a). Housing units under Indigenous housing programs that had been devolved to the province from the federal government continued to be transferred to AHMA, and a new Homeowner Protection Office was added to BC Housing’s mandate to administer consumer protection programs including licensing and insurance for private market residential buildings and builders (BC Housing, 2010).

Reflecting ongoing and increasing public concerns about homelessness, in 2010 AHI and economic stimulus funding continued to be concentrated in homelessness programs particularly for the creation or conversion of units for unhoused people, renovation of SROs, and the enhancement of shelter and outreach programs (Klein and Copas, 2010, p. 1). There was also increasing attention specifically on Indigenous housing and homelessness, which had been part of Cambell’s re-election campaign the previous year (BC Housing, 2011; BC Liberals, 2009). BC Housing reported that 86% of households receiving housing assistance from the province in 2010 were from priority groups (BC Housing, 2011, p. 37), and according to Klein and Copas (2010) the province had not created any “actual low-income housing units” over the previous five years (p. 1), indicating that the reported expansions in the numbers of households receiving housing assistance over those years reflected an increase in rental assistance and homeless support programs rather than an increase in actual social housing units. Klein and Copas additionally report a loss of 2,820 independent social housing units during these five years, mainly due to their conversion to other types of supported housing (2010, p. 1). The following year, 2011, remained much the same other than the province signing the newly rebranded Investment in Affordable Housing (IAH) agreement with the federal Conservative government

for joint funding totalling a combined \$180 million, which would continue to fund affordable initiatives (at or below market rents) in all sectors (nonprofit or for-profit) until 2014 (CMHC, 2011).

2012 saw a few significant changes including a drastic decrease in BC Housing's budget compared to the previous two years when the federal stimulus funding came to an end, and also a significant increase in recognition of the risks associated with the loss of social housing stock due to aging buildings and the expiry of operating agreements. While the annual report from 2012 outlined new plans to "realign" provincial services to better support nonprofit providers and BCNPHA in planning for these risks and transitions, it did not mention the renewal of operating agreements as a potential solution; interestingly, it also did not make mention of unit conversions or adaptations for the first time in nearly a decade (BC Housing, 2013). The Aboriginal Social Housing Agreement was signed with AHMA to transfer 4200 additional units of housing, shelter beds, and other types of units under provincial Aboriginal homelessness outreach programs (Pomeroy, Gazzard, & Gaudreault, 2019), which continued the process of devolving provincial Indigenous programs to AHMA as part of its reconciliation efforts.

In 2013 the Liberals were again re-elected in BC; however, this time under Christy Clark. Over the previous decade the Campbell Liberals had increasingly made it their goal to direct social housing resources toward nonprofit and private development to serve priority groups who were "most in need", which fits with the overall characterization of the BC government during this time as increasingly neoliberalized and austere, focusing on entrepreneurialism and market freedom over collectivity (Creese & Strong-Boag, 2017, p. 168; Lacharite & Summerville, 2017, p. 10). Funding and resources for health and social services were increasingly used as means of "enhancing" social housing without actually creating new units. Seniors were central to these efforts, but over the decade unhoused people were also increasingly prioritized and the majority

of programs and funding were directed toward increasing the number of units that would specifically serve these groups. For non-priority low-income households, assistance in the form of rent supplements and allowances in private market housing became the preferred method of supporting transitions to “independence and self-sufficiency”, and most funding for new supply was directed at increasing the number of affordable rather than social units. When Campbell was replaced by Christy Clark, however, the Liberal approach to social housing took on a slightly different — yet still neoliberal — character, which was more “ambivalent” and apathetic to social housing (A. Smith, 2024, p. 5). Stated emphasis continued to be on supporting the nonprofit sector through expiring operating agreements, but BC Housing’s budget decreased as SRO renovation projects from the previous decade were completed, operating agreements expired, and more Indigenous units and programs were devolved to AHMA (BC Housing, 2013). Prioritizing specific groups continued, with 90% of households being provided with housing assistance belonging to priority groups (BC Housing, 2013, p. 29). This same year, Klein (2013) reported that since 2006, 65% of the new households added to provincial housing programs had been supported through increases in rental assistance programs rather than social housing units, just over 4% through new shelter beds, and 10% through SRO expansion, and also that 2,200 previously independent social housing units had been converted to seniors assisted living units — indicating again that increases in “units” reported by the province over the previous years actually amounted to very little in the way of new units despite the acknowledgment that existing stock was at risk.

The following year, BC Housing’s 2014 annual report showed an approach that was pared back even further, with no mention of plans or commitments to build new units under any programs, no further mention of addressing the needs of priority groups, and only one new limited-term rent supplement program geared to homelessness prevention. Rather, the report

focused on the introduction of a new Non-Profit Asset Transfer Program (NPAT), indicating the province's intent to begin extricating itself from social housing provision. NPAT entailed transferring provincial assets including public housing buildings and land to nonprofit providers, which, it was claimed, would reduce subsidy costs for the province, generate funds that would be reinvested in new social housing, and contribute to expanding the capacity and opportunities of the nonprofit sector (BC Housing, 2015). The assets now belonging to the nonprofit housing providers would give them the leverageable equity they would need to expand social housing through reinvestment and redevelopment while also allowing them to continue to meet their social mandates (Pomeroy, Gazzard, & Gaudreault, 2019). It would also allow for economies of scale in their operations, management, and maintenance practices, and potentially increase opportunities to internally cross-subsidize units, further reducing the need for public subsidy.

In 2014 the federal government issued another extension of the IAH, this time until 2019, still for provincially cost matched funds that would support existing affordable programs and fund construction of either new or renovated affordable units (CMHC, 2014). BC also renewed the 2006 *Housing Matters* strategy to align with its intent to devolve provincial social housing assets, restating its reliance on the nonprofit sector who were "best suited" to provide housing for households in need (British Columbia, 2014). In 2015, the Provincial Investment in Affordable Housing (PIAH) was launched, presumably to distribute IAH funds, and commitments were made to create 2000 new affordable units for low- and moderate-income households over the next five years. Little detail was provided initially, however, regarding targets for social housing units (BC Housing, 2016).

In 2016 the federal government again provided additional funding to increase the supply and quality of affordable housing in BC, this time under the two-year Social Infrastructure Fund (SIF) that would enhance IAH 2016-2018 contributions. Not all SIF funds had to be cost

matched by the province, but of the unmatched federal funds, approximately 30% had to be directed to building, renovating, or adapting affordable seniors housing in any sector (public, non profit, or private market), 10% to transitional or shelter housing for domestic violence survivors in any sector, and 60% to improving the physical condition and energy efficiency of existing social housing (BC Housing, 2025). BC created a new Housing Priority Initiatives Special Account which would fund various one-year programs over the next 2 years, providing capital funding to increase affordable rental construction, downpayment assistance for first time homebuyers, and the acquisition and renovation of housing for tenants with mental health and addictions challenges. No references to social housing, ongoing subsidies, or RGI priorities were reported as part of this program (BC Housing, 2017). Also in 2016, the province provided input to the federal government for the development of the National Housing Strategy, which would be released the following year.

In 2017, the NPAT had been operating for approximately three years, and the Auditor General of BC conducted an audit of the program. Findings were not positive, stating that the ministry responsible for housing had not adequately demonstrated how its intentions to transfer assets would achieve its long-term goals of enhancing nonprofit sector capacity and expanding social housing, that the program had in fact introduced substantial costs and risks, and had to-date only achieved short-term targets (Auditor General of British Columbia, 2017, p. 7). Overall, this assessment fits with the character of the approach to social housing under the Clark Liberals – short term commitments, vague efforts and purposes, and the only clear intention being to remove the province from social housing through the NPAT program.

Shortly after the audit report was released, the Liberals were replaced by the NDP, led by John Horgan whose campaign included commitments to address poverty and reinvest in affordability through services and jobs. In relation to housing, goals were to address factors

driving up housing costs such as speculation, foreign real estate investment, and tax fraud, and to build 114,000 new homes over the following 10 years including in the private rental, social, and co-op sectors. No specific targets for social units were mentioned, however (New Democratic Party of British Columbia, 2017). Over the first year (2017), a few new programs were implemented to create new affordable rental units for low-income families and seniors and modular homes with support services for homeless households. The previous government's commitments under NPAT were completed, and a HousingHub office was also created to facilitate housing partnerships for new affordable rentals and ownership opportunities (BC Housing, 2017).

Overall, 2017 did not see any significant changes in social housing at the provincial level; however, at the end of the year the federal government announced the release of the National Housing Strategy. In early 2018, BC signed the 10-year CMHC-BC Bilateral Agreement Under the National Housing Strategy (NHS), which would:

provide for shared investments which seek to lift households out of Housing Need and prioritize the most vulnerable, support the community housing sector, increase housing supply and improve housing conditions and affordability, promote social inclusion, contribute to environmental stability, and improve economic stability through job creation. (CMHC, 2018, p.1)

Programs to be funded through NHS contributions were the BC Priorities Initiative (a flexible program intended to support local needs for social and affordable housing, available for development in any sector), the Canada Community Housing Initiative (solely for protecting social and community housing, available to public, nonprofit, and Indigenous sectors), and the Canada Housing Benefit which would be developed in collaboration with BC by 2020/21. The agreement also stipulated that the same number of social and community housing units under the

previous Social Housing Agreement (SHA) continue to be offered under the NHS, which at the time was 34,491 social units, 20,427 of which were low-income units and 1,766 were Urban Native units (CMHC, 2018, p. C-2).

For the remainder of 2018, BC Housing implemented a new *Building BC* initiative, enhanced previous rental assistance programs, and supported the development of new provincial housing and homelessness action plans. *Building BC* established a 10-year fund for each of the following respective categories of housing: Community, Women's Transitional, Indigenous, and Supportive. The Community Housing sector, however, which had previously been largely synonymous with the nonprofit sector, was now described in the 2018 annual report as:

a range of local partners who have a stake in building a long-term supply of permanent housing, and includes non-profit and co-operative housing organizations and housing providers, community land trusts, local governments, First Nations charities and faith-based groups, *as well as the private sector and financial institutions*. (emphasis added, BC Housing, 2019a, p. 8)

Through the inclusion of the private sector as a stakeholder in community housing, this definition appears to indicate that the understanding of community housing was shifting away from exclusively nonmarket and social housing as it had traditionally encompassed.

A new provincial housing plan entitled *Homes for BC: A 30-point plan for housing affordability in British Columbia* was released in 2018, and its main focuses were to address the speculation and tax fraud contributing to rising housing costs, build new affordable homes, create stability for renters through increases in rental assistance programs and rent regulations, and create partnerships that would preserve affordable housing. No targets were set for social, RGI, or deeply subsidized housing (British Columbia, 2018).

2019 saw the start of funding under NHS, and the province released its first 3-year Action Plan required as per the NHS bilateral agreement. The action plan outlined how the province would allocate NHS funds and its matching contributions between 2019 and 2022, and included targets to: reduce housing need for 490,000 households, 300,000 of those through the Canada Housing Benefit still in development; maintain 330,000 units of social housing and expand rent assisted units by 15%; and, prioritize renters, unhoused people, Indigenous households, domestic violence survivors, and people with disabilities. Also outlined are units and funding allocations under *Homes for BC* programs and initiatives; however, there were again no specific targets for RGI units (BC Housing, 2019b).

As the NDP returned to office in BC in these last few years of the study time period, the major development was the implementation of the NHS and the first longer-term federal reengagement in low-income housing in nearly the decades. While this study does not cover the period following the commencement of the NHS bilateral agreement funding, the provincial efforts of the previous two years along with the plan laid out in the subsequent action plan suggest that many of the changes in provincial approaches to social housing that occurred between 1993 and 2019 would continue. Though there was perhaps a softer emphasis in later years on the unsustainability of social housing, the need to redirect sparse and dwindling resources to prioritized groups with additional support needs, and the need to offload public housing assets, there was still emphasis on the use of rent supplements and allowances to support low-income households, the prioritization of specific groups, reliance on the nonprofit and private sectors to produce and maintain low-income housing, and a clear focus on affordable housing rather than social housing with deep and long term subsidies, as shown in the lack of targeted commitments for creating or maintaining specifically RGI housing units, in the NHS bilateral agreement and ensuing 3-year provincial action plan.

Chapter 6: Manitoba Case Study

Overview

Manitoba (MB) is a prairie province located at the longitudinal center of Canada, with the prairie extending to the west, the Canadian Shield to the east and north, and the Hudson Bay and tundra landscapes in the far north. It's population in 2025 is approximately 1.48 million, representing nearly 4% of Canada's total population. Its largest and capital city is Winnipeg, the provincial median annual household income is \$63,800, and it has a poverty rate of 12.8% (World Population Review, 2025b). MB is often characterized as a "have-not" province when compared to other more populated and resource-rich regions of Canada such as BC. Historically, the economy has been agriculture-based in the southern regions and centered around forestry, mining, and hydroelectric power generation in the north; however, the service sector has expanded in MB and especially in Winnipeg in recent decades (World Population Review, 2025b). Similar to BC, MB has alternated between conservative and social-democratic governments; since the late 1950s, elections have cycled through successive Progressive Conservative (PC) and New Democratic (NDP) parties.

MB's provincial housing corporation, the Manitoba Housing and Renewal Corporation (or more simply MB Housing), was established in 1967 as a crown corporation to oversee the province's social housing programs. MB Housing operates within the ministry responsible for housing, "as the delivery arm for federal/provincial cost-shared social housing programs and other capital programming provided by the province" (KPMG, 2007, p. 32). The Corporation owns all provincial housing assets, but relies on annual transfers from the federal and provincial governments to cover the difference between expenses and revenues from tenant rents (KPMG, 2007, p. 32). Prior to MB Housing's founding, the provincial government had little interest in social housing; however, between 1967 and 1975 the government at the time did see it as a

priority and initiated the expansion of public housing owned by MB Housing to approximately 10,000 units (Suttor, 2016, p. 167; D. Smith, 2023, p. 8). Most were directly operated by MB Housing, but some public buildings were sponsor-managed by nonprofit housing organizations. Additional nonprofit owned and operated social housing was also developed during this time and the subsequent decade, to a lesser extent, under various provincial and federal programs.

Timeline of Social Housing in MB 1993-2019

In the context of alternating Conservative and NDP governments, social housing in Manitoba has fluctuated in importance as a social and political issue. The province's large rural population has historically viewed low-income housing as an urban problem, which meant that it did not become a significant part of the public agenda until the 1960s (D. Smith, 2023, p. 81, p. 165; Jeannotte, 2010). Since then, emphasis on social housing has been somewhat varied, but generally the province has tended to follow a path similar to the federal government when it comes to low-income housing provision (Cooper, Hajer, & Plaut, 2020, p. 16). This meant that unlike in BC, when the federal government withdrew from funding new social housing in 1993, the province of Manitoba also ceased to produce new units for nearly a decade. While BC committed to maintaining previous provincial funding levels and working with the nonprofit sector which was already providing the majority of the social housing in the province to continue to develop new social housing, MB took a decidedly different approach and followed the federal lead to withdraw from new development.

The Conservative government under Gary Filmon had been in power in Manitoba since 1988, and had pursued a notably neoliberal agenda in the face of the early 1990s recession by introducing balanced budget legislation, cutting public services, and reducing taxes (Sheldrick, 2015, p. 2010; Jeannotte, 2010, p. 308). During this time, public housing in Manitoba consisted

of approximately 18,000 units, 13,000 of which were directly managed by MB Housing, and 5000 managed by nonprofit or private organizations. MB Housing also administered 1800 rent supplements for households in areas where social units were not available. Approximately 17,500 additional nonprofit-owned units administered by the federal government also existed outside of the province's purview. Some programs under MB Housing were in place to provide specialized housing, including homeless and domestic violence shelters, mixed-income seniors housing, and units for people with disabilities, and the province had several modest shelter allowance programs⁷ that had been established in previous decades as well (Manitoba Ministry of Housing, 1994, p. 51).

In the years leading up to federal withdrawal, several hundred new “units of subsidy” (housing units and/or rent allowances/supplements) were committed by the province each year; however, in MB Housing's 1994/95 annual report — its first after federal withdrawal — the following statement confirmed this had ended:

Due to the federal government's decision to terminate funding for new social housing across Canada effective January 1, 1994, there were no new commitments of family and elderly non-profit housing units in 1994/95. Projects committed in the 1993/94 fiscal year were completed during 1994/95. The programs impacted included Public, Municipal, and Private Non-Profit Housing, as well as the Rural and Northern Housing Program.

(Manitoba Ministry of Housing, 1995b, p. 14)

While the province did continue to support and fund existing social housing units, all programs that produced new units were ended. In this first year, some funding, presumably what the province would have contributed to new units in the past was redirected to a new home

⁷ Shelter Allowance for Elderly Renters (SAFER), and Shelter Allowance for Family Renters (SAFFR)

renovation program. The following year, the 1995/96 annual report stated that the department had been working to “re-focus its program objectives and activities” toward the operation and maintenance of existing social units, and that its Project Management Branch, previously responsible for the development of new units, was now only responsible for renovation, and modernization and improvement (M&I) projects in existing units and buildings (Manitoba Ministry of Housing, 1996).

In 1996 after the federal government announced its intention to further devolve administration of federally administered social units to the provinces, MB commenced performance assessments and planning activities to prepare for the transfer, and as reflected in annual reports, this appears to have been their focus for the next several years, along with a major department restructuring in 1997/98 which included “streamlining” activities and downsizing decreased program areas (Manitoba Ministry of Housing, 1998). Near the end of 1998, the province signed the Social Housing Agreement (SHA) with CMHC to assume administrative responsibility for the devolved units, and, as in other provinces, the agreement ensured that MB would receive annual funding from the federal government to cover their portion of expenses on a declining basis until all operating agreements expired. Nearly 17,500 units were transferred, and the province’s overall number of units doubled. Most of the transferred units were owned and operated by nonprofit providers, but MB Housing was now responsible for administering their operating agreements and associated funding. The significant increase in units required MB Housing to create a new Portfolio Administration Branch to oversee all nonprofit units along with their small group of sponsor-managed but publicly owned units (Manitoba Ministry of Housing, 1999).

From pre-1993 to 1999, Manitoba’s approach to social housing changed drastically, from a small but steady commitment to new social housing to a complete halt. While prompted by

drastic changes at the federal level, the province's equally drastic response fits with the overall political stance of the provincial Conservative government of the time, embracing neoliberal ideology and adopting practices toward reduced spending, prioritizing debt reduction and balancing the provincial budget, and cutting social services.

Near the end of 1999, the election of the NDP under Gary Doer to the provincial government kicked off another shift in Manitoba's social housing realm. While traditionally a social democratic party, the NDP under Doer was characterized as having adopted a more "3rd way" approach that "attempt[ed] to balance the pursuits of social justice with economic gain" (Frankel & Lavasseur, 2016, p. 209). The election campaign promised to undo some of the cuts to health care and education that had been implemented under the previous Conservative government, but also keep the budget balanced and pursue what amounted to a "watered down" social agenda – which allowed the NDP to appease both the right-leaning business sector as well as their traditional left-leaning, working-class voter base (Sheldrick, 2015; Jeannotte, 2010; Camfield, 2018).

Shortly after the election, the previously standalone Ministry of Housing was merged with Family Services to form a new Ministry of Family Services and Housing, signalling a shift in how housing was to be approached. Housing goals would now be considered more directly within the context of supporting stability for families and other vulnerable groups that fell under the Family Services purview, including people with mental health challenges or physical and developmental disabilities (Manitoba Ministry of Family Services and Housing, 2000). A new Capital Planning Services Branch was added to the department's structure with responsibility for "providing training and assistance to existing [nonprofit housing] boards to increase their ability to assume further management responsibilities for housing in their communities" (Manitoba

Ministry of Family Services and Housing, 2000, p. 103). This implies that new focus and efforts were being made to increase the capacity and independence of nonprofit providers.

In 2000 the Ministry's annual report indicated another shift in the positioning of social housing in that it was increasingly tied to not just family policy but also community policy. New provincial funding was provided to community renewal efforts under the *Neighbourhoods Alive!* program, some of which was directed at low-income housing renewal and eligible for nonprofit housing providers to access. There was also a new emphasis on the ties between low-income housing, community capacity, and labour market inclusion (Manitoba Ministry of Family Services and Housing, 2001), indicating that community involvement in stable housing was part of the province's strategy to increase labour market participation and reduce reliance on public supports like social housing.

By the early 2000s Winnipeg's inner city had become increasingly distressed due to various processes including deindustrialization and suburban migration over the previous few decades (Suttor, 2016, p. 155). In 2001, the Winnipeg Housing and Homelessness Initiative (WHHI) was created through a new partnership between all three levels of government (federal, provincial, and municipal) and would aim to address concerns about growing homelessness associated with this distress. WHHI would develop programs and oversee the distribution of funds to community-based groups who provided homeless services, including some for housing and related supports (Manitoba Ministry of Family Services and Housing, 2002).

Later the following year, in 2002, MB signed the first agreement under the Affordable Housing Initiative (AHI), through which the federal government and the province would each contribute \$25.4 million to support new affordable "rental and homeownership opportunities, the rehabilitation of existing housing, and the conversion of non-residential buildings to provide housing" (Manitoba Ministry of Family Services and Housing, 2003, p. 115). The intention was

to create up to 2500 affordable units over the next five years, with costs set at or below median market rates. AHI funding would contribute capital for new rental units for low- and moderate-income households, the repair or conversion of existing unaffordable units to affordable rental or ownership options, downpayment loans for first time low- and moderate-income homebuyers, or capital grants to make ownership affordable to low- and moderate-incomes in targeted geographical areas (CMHC, 2009b, p. 77). Little emphasis was placed on supporting social housing through the new programs, and producing units with deep RGI subsidies was not a requirement.

In subsequent years the province continued to position its housing efforts within the context of reducing poverty and increasing self-sufficiency through community partnerships, and the use of AHI funds to enhance “affordability and choice” in housing options for households with low and moderate incomes or special needs (Manitoba Ministry of Family Services and Housing, 2004, p. 23). Funds were distributed through several means, including Expressions of Interest and Calls for Proposals.

By 2004, AHI funding for 1900 of the promised 2500 affordable rental and ownership units were reported to have been committed and some projects were already underway or completed; however, there was still growing community concern about the state of low-income housing in the province. In 2005, the West Central Network and CCPA-MB both issued statements voicing concern about the growing shortage of social housing units and dismay about the province’s choice to direct most AHI funds toward ownership and higher income rentals and very little to new housing that was truly affordable to low incomes (CCPA-MB, 2005; MacKinnon, 2005). They also suggested that provincial efforts to support housing through neighbourhood revitalization were positive but insufficient to address needs, and that more long-term commitments targeted specifically to low income were needed from all levels of

government (MacKinnon, 2005). Other groups also voiced concerns about the increased reliance on the community and nonprofit sectors to provide social housing despite the lack of adequate accompanying support (Institute of Urban Studies, 2006, p. 23).

When AHI Phase II was released to enhance the original Phase I agreement, it did indeed include additional targets for housing development that would be affordable to households with incomes that were low enough to qualify for social housing. However, increased funding flexibility also allowed additional homeownership opportunities to be pursued (CMHC, 2009b, p. 1; Institute of Urban Studies, 2006, p. 42), thus again placing little emphasis on RGI housing units with ongoing operational subsidies.

In 2006 SAFFR and SAFER shelter allowance programs were replaced with a single MB Shelter Benefit which had a set monthly rate rather than being income-based, but expanded eligibility for low-income families, seniors, and people with disabilities, resulting in a significantly increased number of reported recipients (Manitoba Ministry of Family Services and Housing, 2007). There was also renewed emphasis on nonprofit housing providers “achieving program objectives defined in the project operating agreements” (Manitoba Ministry of Family Services and Housing, 2007, p. 58). MB Housing’s efforts in this regard centered around working with organizations to ensure compliance, conducting operational reviews, providing budget planning assistance, and offering additional assistance to projects that were assessed to be experiencing “difficulty” (Manitoba Ministry of Family Services and Housing, 2007, p. 58).

2007 brought the release of *HOMEWorks!*, a new multi-year provincial housing strategy that would build on “Manitoba’s affordable housing partnerships of the past six years and [enable] community-driven construction or renovation of affordable homes for lower-income Manitobans” (Manitoba Ministry of Family Services and Housing, 2008, p. 5). The strategy had 4 pillars: developing affordable housing specifically for low-incomes; revitalizing existing public

housing; investing in emergency and transitional housing for the homeless; and extending existing private housing renovation programs (Manitoba Ministry of Family Services and Housing, 2008, p. 43). The plan committed capital for new community-based and Indigenous housing, RGI rent supplements for 50% of the units created in these two categories, and capital funding for new public housing to be built in the province's north (Manitoba Ministry of Family Services and Housing, 2008, p. 42). While this new strategy did include more prioritization of and commitment for RGI housing, it was criticized for not establishing specific and measurable targets, and the Right to Housing Coalition called on the province to specifically commit to 300 new units per year for the next five years in order to better meet housing need (MacKinnon, 2007, p. 2). In 2008 the province and federal government signed another agreement for the third round of AHI funding for 2009-2011, as well as for additional federal contributions under the Canada Economic Action Plan (CEAP) in response to the global recession that began earlier that year (Manitoba Ministry of Family Services and Housing, 2009).

Later the following year (2009), Gary Doer stepped down and Greg Selinger was appointed the new NDP leader and Premier of Manitoba. This leadership change resulted in a changed provincial perspective on social housing. Ministries were shuffled, and a newly named Ministry of Housing and Community Development was established to “work towards integrating housing initiatives with other social, economic and community development policies and programs” (Manitoba Ministry of Housing and Community Development, 2010, p. 5). Under this new configuration, emphasis was placed on social programs and services that would “support economic and social independence, personal accountability, and individual choice”, and on how “all levels of government, the private sector and citizens have a shared responsibility to support the effective functioning of the housing market” (Manitoba Ministry of Housing and Community Development, 2010, p. 13). A revised *HOMEWorks! Housing Strategy and Policy*

Framework was released with a commitment to provide 1,500 units of social housing within five years, along with funding commitments to renovate existing social and affordable housing units under public and nonprofit ownership. Within the first two years of the 5-year commitment, 450 new rental units and RGI assistance to 150 new households were to be funded through AHI and CEAP contributions toward the 1500-unit goal (Manitoba Ministry of Housing and Community Development, 2010).

Also in 2009, a new *Homeless Strategy with a Focus on Mental Health Housing* was also released under the province's *ALLAboard Poverty Reduction Strategy*, which would include specific funding for a range of affordable "housing" options for individuals with mental health and homelessness challenges including emergency shelters, rent supplements, and housing that would incorporate joint programs with health and social service resources (Manitoba Ministry of Housing and Community Development, 2010, p. 19). And finally, aligning with a new *Provincial Age in Place/Long Term Care Strategy*, some MB Housing and nonprofit buildings could access funding to incorporate seniors' services under the health-funded Supportive Housing and Supports for Seniors in Group Living (SSGL) programs (Manitoba Housing and Community Development, 2012). These commitments marked a significant change in Manitoba's approach to social housing, as for the first time, AHI funds were dedicated to specific targeted numbers of RGI units which community advocates had been requesting for several years. It also marks a significant shift, however, toward increased prioritization as targeted units were directed toward specific groups (the homeless and seniors), and the integration of health and social services to support these groups, albeit to a more limited degree when compared to BC.

In 2010, similar efforts continued. MB Housing increased its collaboration with homeless service agencies like Resource Assistance for Youth, Salvation Army, Main Street Project, and the Mental Health Commission by dedicating units and employees to their programs

(Manitoba Ministry of Housing and Community Development, 2011, p. 28), and additional provincial funding was provided to increase *HOMEWorks!* commitments from 450 affordable and 150 RGI units to 600 of each by 2011 (Manitoba Ministry of Housing and Community Development, 2011, p. 20). In 2011 the federal Investment in Affordable Housing (IAH), replaced AHI and the federal government extended funding until 2014. As with the equivalent BC agreement, the new IAH would allow Manitoba more flexibility in determining programs and investments. As established through the agreement, funding would prioritize increasing the supply of affordable housing, boost affordability of market housing through the use of housing allowances and supplements, improve the quality of existing affordable housing, and foster independence of special needs groups through the enhancement of housing in all sectors to meet their needs (Manitoba Housing and Community Development, 2011, p. 8). In 2011, several Calls for Proposals and Expressions of Interest were issued for the development of seniors and family rental projects under this funding, and were expected to contribute to the province's 1,500-unit goal in the coming years (Manitoba Ministry of Housing and Community Development, 2012, p. 8, p. 30).

Also in 2011, the province held a Rental Housing Supply Roundtable in partnership with the Winnipeg Realtors Association, to “bring together advocates, academic and industry representatives to offer solutions for increasing the supply of affordable housing”, and in the resulting report produced the following year it was proposed that “the province pursue supply measures that housing sectors across the housing continuum, including non-profit, co-op, affordable private, and private market rental units have equal access to” (Rental Housing Supply Roundtable, 2012, p. 11). Given that the private industry was a partner in this consultation process, the recommendation that market developers be given the same access as nonprofit

developers to incentives for producing rental housing is not surprising, and aligns with neoliberal emphasis on privatization of social services such as social housing.

In 2012, MB Housing reported that the 1,500-unit goal was 80% complete, and due to some apparent confusion regarding the breakdown of new affordable vs RGI commitments under this goal, it was clarified that the intention was to provide 1,500 new affordable housing units *and* 1,500 RGI rents to low-income households; however, some of these could overlap through the provision of RGI level subsidies to tenants in the new or previously existing affordable units (Manitoba Ministry of Housing and Community Development, 2013, p. 32). Also, in 2012 MB Housing took over the administration of existing homelessness programs and policy development which further allowed them to enhance their efforts to coordinate housing with health and social services (Manitoba Ministry of Housing and Community Development, 2013, p. 7).

2013 continued the focus on programs addressing homelessness. A new Affordable Rent Supplement Program (ARSP) was also introduced. In previous years rent supplements for low-income households had been issued primarily under its Social Rent Supplement Program; however, the addition of the ARSP created a tiered level of support where recipients would be able to transition from the social rent program into the affordable rent program as their income increased, allowing for a lower level of subsidy for households meeting a higher income threshold but still in need of support. As outlined in the annual report, as their income continued to grow beyond the limits of the ARSP, the goal was to transition away from provincial support altogether and into private market units with no supplement (Manitoba Ministry of Housing and Community Development, 2014, p. 26).

In 2014 the provincial government announced that it had met its 5-year, 1,500-unit commitment through the creation of 790 new rent supplemented affordable units and 710 new

RGI units. Advocates were disappointed to learn that most affordable units were to have rents set at median market rent and so would not be truly affordable for low-income families, and that approximately half the RGI units were simply affordable units with stacked subsidies rather than a full complement of new builds. As stated in a Canadian Centre for Policy Alternatives-Manitoba report: “this blending of social and affordable housing investments dilutes the value of the provincial pledge,” and “makes it difficult for researchers to track what has been built and what has been promised” (Brandon, 2014). Despite these concerns, advocates were pleased to hear when a subsequent round of commitments, this time for 500 affordable and 500 RGI units over three years, was made before the end of 2014, and that an extension of the IAH was also issued which would continue the cost-matched federal/provincial funding agreement with essentially the same terms as the previous agreement until 2019 (Manitoba Ministry of Housing and Community Development, 2015, p. 32). Additionally, a new rent allowance program called RentAssist would replace previous allowance programs, and would have streams accessible for both Employment and Income (EIA) and non-EIA recipients (Cooper, Hajer, & Plaut, 2020).

As in the previous few years, the province continued to focus on working with homeless organizations and seniors housing programs, and continued to pursue its compliance and efficiency support goals with nonprofit housing providers (Manitoba Ministry of Housing and Community Development, 2015). There was growing concern, however, about the implications of expiring operating agreements with historical nonprofit housing providers and the increasing number of social housing units that were at risk of being lost as time went on and more lost subsidy. While the province did take efforts to respond, working directly with housing providers and their representative organization, the Manitoba Nonprofit Housing Association (MNPHA), to develop strategies and plans to sustain the viability of social units and the organizations that ran them, there was increasing apprehension that without increased commitments to long-term

funding from all levels of government, the losses would be great (S. Cooper, 2014; Bernas, 2015).

In 2015 the department of Housing implemented several new initiatives within their operations to enhance efficiency and improve internal processes, including in the way the organization supported nonprofit housing providers. A “dual focus on building partnership and ensuring compliance” was adopted to ensure that programs and opportunities could be implemented “to put the needs of customers first” (Manitoba Ministry of Housing and Community Development, 2016, p. 30). New Requests for Proposals (RFPs) and Expressions of Interest (EOIs) were issued, while primarily affordable units that had been initiated through past RFPs and EIOs were in progress or completed.

In early 2016, the Manitoba government initiated a pilot project to sell several publicly-owned nonprofit-managed social housing properties to the nonprofit organizations that sponsor-managed them. The stated intention of the pilot program was to “increase non-profit sector capacity while addressing challenges such as provincial budget constraints” (Olanubi and Maes Nino, 2024, p. 15). Through consultation with MNPHA, who advocated for units to be kept in the nonprofit sector rather than being sold to private market providers, five projects managed by organizations with the desire and capacity to purchase the land and assets were selected for the pilot project and the sales process was initiated (though not completed until several years later) (Olanubi and Maes Nino, 2024, p. 7).

Over the 17-year stretch under the NDP, several notable shifts can be identified in Manitoba’s approach to social housing. Initially, with no funding for new units from either the federal or provincial government, emphasis centered on increasing the support, stability, and capacity of the nonprofit sector who were the primary providers of nonprofit housing after devolution of federal units. With the implementation of AHI, funding for new affordable units

was prioritized over deeply subsidized RGI units. Gradually there was acknowledgment that the majority of affordable housing being built was not in fact affordable for very low incomes, and efforts were then made to set and meet targets for new RGI units particularly in the early 2010s. Focus on programs for homelessness, mental illness, and seniors gradually increased over the course of the term, and rent supplements and allowance programs became increasingly important methods used to enhance housing access for these groups.

A provincial election in 2016 kicked off another significant shift in MB's social housing realm, this time under the Progressive Conservative Party lead by Brian Pallister who had a long political history and strong connections to the business sector (Sheldrick, 2015, p. 220). The new government quickly initiated a fiscal performance review of public spending, focusing on deficit reduction, reversing taxes that the previous government had put in place, cutting health and social spending, and zeroing in on a decidedly neoliberal austerity agenda. Housing became a division under the Ministry of Families, whose mission was to keep families safe "while supporting citizen development, self-reliance, well-being and social inclusion" (Manitoba Ministry of Families, 2017, p. 14). Several consultation and engagement processes were started, including with the federal government on the development of the forthcoming National Housing Strategy, and with the Manitoba public regarding a new provincial housing strategy which would be released several years later (Manitoba Ministry of Families, 2017, p. 112). A new agreement was signed with the federal government for the two-year \$68 million Social Infrastructure Fund (SIF), \$22 million of which would be cost matched by the province to supplement IAH initiatives for new affordable rental and ownership opportunities, renovation programs, and rent supplements, and \$45 million of which did not require cost matching and would be dedicated to updating existing nonprofit housing, creating or renovating housing for seniors, or creating or renovating housing for domestic violence survivors (Manitoba Ministry of Families, 2017, p.

103). Under this SIF funding, several Requests for Proposals were issued and awarded for the development of affordable homeownership opportunities within the same year. Additionally, in 2016 several enhancements were made to the RentAssist program (Manitoba Ministry of Families, 2017, p. 16), which advocates had been requesting since the program's inception in 2014.

As mentioned previously, a fiscal performance review of government spending was initiated in 2016, and in 2017 a report by consulting firm KPMG was issued with specific recommendations that a “business transformation” was needed to address the “unsustainable” conditions under which Manitoba’s approach to social housing was operating (KPMG, 2017, p. 64). While the report suggested that there was insufficient evidence to show that the transfer pilot project still underway had as of yet increased community housing sector capacity as intended (KPMG, 2017, p. 25), it went on to recommend that the province further devolve its social housing assets to lessen rising costs and associated risks, provide private market rent supplements (vouchers) to households requiring the least amount of support, and maintain some social housing units – either direct-managed or managed “under contract between government and a private or community provider” – for only the most vulnerable households (KPMG, 2017, p. 63). Community response to this assessment was highly critical, stating that the recommendations did not take into account anticipated changes with the soon to be released National Housing Strategy (Olanubi and Maes Nino, 2024, p. 16), that there was little public awareness of the process or its potential impacts on tenants or providers (Olanubi and Maes Nino, 2024, p. 7), that they would lead to public spending cuts impacting the most vulnerable of social housing tenants, and that “for KPMG to say that the private sector, alone or in combination with non-profit housing providers, is the solution to the low-income housing

problem is to betray a complete lack of understanding of the historical experience in [Winnipeg]” (Silver, 2017, p. 3).

Despite this lack of support, the province continued with devolution and in 2017 sold the five MB Housing-owned buildings to their nonprofit sponsor-managers under the original pilot project, and, despite the KPMG report stating that there had been no evidence for it, the province continued to claim the initiative and planned additional sales would allow the new owners to “expand their capacity within the non-profit sector, realize economies of scale, and enhance opportunities to leverage federal or other funding sources, in order to maintain social and affordable housing stock” (Manitoba Ministry of Families, 2018, p. 126). It also established the Rural Ownership Program which allowed low- and moderate-income households to purchase twenty-four MB Housing properties, and invested SIF funding into additional ownership programs (Manitoba Ministry of Families, 2018, p. 20). Twenty-two nonprofit housing organizations were guided through the end of their operating agreements, and construction continued or was completed on new affordable units that had been allocated through previous years’ Calls for Proposals and Expressions of Interest – with three times more affordable than social units in development.

By the end of the following year (2018), 946 MB Housing properties were sold to either for-profit and nonprofit buyers, but little was known about how many would remain affordable for low-income households. This was juxtaposed with provincial commitments between 2016 and 2018 to only fund 237 new affordable units for either ownership or rental, and no social/RGI units (MacKinnon, 2020). Changes to RentAssist were also made in 2018, and despite the program still seeing significant spending and assisting many Manitoba households, reduced eligibility and increased base-rate amounts resulted (Manitoba Ministry of Families, 2018; McCracken, 2018). Sixteen nonprofit housing providers were reportedly assisted through the

end of operating agreements throughout the year (Manitoba Ministry of Families, 2019, p. 106), and the predominant focus of the Housing division noted in the Ministry of Families 2018/2019 annual report centered around delivering funding and rent supplements to homeless servicing organizations including emergency shelters and other supplemented programs (Manitoba Ministry of Families, 2019, p. 110).

In June of 2019, the governments of Manitoba and Canada signed a bilateral agreement under the National Housing Strategy, which outlined cost-matched funding arrangements to be administered by the province under two streams: the Manitoba Priorities Initiative, which could be allocated to the development of affordable housing in any sector (for-profit, ownership, nonprofit, etc), and the Canada Community Housing Initiative which could only be allocated to housing development in the public, nonprofit, co-op, or Indigenous housing sectors (Manitoba Ministry of Families, 2020). Eligible uses for funds were projects that would increase or preserve supply, or for affordability supports such as rent supplements, allowances, or ownership supports (CMHC, 2019, p. 6). There would also be a stream added in 2020 for the Canada Housing Benefit which was to be developed over the coming year (CMHC, 2019, p. B-2). The Minister of Families annual report for the remainder of the 2019/2020 year emphasised the province's efforts to expand the capacity of the social housing sector in preparation for the ongoing sector "transformation", support homelessness servicing organizations, continue public unit sales through the Rural Homeownership Program, and oversee affordable housing commitments associated with Calls for Proposals that had been issued over the previous few years (Manitoba Ministry of Families, 2020).

When MB Housing released its first 3-year Action Plan as required by the NHS bilateral agreement, the intention was further set to follow the devolution trajectory that had been embarked upon over the previous three years:

The National Housing Strategy (NHS) presents an opportunity to preserve and expand social and affordable housing, but over the course of the agreement, steps will also be taken to transform the community housing sector to become more sustainable by the time funding under the agreement expires. (Manitoba Housing, 2020, p. 6)

It was also stated that the private market “plays a key role in providing housing options to Manitobans of all income levels”, and that rental assistance programs such as RentAssist would “continue to play an important role in reducing housing need in Manitoba” (Manitoba Housing, 2020, p. 2). Further plans outlined how recent shifts from new supply toward maintenance and improvement of existing units would continue to be the priority for MB Housing (Manitoba Housing, 2020, p. 3, p.14), that expiring operating agreements may in some circumstances be addressed through short term operating subsidies to prevent the loss of low-income units (Manitoba Housing, 2020, p. 6), and that funding would prioritize “specialized housing and supports” for the “most vulnerable households” including unhoused people, youth aging out of care, Indigenous people, women and children fleeing violence, and “other vulnerable groups as they transition through life circumstances” (Manitoba Housing, 2020, p. 10). The action plan also made reference to the 2017/2018 provincial housing consultation process, stating that RGI units, the expansion of existing housing support programs, and supports for homeless populations were identified by the public as “positive solutions” for addressing the province’s housing challenges. It is notable that despite these first two solutions being acknowledged as desirable to Manitobans, they were been largely excluded from the province’s action plan.

As was noted at the end of the BC case study, this project does not cover the time period following the implementation of the NHS, which potentially marks a new era for social housing. Similar to the BC case, however, Manitoba’s efforts in the years leading up to 2019, combined with its outlined plan for going forward, suggest that the trajectory it was on at the end of 2019

was intended to continue. In considering the overall evolution of the approaches to social housing that the province of Manitoba took between 1993 and 2019, it can be seen that the initial provincial halt in production of social housing in response to the federal withdrawal set a precedent that was largely followed throughout the study time period. Over the 26 years there were notable increases in the prioritization of specific groups with additional support needs, particularly unhoused people and seniors, reliance on the nonprofit and private sectors to provide low-income housing, an increasing depiction of public housing as unsustainable and necessitating the offloading of assets, an increasing preference for rent supplements and allowances to support low-income households in private market housing, and a clear emphasis on affordable housing over RGI housing.

Chapter 7: Analysis

The goal of this project is to consider if and how neoliberalism is reflected in the approaches to social housing that evolved within the two case studies of British Columbia and Manitoba since the federal government withdrew from its historical lead role in social housing across Canada. The theoretical framework of the comparison and analysis (Chapter 2) combines two components – one that focuses on elements of convergence between the jurisdictions (ie. increased neoliberalization and decapacitation in relation to social housing approaches in both cases), and one that focuses on elements of divergence (ie. how each case’s political, economic, and social contexts lead to differences and nuances in how respective neoliberal approaches evolved). Additionally, the literature review (Chapter 3) identifies characteristics associated with the neoliberalization of social housing. Based on these theoretical and characteristic elements, an assessment and comparison of the neoliberalization of social housing in the case studies was conducted.

The case studies of both British Columbia and Manitoba (Chapters 5 and 6) show extensive and increasing characteristics of neoliberalization in their approaches to social housing that evolved over the study’s time period. Changes toward neoliberalism and associated strategies of austerity have diminished both province’s responsibility for providing social housing for low-income households, and reoriented the provinces toward relying on (and supporting) private market housing. Decreased state responsibility coupled with increasing emphasis of accountability and managerialism has had the knock-on effect of diminishing state capacity, and in turn impacted the capacity of the nonprofit housing sector that has historically relied on state funding, coordination, and expertise to support and facilitate their own capacities. Associated with this implementation of neoliberalism in each case, then, is a decrease in direct provincial involvement in social housing provision and an increased decapacitation of both the

province and nonprofit sector housing providers, which have contributed to the erosion of social housing in both provinces. Various similarities, differences, and nuances can be identified between provinces, however, reflecting the variability of outcomes that can result from the neoliberalization process in different contexts.

The remainder of this chapter will outline the analysis that supports this assessment by examining the case studies in relation to each of the characteristics of neoliberalization identified in the literature review.

Devolution

Devolution, the process through which responsibility for policy and program delivery are passed down to lower levels of government, has been an important part of neoliberalization in Canada, including in the realm of social housing (Glynn, 2009c; Hackworth, 2009; Suttor, 2016). While moves toward federal devolution started before the study time period, the withdrawal of funding for new social housing in the 1993 federal budget signaled the federal government's intention to pass responsibility to the provinces, and in 1996 the announcement came that administration for existing units and programs would officially be passed down as well. Following these events, provinces had to find ways to manage social housing provision largely on their own.

One of the ways that most provinces chose to do this was through further devolution of responsibility to the nonprofit sector, and evidence of this can be seen in both case studies. In BC, reliance on the nonprofit sector as the central means through which the province unilaterally continued to develop new social housing began immediately after federal withdrawal (British Columbia, 1994), and progressed through the study time period (BC Housing, 2013; BC Housing, 2015; British Columbia, 2014; British Columbia, 2018). Additionally, BC chose to

further devolve Indigenous social housing specifically to the Aboriginal Housing Management Association starting in 2004, before it had signed the Social Housing Agreement to take on the federal units, and progressively more so after (Aboriginal Housing Management Association, 2007; BC Housing, 2010; Pomeroy, Gazzard, & Gaudreault, 2019; BC Housing, 2013).

In MB, by contrast, after federal withdrawal there was a halt to nearly all social housing activity other than to maintain existing units. While initially there was less shift to reliance on the nonprofit sector than was seen in BC, as time progressed the province did increase emphasis on existing nonprofit housing providers becoming more independent in their operations, and increase expectations that the sector adopt more self-sufficient and self-sustaining business practices that would require less involvement from the province (Olanubi and Maes Nino, 2024, p. 22). Once the federal government started to reengage with provinces to fund affordable housing in the 2000s, almost exclusive focus was on community organizations to deliver new social housing units and programs (Institute of Urban Studies, 2006; Suttor 2016). Further, later in the study time period, transfers of public assets and management of public units to nonprofit organizations — and in some cases for-profits as well — became central focuses in both provinces, starting in BC in 2014 and MB in 2016. In both cases, public social housing was increasingly portrayed as “unsustainable”, reflecting clear neoliberal and decapacitation narratives: the state does not have the capacity to be effective, the market is best, and responsibility for social housing should be transferred to other sectors better suited to responding to community needs with efficiency and innovation.

While devolution can be a means through which housing providers can be afforded more freedom in how they approach provision (less regulation = more autonomy), in the context to neoliberalism it also means that they have to do so with less resources and funding (Desroches and Poland, 2023, p. 73; Grisé, 2016, p. 10; Suttor, 2016, p. 125). As Olanubi and Maes Nino

(2024) point out, devolution “shifts the weight of demanding responsibilities and difficulties onto community entities” (p. 24), and operators must often find their own funding streams while also incurring increased fiscal liability, risk, and instability in the face of future variability, recessions, and aging stock (Hackworth, 2009; Grisé, 2016, p. 99). Essentially, the challenges that provinces face when handed responsibility from the federal government are simply handed down the line and left to communities. As an often-cited part of the neoliberalization process, devolution has clear, immediate, and ongoing implications for the stability and maintenance of social housing sectors, both public and nonprofit, as demonstrated in both BC and MB cases.

Reduced Fiscal Responsibility

Austerity and reduced fiscal responsibility on the part of the state are cited in much of the literature as hallmarks of neoliberalization. Mandates to balance budgets in “tight fiscal environments” justify cuts to social spending, public services characterized as inefficient and unsustainable justify their offloading to community or market suppliers, and in the case of social housing specifically, the deterioration of aging stock reinforces narratives that rationalize withdrawal, neglect, and abandonment of social housing, and by extension, the people who need it (Silver, 2011).

While this study does not include a primary analysis of provincial spending on social housing in either province, various sources reviewed for each case study provide sufficient detail to make tentative observations about each province in relation to its approach to fiscal responsibility for social housing. For example, in BC, Irwin describes that though the province had increased budgets and actual spending on social housing over time, this was done at levels that primarily maintained existing obligations and operations rather than increasing its overall commitments to social housing to sufficiently address escalating need (Irwin, 2004, p. 9). While

increasing budgets appears on the surface to indicate the opposite of spending reduction, as Irwin rightly implies, not providing sufficient investments to address increasing need can be more accurately interpreted as a decrease in commitment to fiscal responsibility for supporting households in housing need, or sustaining the sector long-term in the face of declining assets and expiring operating agreements. For MB, similar inferences can be made when considering the complete halt to funding for new unit production after 1993 and the limited number of new social units produced after modest federal programs were reinstated in the early 2000s. In making these policy choices, MB relinquished its role as facilitator of social housing development, and withdrew itself from fiscal responsibility for maintaining the sector.

Further, both case studies show the gradual shift in priority from funding deeply subsidized RGI housing toward affordable housing tied to market rates and projects requiring little to no ongoing subsidy. Preference for these forms of housing, which demand lower financial contributions from the state, are further indicative of a stance that accepts less responsibility for ensuring the economic stability of the sector.

The negative consequences of reduced fiscal contributions from the state are clear: when new units are not produced, there will be no units to replace deteriorating units or units that age-out of operating agreements, and when preference is given to funding lower levels of subsidy as required for “affordable” rather than deeply subsidized RGI units, there will be less units available for very low-income households. In both case studies, the trends observed — of no, low, or gradual reduction in commitments to new or deeply subsidized units — can be interpreted as a reduction in state fiscal responsibility for social housing, demonstrating a clear shift toward neoliberal reliance on the market for housing low-income households, and contributing to the erosion of the social housing system.

Changes to Nonprofit Provider Operations and Relations with the State

It has already been discussed how through the neoliberal-oriented process of devolution, jurisdictions transfer responsibility from higher- to lower-level organizations, such as from the state to community-based sectors in social housing. As devolution progresses, states simultaneously withdraw funding while increasingly expecting service providers to operate independently and efficiently, and the literature suggests that these conditions often challenge organizations to change the ways they operate, as well as the ways they interact with the state itself. The neoliberalization of nonprofit social housing, then, has a disorganizing and decapitating effect on nonprofit providers and the sector as a whole, which is reflected in the ways nonprofits are required to accommodate short term and conditional funding arrangements, increased requirements for efficiency and compliance, and increasing expectations to operate independently without government funding or operational guidance (Hackworth, 2009; Glynn, 2009c; S. Cooper, 2024; Institute of Urban Studies, 2006, p. 47).

In both case studies there is ample evidence indicating that such changes have taken place among nonprofit housing organizations. In BC, a 2004 report on nonprofit sector capacity discusses how providers have had to increasingly explore ways to expand their revenue to compensate for decreased and less stable provincial funding, prove their impact to access the minimal funding that is available, address sustainability challenges as they approach and then transition through expiring operating agreements, and “introduce improved management techniques” to align with provincial requirements for operational efficiency (Marason Management Limited & BCNPHA, 2004, p. 7-8). Moreover, BC Housing’s annual reports throughout the 2000s indicate increasing expectations that the sector and its providers remain independently sustainable in the context of fiscal restraints and the implementation of new

measurement frameworks that allow BC Housing to better track nonprofit performance and ensure “best management practices” are being utilized (BC Housing, 2005a, p. 21).

In Manitoba similar changes in provincial expectations can be tracked through the Housing ministry’s annual reports, with MB Housing’s role progressively becoming characterized as the monitor of nonprofit organizations, responsible for measuring their efficiency and compliance in operations (Manitoba Ministry of Family Services and Housing, 2007; Manitoba Ministry of Housing and Community Development, 2010; 2016). Additionally, S. Cooper (2019) has conducted extensive research among Winnipeg nonprofit housing providers to examine the impacts of expiring operational agreements on their operations, and found that “each organization must find its own way forward, based on its own mandate, by creating new policies and processes to continue to provide housing in a context that is no longer shaped by the requirements of the operating agreements” (p. 3). Balancing conditions of private market financing with service mandates, changing rent structures, reducing internal subsidies, and even eliminating RGI rents altogether in some cases are all changes that operators have had to make in the context of neoliberalization, effectively redirecting their traditional service-focused approach to more business-focused practices (S. Cooper, 2024, p. 530).

While it is important to acknowledge that nonprofit housing providers in MB and BC are still accomplishing an immense amount of good within their communities as they adapt through these changes, they are also experiencing unprecedented challenges (Institute of Urban Studies, 2006). Frankle and Lavasseur (2016) point out how when funding is unstable, short term, and insufficient, the staff of nonprofit organizations are subject to increasingly precarious working conditions including low wages, limited benefits, and low training (p. 212). Organizations that are increasingly tied to precarious funding may become averse to taking risks, developing new and responsive types of programs, or even advocating for themselves, their sector, or their

tenants due to fear of rocking the boat and losing the limited funding they have (Woolford & Curran, 2011, p. 12; Hackworth 2009; Frankel & Lavasseur, 2016). They may also find themselves having to compete with the for-profit sector for funding, or engage in new revenue-generating activities in order to continue supporting their tenants (Desroches and Poland, 2023, p. 74).

These changing expectations and relations with the state and the resulting operational adaptations have the effect of both disorganizing and decapitating nonprofit housing providers and the sector overall. As fits with the general neoliberal agenda, labour capacities are disrupted, service provision is challenged, altered, and diminished, and overall, nonprofit organizations are forced to find ways to carry on with their service mandates without the state resources that have historically supported them (Woolford & Curran, 2011, p. 5). At the provincial level, millions of dollars are spent on consulting and “transforming” government department and ministry operations to improve efficiency while the nonprofit sector is expected to follow suit despite reduced funding and resources. While some larger and more well-equipped organizations may have the capacity to adapt under these conditions, others will not, and it is reasonable to expect that social housing units will be lost in the process.

Marketization

Under neoliberal logic, the market is the primary means for accessing resources, and necessities such as housing are viewed first and foremost as private responsibilities that should be accessed through the market alone (Desroches and Poland, 2023, p. 72). Redistribution through state provision of welfare supports is seen as disruptive to the market, and therefore unacceptable. Neoliberalization works to reduce such state interventions, and redistributive institutions are restructured “in accordance with a competitive market order” (McDowell, 2020,

p. 390). Where some states like Canada do still supply social housing, recognizing to at least some degree that the market does not provide housing for all households, this seemingly contradictory logic is reconciled through an adapted form of neoliberalization whereby social housing provision becomes increasingly tied to market forces.

S. Cooper (2024; 2025) demonstrates how in MB marketization has progressively played out in the nonprofit sector as operating agreements have expired, iterating that without consistent and stable funding, some housing providers have had to adapt their practices according to market conditions, for example by aligning rent structures with market rents, or competing with for-profit sector housing developers in order to access funding. When considering the funding regimes established through the AHI and IAH agreements, where funding programs were often available to all sectors rather than the nonprofit and social housing sector exclusively, such marketization strategies can be understood as particularly necessary for nonprofit housing providers to remain viable.

In BC, similar trends are apparent, particularly when considering the prominence of the Community Housing Partnership program established in 2001. This program provided one-time or time-limited capital grants for the development of new social and affordable housing units to municipalities, nonprofits, and “other housing partners” including for-profit providers (BC Housing, 2003). This program, which remained a central component of BC’s low-cost housing efforts for much of the 2000s, was geared for projects that would be self-sustaining (Miller & Ofrim, 2016); however, without ongoing subsidy provision it is likely that many of these projects would have remained closely tied to market forces in order to stay viable, particularly if developed by for-profit providers.

When considered in larger neoliberal context these various marketization strategies demonstrate the variability of neoliberalization processes, and the ways in which different

jurisdictions can act as “test markets” for strategies that reduce state welfare functions such as social housing. The contradictory approach to marketizing non-market housing results in a triaging of sorts, whereby various strategies are assessed and those that communities can withstand are adopted — such as in situations where nonprofit housing providers are forced to adapt, even to the point of losing deeply subsidized units in some cases — in order to avoid losing all viability of their organization. By its very nature, social housing is housing that is removed from the market, and this is what keeps it within the means of households with very low incomes. To reintroduce market forces into a non-market system, as the case studies have demonstrated is happening in both MB and BC, defeats the very purpose of social housing and ultimately works to diminish if not dismantle it completely.

Privatization

As part of the neoliberalization process, privatization refers to the transfer of public assets and/or social welfare services to private providers where, reflecting decapitation narratives, it is assumed that they will operate most efficiently without government intervention or interference (MacKinnon, 2008). In relation to social housing, a common form of direct privatization is the sale of public housing assets to non-public entities including either nonprofit or for-profit housing providers; however, the transfer of management of publicly-owned units is also be considered a form of privatization (Olanubi and Maes Nino, 2024).

As seen in the case studies, privatization through asset sales and management transfers were pursued in both provinces in the later years of the study time period. Beginning in 2014, BC implemented its Nonprofit Asset Transfer Program (NPAT) which lasted until 2017, and MB began a similar program in 2016 which was still ongoing at the end of the study time period. In both cases, transfers became central aspects of the province’s respective approaches to social

housing at the time, and in alignment with neoliberal and decapacitation ideology, both provinces took the stance that the public housing sector was not sustainable and would be in more suitable hands once transferred outside of state responsibility.

While under neoliberalism it is claimed that privatization reduces costs for the public sector, it also removes the value of the housing assets from the public — value that has been invested in and built up by and for the public good — and increases the risk of losing low-income housing units altogether as state “financial support and regulatory oversight” is reduced (Olanubi and Maes Nino, 2024, p. 17). Moreover, following decapacitation narratives, transitions are portrayed as opportunities for innovation, but the lack of resources that often accompany such privatizing transfers suggests they are more accurately identified as another neoliberal withdrawal from social welfare. As D. Smith (2020) articulates in relation to Manitoba, past social housing development is itself a valuable provincial capacity that is also lost with asset transfers. Rather than offloading public housing, Smith recommends that:

the Manitoba government should make use of its access to capital, economies of scale, and experience in the governance of housing to manage the housing it owns. The time, energy, money, and risk involved in transferring publicly owned housing to the non-profit sector would be better spent in supporting the sector in the construction and operation of new housing.” (D. Smith, 2020, p. 7)

Ultimately, when privatization under neoliberalism occurs, social housing assets are lost from the public good, democratic involvement in housing is eroded, and there is increased risk that housing affordable to low-income households will be lost. While transfers to nonprofit providers who operate under mandates to provide low-cost housing may reduce the risk of units becoming inaccessible to households with low-incomes, transfers to market-based providers

place the units under the purview of private entities who may at their discretion cease to offer it as housing for the households it was originally intended to serve.

Increased Provision of Demand-Side Supports over Unit Supply

Demand-side subsidies such as housing allowances (income-based benefits provided to tenants to offset shelter costs) and rent supplements (subsidies given directly to housing providers to reduce the rents they charge tenants), are “perceived by neoliberal and conservative governments as giving low-income households greater consumer choice than social rented housing” (Kemp, 2007, p. 4). Social units are constructed through discourse as “undermining” the market, while allowances as a way to “underpin” it (Kemp, 2007, p. 11). The neoliberalization of approaches to social housing, then, often includes a shift from supply-side subsidies — the provision of physical housing units — to demand-side ones. While in some jurisdictions, including both BC and MB, some demand-side subsidies are available to nonprofit housing providers to support their provision of lower-cost or even RGI rents for low-income tenants, they are often directed to private market units (including when attached to the tenant rather than the landlord, such as in MB’s RentAssist program), particularly in a context of insufficient social housing units. Additionally, such subsidies are often provided at more shallow rates based on affordability measures tied to median or average market rates, rather than to household income as in RGI arrangements.

As identified in the case studies, both BC and MB have reduced production of new social housing units and increasingly emphasized demand-side subsidies through the study time period. Though both provinces have historically had modest allowance and supplement programs (SAFER and other programs in BC; SAFER, SAFFR, and MB Shelter Benefit in MB), these earlier programs were provided *in conjunction* with programs that also produced new public and

nonprofit social housing units with operating agreements guaranteeing their long-term operational funding. Later rental assistance programs were implemented in contexts where social housing units were not being increased, or not nearly to the same degree as in the past, and were not typically designed to provide deep subsidy that would allow for RGI rates. In MB, for example, the RentAssist program was introduced to replace previous rent allowance programs in 2014, at a time when some investments were being made for new lower-cost housing under IAH agreements between the federal and provincial governments; however, IAH was focused on affordable over social unit development. In this context, little housing was being built that would be affordable for very low incomes, and while RentAssist was a means through which such households were given some assistance to access the “affordable” units being built, rates did not always fill the gap between incomes and housing costs. Likewise for operators who faced expiring operating agreements, RentAssist rates often did not make up the shortfall when ongoing subsidies ended (Cooper, Hajer, & Plaut, 2020, p. 54).

Comparatively, BC also increasingly embraced rental assistance approaches, but in a slightly different way that reflects the province’s specific blend of social housing neoliberalization. Here, incorporating health and social supports for priority groups was an increasingly dominant focus tied to housing provision at the provincial level in the 2000s, and rent supplements were a central method of facilitating this integration and priority transition. As previously mentioned in the case study, BC Housing viewed the combination of rent supplements and affordable housing supply as an effective and “flexible” way to “tailor strategies” to meet the needs of specific high needs groups (BC Housing, 2001, p. 5). Around the same time the province also introduced the Rental Assistance Program for low-income families as a way to enable “greater choice” in the private rental market (BC Housing, 2006, p. 12), mirroring

neoliberal “choice” orientations more applicable to middle income households for whom the market actually produces a wider range of housing options to choose from.

While demand-side approaches can and do enhance housing affordability for some households, they are not an appropriate substitution for true social housing. Faithful to the neoliberal doctrine that markets do not fail, they do little to “address the underlying causes of unaffordability — such as market pressures and low vacancy rates — and therefore offer only a partial fix to the problem” (BCNPHA, 2009, p. 23). In reality, markets *do* indeed fail to produce sufficient housing to meet low-income need and demand due to the lack of profit they produce. Further, following the general neoliberal policy trend, allowances and supplements reinforce market provision but are subject to market fluctuations (Cooper, Hajer, & Plaut, 2020, p. 7). By contrast, social housing units are removed from the market and its vacillations, allowing for more financially consistent and stable arrangements. For Kemp (2007) reliance on demand-side subsidies amounts to a “recommodification” of housing provision by the state (p. 4), which, as a form of marketization, reflects the contradictions inherent within the neoliberalization of social housing that have an eroding effect on the system itself.

Increased Prioritization of Groups with Special Needs

The literature review identified the increased prioritization of specific groups as a common characteristic of neoliberal approaches to social housing. Often tied to narratives of there being “not enough to go around” (Hackworth, 2009, p. 27), justification for the prioritization of tenants with specific vulnerabilities becomes a neoliberal austerity tactic used to direct increasingly limited social housing resources to specific and narrow groups, simultaneously setting limits on who falls under state responsibility and facilitating withdrawal of support for other groups who are “encouraged” to access housing through the market.

This practice of increased prioritization is highly visible in both case studies, and increasingly so as time went on. However, differences can be identified in the ways that each province framed and then rolled out its prioritization. In BC, concentrating scarce resources where they were “most needed” was central to prioritization discourse, and seniors were the most emphasized group, though focus on unhoused people did also increase over the course of the study time period. As was discussed in the BC case study chapter, much of the province’s programming implemented after 2001 was geared to the development or conversion of seniors housing with supports, and A. Smith (2024) further highlights how most AHI funding in BC was used to convert existing social housing to affordable seniors housing, for example through the Seniors Supported and Assisted Living Program (SSALP) for new units with rents set at average market rates and support services funded by health authorities (CMHC, 2001, p. A-3), and the Senior’s Supportive Housing Program created in 2007 (BC Housing, 2008). Around the same time, focus was also progressively directed to programs addressing the housing and support needs of homeless households after BC Housing assumed responsibility for the province’s emergency shelter programs in 2005, and closely tied to this was the development of additional programs to address the needs of domestic violence survivors and people with mental illness and addictions (BC Housing, 2006). In BC, the focus on prioritization became so great that Irwin suggests the province effectively “put an end to funding new social housing for those in economic need” (Irwin, 2004, p. 8), and those in need “solely” due to low-incomes were increasingly provided subsidies for market housing with the expectation that they would eventually transition out of subsidy requirements altogether (British Columbia, 2006, p. 4-5).

In MB the emphasis was slightly different, and prioritization was framed less in terms of helping the most in need in the context of insufficient resources, and more about communities needing to take on responsibility and work together to support their most vulnerable members

(Manitoba Ministry of Housing and Community Development, 2010). While seniors housing was stated to be a priority in MB during the study time period, it was never to the same degree as in BC, and programs were less focused on “converting” units previously eligible to all groups to seniors-only units. The integration of health-funded services into social housing did occur in MB as well, for example with the Supportive Housing and Supports for Seniors in Group Living (SSGL) programs created in 2009, although to a much more limited degree, and a bit later than in BC (Manitoba Housing and Community Development, 2012). Focus on homelessness also started to increase in MB around 2009, again a bit later than BC’s shift, as demonstrated by MB Housing beginning to report annually on its increased involvement with homeless-serving organizations through dedicating public housing units, support spaces, funding, and staff resources to clients from their programs (Manitoba Ministry of Housing and Community Development, 2011).

While it is absolutely acknowledged that vulnerable groups do require additional supports, and should have access to them, prioritization as part of the neoliberalization of social housing runs the risk of taking on a distinctly austerity-serving and minimizing function, whereby particular groups are selected to remain recipients of increasingly limited public resources, and the rest are required to find other means for accessing low-cost housing without collective state support. Due to the significance of the impacts that prioritization can have on social housing systems, and the prominence with which it is seen in both case studies, the next chapter (Chapter 8) will include a more in-depth discussion of its implications and ties to neoliberalization.

Shift from Social to Affordable Housing

Recalling Peck and Tickell (2002), Gris  (2016) states that “if the termination of new funding and devolution symbolized the ‘roll-back’ of social housing, then affordable housing represents the ‘roll-out’ of neoliberal housing policy” (p. 130). In the context of social housing neoliberalization, increased focus on affordable over social housing fits with market-prioritizing ideologies, imperatives to limit government spending (Gris , 2016, p. 181), and efforts to restructure provision of low-income housing toward more independently-oriented forms. Affordable housing typically uses a different set of criteria than social housing for determining affordability that is based on market rates rather than household income. Affordability, therefore, is relative to what the market can withstand, rather than what households can (Gris , 2016, p. 180).

In Manitoba and British Columbia, the case studies show that both have increasingly prioritized affordable over social housing since the early 2000s, as a direct reflection of funding allocations for affordable housing at the federal level. When the federal government reengaged to support low-income housing in 2001 through the introduction of the Affordable Housing Initiative and a decade later the Investment in Affordable Housing (AHI/IAH), it set a clear precedent for programs across the nation going forward, which were focused on affordable rather than social housing (CMHC, 2009b). While deeply subsidized housing could, in theory, be developed with these program funds at the provincial level (CMHC, 2001), little actually was (CCPA-MB, 2005; MacKinnon, 2005). In the middle years of the AHI/IAH programs, from approximately 2009-2014, MB did set some specific targets and did develop more deeply subsidized housing than it had in the previous two decades. However, as was noted in the MB case study, these efforts were later critiqued when it became clear that a portion of the RGI units were actually created through the stacking of additional subsidies on top of affordable and rent

supplemented units, and that the complement of new units thought to be part of the original commitment were not actually new units built (Brandon, 2014). And in BC in the 2000s, the previously mentioned Community Partnership Initiative became a key component of the province's approach to addressing low-income housing need but the program was focused on supporting the development of self-sustaining affordable housing rather than social housing (Miller & Ofrim, 2016).

This redirection of resources to affordable over social housing suits neoliberalization efforts, as affordable housing typically entails less initial and ongoing subsidy (reduced spending), can be more closely integrated, if not subsumed within, the market (marketization), and is more appealing to private housing developers as it affords them profits at or near those available in purely market housing (privatization). It does little, though, to address the needs of households with deeply low-incomes, nor the shortage of units available to them. The shift in focus away from social housing, then, is further evidence of the eroding effect that neoliberalization has had on provincial approaches to social housing. More on the implications of this characteristic will be discussed in Chapter 8.

Non-Democratic Approaches to Social Housing

A final characteristic of neoliberalization is the transition toward exclusive and non-democratic institutions and policy development practices (Chernomas, Hudson, & Hudson, 2019). States lean into support of and for the business sector which is increasingly included as a stakeholder in policy decisions while also benefiting most from neoliberal, non-intervention policies (Glynn, 2009c, p. 55). While more diverse groups of participants, such as government bodies responsible for enacting policy, opposition parties, advocacy groups, and individuals and small groups with vested interests, are typically expected to be included in democratic policy

making processes, many of these are excluded under neoliberal governance approaches (Chappell, 2006, p. 44). The public, in particular, is viewed as an impediment to neoliberalization, and is increasingly either outright excluded from contributing, or only superficially “invited” to participate in limited ways to placate and appease resistance (Glynn, 2009d, p. 84; Bowness & Hudson, 2014). Further, Glynn (2009d) points out that restructuring housing consultation processes as “community” oriented can also result in less democratic processes, as it often opens space for the business sector to join, and sometimes even represent, the interests of the wider community to the exclusion of other community members with different interests (p. 83).

In BC, Carroll and Ratner (2005) have identified how beginning in the 1990s, “governmental perceptions of political possibility were routinely filtered through the business lens” (p. 187), and how the business sector became increasingly involved as stakeholders in social issues due to the centrality of neoliberal mandates to attract capital to the province. Pilon (2017) has similarly highlighted how in the 2000s, task forces became a common method used by the province to examine and inform policy, allowing for contributors to be “handpicked” to support neoliberal objectives (p. 48).

In the MB context, Woolford and Curran (2011) identify different mechanisms through which non-democratic practices were implemented in the nonprofit service sector, including services for housing the homeless. Here, the new types of short-term and highly monitored funding arrangements for services accompanying neoliberalization had the effect of dampening advocacy and solidarity efforts that might have formed between groups trying to improve policies and programs (Woolford & Curran, 2011, p. 17). As mentioned elsewhere in this thesis, in the context of limited or unstable funding and high regulation and compliance monitoring, housing providers often find it difficult to contribute their voice for fear of losing what little

supports they have, or are too reliant on their funding partners (neoliberal state agencies) to resist policies that do not fully suit them or their tenants.

Further, privatization under neoliberalism can also decrease democratic involvement in the housing system. Once provincial assets are transferred out of the public realm, they become the purview of private owners who are no longer beholden to the needs or wants of the public. In both MB and BC, privatization of social housing such as this has occurred, as discussed previously, much to the dismay of advocates who recognize the impacts of this loss (Olanubi and Maes Nino, 2024; MacKinnon, 2008).

Summary

Figure 1 below summarizes the above analysis, comparing Manitoba and BC in relation to the characteristics associated with the neoliberalization of social housing:

Figure 1

Case Study Characteristics of the Neoliberalization of Social Housing

	British Columbia	Manitoba
Devolution	<ul style="list-style-type: none"> • Nonprofit development was the central means through which unilateral programs continued after 1993 • Indigenous housing devolved to AHMA after 2004 • Non-profit Asset Transfer Program (NPAT) commencing in 2014 	<ul style="list-style-type: none"> • Expectation that nonprofit housing providers become increasingly independent through 1990s and beyond • Almost exclusive reliance on community organizations to deliver new housing and programs after federal reengagement in 2001 • Pilot Project transferring public housing to nonprofit managers commencing in 2016
Reduced Fiscal Responsibility	<ul style="list-style-type: none"> • While social housing budget increased over time, it was not enough to fully address low-income housing need • Increasing focus on lower-subsidy housing (affordable, self-sustaining) rather than RGI housing 	<ul style="list-style-type: none"> • Withdrawal from all new unit production from 1993 until early 2000s federal programs • Increasing focus on lower-subsidy housing (affordable, self-sustaining) rather than RGI housing
Changes to nonprofit housing provider relations and operations	<ul style="list-style-type: none"> • Increasing expectation for self-sustainability, independent revenue generation, and “best management” practices • Decreased funding options, one-time provincial contributions rather than operational funding, expiring operating agreements • Increasing competition for funding 	<ul style="list-style-type: none"> • Increasing emphasis on province’s role as monitor and enforcer of efficiency and compliance among nonprofit providers • Decreased funding options, expiring operating agreements • Pursuing new revenue streams, increased competition for funding • Adopting business-focused practices, sometimes at expense of service-based mandates to remain viable

Marketization	<ul style="list-style-type: none"> Increasing focus on allocating funding to self-sustaining projects, many of which were market-based or required other market-based sources of funding (including market, for-profit, and affordable housing) Ex. Community Housing Partnership program commencing 2001 	<ul style="list-style-type: none"> With less state funding, some nonprofit providers must adapt practices to market conditions – aligning rent structures to market rather than RGI, pursuing private financing, competing for state funding with for-profit developers — especially with expiring operating agreements, and after re-introduction of federal programs after 2001
Privatization	<ul style="list-style-type: none"> Non-profit Asset Transfer Program (NPAT) commencing 2014 Transfers central to provincial social housing plan until 2017 	<ul style="list-style-type: none"> Pilot Project transferring public housing to nonprofit managers commencing in 2016 Continued sales and management transfers until end of study time period
Demand-side supports over social housing supply	<ul style="list-style-type: none"> Initially programs for rent allowances and supplements existed in conjunction with programs for social housing production Increasing emphasis on and programs for subsidizing private market units/tenants to encourage self-sufficiency and choice, and as quicker way to address housing need than building new social units 	<ul style="list-style-type: none"> Early demand-side programs applied in communities with no social housing, or at the same time as programs building social housing Increasing emphasis on allowances and supplements enabling choice, providing support to those who's needs cannot be met in social housing
Prioritization of groups with special needs	<ul style="list-style-type: none"> Initial emphasis on scarce public resources as creating the need to prioritized “most vulnerable” groups in funding allocations and eligibility Seniors were central focus after 2001, with many general social units being converted or adapted to seniors-only units through the addition of seniors/disability features or services As time period progressed, housing and supports for unhoused people also increased, particularly after 2005 when BC Housing assumed responsibility for emergency shelters Increasing integration of support funding and programing from other departments (e.g. health) Later 2000s, almost exclusive focus on social housing programs and funding for special need groups over people in “solely” economic need 	<ul style="list-style-type: none"> Initially more emphasis on community responsibility for supporting vulnerable members rather than on scarcity of resources as was prominent in BC Focus on incorporating supports for seniors commenced in 2009, including incorporation of health-funded programs, which were provided operating space or other resources within social housing buildings Homelessness programs were also increasingly central to social housing funding allocations and programming after 2009, including through funding new units dedicated to serving unhoused people, or the dedication of existing social housing units and/or rent supplements to participants of community-based support programs
Affordable over social housing	<ul style="list-style-type: none"> After federal withdrawal in 1993, BC continued to unilaterally fund new nonprofit social housing units, but in decreasing numbers as time went on After 2001, funding shifted to affordable housing programs, reflecting new joint federal funding schemes such as AHI/IAH Few targets or requirements were set to guarantee funding would be directed at social housing rather than affordable units 	<ul style="list-style-type: none"> After federal withdrawal in 1993, MB stopped funding new social housing With the introduction of the federal Affordable Housing Initiative (AHI), focus shifted to funding affordable over social housing From approx. 2009-2014 MB did set specific targets for new RGI units in addition to affordable units, and did develop a significant number of new social housing units relative to the previous years of the study time period
Non-democratic development	<ul style="list-style-type: none"> In the 1990s, increasingly business-focused perspective applied to social housing policy and practice Increasing use of task forces and “hand-picked” contributors in policy development Privatization/sell-off of social housing later in study period also contributed to reduction in democratic involvement 	<ul style="list-style-type: none"> Changes to funding arrangements with the nonprofit sector, associated with decreased stability and increased compliance monitoring, hindered policy advocacy and solidarity among nonprofit providers (increased competition for funding, fear of losing minimal funding, etc) Privatization/sell-off of social housing later in study period also contributed to reduction in democratic involvement

In sum, extensive and increasing characteristics of neoliberalization are reflected in the approaches to social housing that evolved in both British Columbia and Manitoba over this study's time period. Devolution, reduced fiscal responsibility, changes to nonprofit provider operations and relations with the state, marketization, privatization, increased provision of demand-side supports over unit supply, increased prioritization of groups with special needs, a shift from social to affordable housing, and increasingly non-democratic approaches to social housing have all contributed to the erosion of social housing, not only by reducing provincial involvement in its provision, but also by reducing state and nonprofit capacities to provide it.

Chapter 8: Discussion

Building on and extending the detailed analysis of the case studies in relation to the characteristics of neoliberalization as outlined in the previous chapter, the purpose of this chapter is to a) discuss the implications of two of the more prominent characteristics in further depth, and b) to address the study's second research question by discussing conditions that may help resist the neoliberalization of social housing.

Examining the Implications of Select Prominent Trends

Several prominent and interconnected trends were observed in the neoliberalization of social housing in each province that merit deeper examination and discussion: the increasing prioritization of groups with special needs, and the increased focus on affordable housing provision rather than deeply subsidized social housing. As noted in the literature review, these characteristics have been commonly identified in relation to neoliberalization processes across multiple jurisdictions, and so it was not unexpected that they were found in the case studies of both Manitoba and British Columbia. Both trends have considerable implications which warrant further discussion when attempting to more fully understand the interaction between neoliberalism and social housing.

The increased prioritization of particular groups deemed "vulnerable" is associated with the neoliberalization of social housing, and in the case studies was shown to be a prominent and increasing trend in both provinces, particularly in relation to seniors social housing in BC earlier in the study period, and gradually shifting to include more social housing and related programs dedicated for unhoused people in both provinces in later years. Strategies for prioritization include: the *allocation of funding* for new housing development targeted for specific groups (present in MB and BC); *prioritizing eligibility* for social housing for specific groups (present in

MB and BC); *converting or adapting* existing social housing units through a variety of means including physical modifications or the incorporation of services, and framing this as social housing “expansion” despite its removal of existing units from general eligibility (more prominent in BC, especially for seniors, but present in MB as well); *allocation of units* in social housing buildings to specific groups or participants of community and health programs (prominent in MB for homeless groups); *incorporating community-based social or health services* within social housing to support specific groups, and framing it as enhancing existing social housing to be more supportive for vulnerable groups (more prominent in MB); *allocating support spaces and/or staffing resources* within social housing buildings for community-based services to provide on-site supports for specific groups (more prominent in MB).

As articulated elsewhere in this thesis, focusing on priority groups has been characterized as a neoliberal tactic tied to austerity (Hackworth, 2009), used to justify directing resources toward specific but more limited groups. While those who are categorized as vulnerable should indeed be supported in accessing the additional resources they require for wellbeing, it is important to consider why this approach might serve neoliberal intentions tied to narrowing state housing provision, and what further implications it might have in doing so.

First, as was shown in the case studies and analysis, prioritization of special needs groups, particularly when framed as a necessity due to lack of public resources in tight fiscal environments as was most prominent in BC, justifies the exclusion of other low-income households and groups that also need social housing. This agenda can be understood to serve neoliberal ends which call for individual responsibility and market reliance. Excluding other groups such as those that are “solely” low-income from social housing, however, not only leaves them in need of housing that they cannot afford through the market, but also removes their need from public responsibility and awareness, which goes on further to both perpetuate *and*

exacerbate that need. It allows the conditions that generate their need— including profit driven housing, insufficient supply of housing for very low incomes, austerity, low wages, exclusion from the labour market, and employment precarity, all of which are increasing under neoliberal political and economic conditions — to continue, and also intensifies those conditions as their needs are increasingly marginalized within both policy and public awareness. Excluding such households from social housing, then, amounts to multiple levels of abandonment by the neoliberal state – first through rejecting responsibility for the ways in which their needs are generated under neoliberalism, then through withdrawal of supports, and finally through rendering the group and their needs invisible.

Second, using language like “most in need” or “most vulnerable” creates a value-laden discourse that becomes hard to dispute or question. Few people would argue that those who are most in need should not be supported; however, under a neoliberal system, this language creates a surface-level optics of doing good, while simultaneously redirecting focus away from the fact that other groups who are *also in need* are deprioritized and excluded from supports.

Third, prioritization under neoliberalism creates a hierarchical categorization, whereby some groups are seen as *more* in need than others. This hierarchical framing of need amplifies narratives of “deservedness”, potentially pits different groups in need of social housing against each other, and creates barriers to solidarity in housing advocacy. Additionally, as demonstrated through the case studies the emphasis on which categories are prioritized can change over time, suggesting that this splitting up of groups could potentially open space for more households to be deprioritized, resources to continue to be reduced, and more categories to be cut in the future as neoliberalization continued to progress. Silvius (2016) highlights similar concerns in relation to the provision of refugee and immigration services, where, under neoliberal governance, service recipients have been increasingly categorized in ways that shape — and limit — their eligibility

for and entitlement to services. Considering the limiting impacts that prioritization for social housing have had in the case studies, it is not difficult to conceive of more groups being deprioritized in the future as neoliberalization continues to expand and social housing continued to be cut.

And finally, prioritization fits with neoliberal ideologies that claim “markets don’t fail, people do”. When applied to housing, this stance suggests that it is not the housing market that is failing low-income people, but rather the people themselves that are failing to keep up. In the case of special needs groups, however, it is much harder to sell this suggestion without appearing to be victim blaming. Creating priority groups allows for this contradiction to stand. Though it is empirically untrue that markets do not fail, this neoliberal fallacy can be overlooked by creating exceptions to its own rules: the market will work for everyone, and so everyone should be responsible for accessing housing themselves through the market – except the few who belong to exceptional and sanctioned groups.

Similar to prioritization, a shift to providing affordable rather than social housing is another trend of neoliberalization seen in both the literature and the case studies with implications meriting further examination. Starting in 1993 the federal government withdrew from funding new social housing for nearly a decade. In the early 2000s when it again began to provide funding to be cost matched by provinces, programs were termed “affordable” rather than social, and affordability criteria for housing supported by the funds were primarily tied to market rates rather than household income. As Grisé (2016) rightly points out, this approach to affordability disconnects housing costs from household incomes, which is the opposite of what social housing does in providing rent-geared-to-income units. While affordable housing may still be state subsidized to varying degrees, and may still have costs lower than market rates, if it

does not take into account a household's income, in a neoliberal context there will always be households with low or very low incomes that will not be able to afford it.

Additionally, while social housing is by definition rental housing, funding for affordable housing, such as that provided by the AHI/IAH programs, often encompasses or even prioritizes ownership options. This change in focus, then, does not only have implications related to costs, but as Skelton, Selig, and Deane (2006) point out, it also changes who the housing is for; by including ownership as part of its definition, affordable housing funding “does not target the same population as previous social housing funding” (p. 4). While programs may still on paper allow for social housing to be funded, the case studies show that unless programs specifically mandate levels of funding to be targeted to social housing, public and nonprofit housing have to compete with affordable ownership *and* affordable private market rentals for limited funding within the same pot, with corrosive implications for social housing development. Overall, this shift pushes low-income housing development toward forms that require lower levels of subsidy, as well as toward the market, both of which fit with neoliberal and capitalist imperatives of market primacy and diminished state interventions for housing, but will continue to have the further effect of propelling social housing along neoliberal — and eroding — trajectories if allowed to continue unchecked.

Resistance

The second research question of this study seeks to explore how social and/or political conditions or efforts can counteract, help resist, or temper the neoliberalization of social housing. Within the case studies several of these conditions, as well as an additional one, were observed.

First, *political parties in power* appear to have a role in how neoliberalism is implemented in relation to social housing. Though both provinces did adopt more neoliberal

approaches over time under all political parties, this appears to have been tempered somewhat during left-leaning New Democratic Party (NDP) terms relative to terms where right-leaning Liberal and Progressive Conservative (PC) parties were in power.

During the study time period in BC, the NDP was initially in power (1993-2001), and despite setbacks there was still a relative progression in social housing through continued investment and expansion of the sector. During the subsequent term under the Liberals (2001-2017), deep neoliberal changes were made at the provincial level, funding priorities shifted to limit who and what types of housing were eligible, and the eroding impacts of neoliberalization on social housing can be most seen. In the final years of the study, when the NDP returned to office (2017-2019) the neoliberal-oriented changes were not reversed, but could be described as perhaps having been softened to a degree.

In MB, similar observations can be made although with parties alternating in order. With the PC's initially in power (1993-1999), a distinctly neoliberal agenda influenced the province's response to federal withdrawal in the most extreme way; by following suit and also withdrawing almost completely as well. Under the NDP for nearly the next two decades (1999-2016), though still embracing some policy approaches that reflect neoliberal orientations, there was more effort made to address low-income housing need than under the previous or subsequent PC governments, particularly during the second half of the term when federal programs responding to the 2008/09 recession allowed for slightly higher funding. And in the final term, again under the PCs (2016-2019), a hard turn back to neoliberalism is highly apparent.

Again, while overall neoliberalization did steadily advanced in both provinces from 1993-2019, and while related changes to social housing under Liberal and PC governments were not completely reversed when the more left-leaning NDP parties were in office, the case studies suggest that the party in power had a role in shaping the extent to which neoliberalism is

reflected in approaches to social housing. Further, and in accordance with Power Resources Theory (Chapter 2), having a left-leaning political party in office in particular may be helpful in resisting the neoliberalization of social housing to some degree, as working class issues and social movements — such as those related to low-income housing — tend to gain more traction and consideration in policy making process under their leadership (Olsen, 2011; Hicks & Esping-Andersen, 2005, p. 515).

Next, *organized and strategic advocacy* also appears to offer effective opportunities to resist the neoliberalization of policies, or at least temper them. Clapham (2018), Manza, Brooks, and Sauder (2005), Chernomas, Hudson, and Hudson (2019), and Flora, Flora, & Gasteyer (2018) have all suggested that the organizational capacities and efforts of social movements and advocacy coalitions, and the inclusion of diverse participants within these groups, can help to bolster political influence toward resistance. In MB, this appears to have been the case, particularly in the later 2000s and early 2010s when the sustained efforts of several coordinated advocacy groups and policy organizations (Right to Housing Coalition, Make Poverty History Manitoba, the Social Planning Council of Winnipeg, and the Canadian Centre for Policy Alternatives- Manitoba Office) are credited with playing a significant role in prompting the province to set specific targets for new social housing production which had not been done in nearly two decades (Brandon, 2016; Cooper, Hajer, & Plaut, 2020; Brownlee & MacKinnon, 2018). Moreover, within these groups, there was concerted effort to include diverse and informed participants, including community members with lived experience, policy analysts, researchers, and housing providers, who were able to contribute relevant experience and expertise to the efforts (Brownlee & MacKinnon, 2018). These observations fit the theoretical scope of Community Capitals and Power Resources theories (Chapter 2) which emphasize how different groups and their associated distributions of political and social capitals and power

resources shape political processes and policy development (Flora, Flora, & Gasteyer, 2018; Olsen, 2011; Hicks & Esping-Andersen, 2005). Through the organization of these MB coalitions and their members, their collective political and social capitals were brought together to bolster their solidaristic and organizational resources and more effectively influence the province's social housing commitments.

Finally, though not specific to social housing, notable research conducted by Woolford and Curran (2011) has examined how nonprofit social service organizations in Winnipeg interacted with increasing neoliberal domination. They found that Indigenous service organizations within their study drew on their cultural knowledge and practices for resisting colonialism and working through struggle to likewise resist neoliberal incursions in how they operated their organizations and provided services to their clients. The authors highlight how anti-colonial perspectives, which are already oriented to resisting oppression (as neoliberalism amounts to for many people) can be used more broadly to resist dominant neoliberal doctrines of individual responsibility and sustain collectively-oriented practices in ways that help resist neoliberal incursions into various fields. This possibility could be investigated further in future research examining conditions and opportunities for resisting the neoliberalization of social housing.

Chapter 9: Conclusion

This study's goals were twofold. The first was to examine and compare whether and how neoliberalism is reflected in the approaches to social housing that evolved within British Columbia and Manitoba since the federal government withdrew from its former lead role in social housing across Canada. The second was to explore what, if any, social and/or political conditions or efforts can counteract or help resist the neoliberalization of social housing. Historical case studies of these provinces were conducted and then carefully compared and analyzed in relation to the characteristics of neoliberalization identified in the literature. The overall conclusion is that neoliberalization was reflected in the evolving approaches to social housing in BC and MB between 1993 and 2019, serving to erode social housing in both provinces, as well as the capacities of both the state and nonprofit sector to provide it. Though characteristics of neoliberalization — including devolution, reduced fiscal responsibility, changes to nonprofit provider operations and relations with the state, marketization, privatization, increased provision of demand-side supports over social unit supply, increased prioritization of groups with special needs, a shift from social to affordable housing, and increasingly non-democratic approaches to social housing — were present in both case studies, there were differences and nuances identified between provinces. For example, BC initially continued to fund social housing after the federal government withdrew where MB did not, and BC placed significant prioritization on seniors through the 2000s and then homelessness in the 2010s while MB did not do either until the 2010s, and to a lesser extent in relation to seniors. Prioritization of groups and the increase of affordable over social housing were particularly prominent, and so their impacts were given further examination, along with a discussion of opportunities for resistance to neoliberalism. This final chapter of this thesis offers several policy and research recommendations, suggestions for future research, and some brief closing remarks.

Recommendations

First, social housing data should be consistently and transparently reported by all levels of government. Data is a critical aspect of democratic participation in political and social life (Piketty, 2020) which allows us to more fully understand how systems like social housing work, change, and address human needs over time, and also how to shape those systems to better suit collective need. Neoliberal ideologies that seek to undermine welfare provision and expand social inequality as needed to enhance capitalist accumulation, however, work to conceal such data to reduce awareness of its eroding effects on social equality and human development. A lack of data not only conceals reality, but also makes manipulation possible, renders need invisible, and allows policies to be more easily shaped toward neoliberal and austerity ends, further exacerbating the conditions creating housing problems and allowing politics to gloss over the abandonment of social housing and those who need it. Consistent, transparent, and accessible data should include, for example: numbers of new social housing units created annually; existing units maintained and units lost; clear reporting on funding/unit targets set and achieved; clarity on the types and numbers of housing units vs supplements/allowances vs other types of supports provided; and consistent use of terminology, program names, tracking, and reporting methods. Such data should be available to the public, and accessible for researchers to better understand where we are, how we got here, and how to proceed in the future to ensure social housing is available for anyone who needs it.

Second, “have-not” provinces like Manitoba should work toward building coalitions to allow for greater influence in federal policy. Policy changes at the federal level have significant impacts on provinces like Manitoba, as demonstrated by the drastic changes that occurred in the social housing sector after federal withdrawal in 1993. Provinces with stronger economies such as BC have more power to influence, negotiate, or respond to changes in federal policies, while

responses to federal austerity measures for provinces with weaker economies such as MB are more limited. By exploring ways to mitigate this disadvantage, such as through pursuing opportunities to build coalitions with other provinces, MB may be able to bolster its influence at the federal level to better protect social services like social housing and resist federal austerity measures that more greatly impact Manitobans.

Third, public resources sufficient to expand the social housing supply to meet all low-income housing need should be committed by both the provincial and federal governments. History has demonstrated that low-income households are not served by the private housing market; growing unaffordability, homelessness, and widespread acknowledgement of inadequate supply of low-income housing in Canada are evidence that the market is not serving this segment of the population. While in some cases subsidizing market-based for-profit housing might produce a small increase in low-income housing “options”, it also converts public money and assets into private sector profits, reducing current and future resources and capacities to provide social housing. Both policy makers and the public need to acknowledge the value of keeping social housing a truly social endeavor, and commit to supporting housing that will remain either publicly or nonprofit owned and operated. All levels of government, but especially the federal level with the most fiscal authority and resources, need to address the failures of the housing market by fully engaging in non-market, social housing provision for those excluded from the housing market — including vulnerable groups *and* people with “solely” low incomes — as funders, producers, sector coordinators, facilitators, and champions.

Fourth, long-term, stable, and appropriate programs and funding are required to realize social housing sector and provider capacities (both public and nonprofit). Federal and provincial approaches to social housing have increasingly shifted toward shorter-term programs and subsidies, increased competition for more limited funding, stricter accountability requirements,

and prioritization of tenant groups with more complex needs. These approaches hinder the capacity of social housing providers and the sector more broadly, by increasing both the precarity of funding arrangements and the complexity of relationships with funders and tenants alike. If the social housing sector is to continue doing the important work that it has done for low-income Canadians for the past 80 years, it needs to be adequately and consistently supported to do so through the assurance of stable and long-term funding, consistent programming, and appropriate capacity development support.

Fifthly and finally, neoliberalization processes and outcomes need to be outed and challenged. Academics, researchers, civil society, the working class, and anyone else positioned to see or experience the harms of neoliberalization and its ensuing social inequality need to push back against neoliberal and decapacitation narratives that seek to minimize and conceal their own effects. The government and the broader public need to recognize poverty and housing need as public issues, not private ones, resulting from political, economic, and social policy decisions, and also need to recognize vulnerabilities as products of those decisions, generated by the same conditions that create privileges for others. When this recognition is in place, space and opportunity will be opened to allow for the system to be challenged and changed.

Future Research

Several topics and areas that offer significant opportunity for future related research are:

- The specific impacts of neoliberalization on Indigenous social housing, which due to jurisdictional differences in responsibility has not always followed the same trajectory as other segments of social housing
- The impacts of neoliberalism on specific areas of housing not included in the scope of this study including rural social housing, housing in the north, and co-op housing

- Quantitative comparative studies of social housing that track changes in unit numbers, expenditures, budget, etc. over time and across jurisdictions (if data limitations in this regard could be overcome)
- Extending this study's time period beyond 2019 to include the early effects of the National Housing Strategy

Closing

Social housing is a collective form of resource redistribution that is critical for human wellbeing, especially in the context of increasing social inequality under neoliberalism. In the case studies examined here, the neoliberalization process is reflected in the changed approaches to social housing adopted by the provinces, contributing to the erosion of state involvement in social housing and both state and nonprofit capacities to provide it. Actions can and must be taken by all levels of government to not just stop but reverse this trajectory, realize rights to housing, reengage in the production and expansion of social housing, and ensure that all those who are excluded from the market have access to the housing that is essential to their wellbeing.

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