

Housing Policy Approaches in Canada: Locating Québec, Alberta, and Manitoba

by

Nicholas Paul Weselowski

A Thesis submitted to the Faculty of Graduate Studies of

The University of Manitoba

in partial fulfilment of the requirements of the degree of

MASTER OF ARTS

Department of Sociology

University of Manitoba

Winnipeg

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Abstract

This thesis draws on Esping-Andersen's welfare regimes typology while incorporating new theoretical insights that extend its application to intra-provincial social policy analyses in Canada. We examine the jurisdictions of Québec, Alberta, and Manitoba across the domain of housing policy and attempt to 'locate' each province within the typology and account for the provincial variations observed. Québec was expected to approximate a 'social-democratic' model and Alberta was expected to approximate an 'ultra-liberal' approach. The expected 'location' of Manitoba was less certain but the longstanding social democratic provincial government (NDP) suggested that its approach might be closer to that in Quebec. Housing policy measures were selected on the basis of their capacity to support the process of de-commodification and evaluated on their eligibility criteria and the level of benefits provided. Housing policy measures in Québec, Alberta, and Manitoba generally 'fit' within their expected 'locations'. However, some unexpected and contradictory findings in the areas of eligibility criteria and the level of benefit provided were also found.

Acknowledgements

I would like to thank my thesis committee for the incredible level of support they provided throughout this project, including Dr. Gregg Olsen, Dr. Susan Prentice, and Dr. James Mulvale. Your continued guidance, supervision, and diligence were all invaluable in completing this thesis.

I would like to thank the Department of Sociology, its distinguished faculty, and supportive administrative staff. Special thanks are also in order for provincial representatives from across Québec, Alberta, and Manitoba, who answered my questions in a timely and professional manner.

Finally, my sincere thanks to all of my friends and family for your support.

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Chapter One: Introduction

Housing policy, along with education, health care, and social security, is considered one of the four pillars of the welfare state. However, compared to other policy sectors it has also been described as a “wobbly pillar” as its purview resides between both the state and market, but with a greater emphasis on market. Housing production is capital intensive by nature, with shelter costs typically representing the largest single item of a household’s budget. This has implications for the root causes of “homelessness,” as low-income households typically cannot afford housing options that are available to them. In the following literature review the importance of housing for health and social outcomes, a brief history of housing policy in Canada, and theoretical perspectives are discussed. We draw attention to the precarious and “wobbly” nature of the housing policy domain its implications for other social policy areas (Leo & August, 2005; Malpass, 2008; Olsen, 2013a).

This study provides a qualitative exploration of the central housing policy measures in Québec, Alberta, and Manitoba, in light of the welfare regimes typology. In proceeding with this analysis we examined a number of government data sources across housing policy domains in the areas of income support programs, social services and social legislation. Both the ‘under-researched’ nature of the housing policy domain and recent application of Esping-Andersen’s welfare regimes typology at the subnational (intra-provincial) level provide for an interesting research opportunity and important area of study. We outline the development and theoretical basis for our research approach here.

Social policy analyses have typically focused on education, health care and social security when employing Gøsta Esping-Andersen's welfare regimes typology through either qualitative or quantitative approaches. Situated within a broader debate surrounding welfare state 'convergence' and 'divergence,' Esping-Andersen’s theoretical framework has proven

invaluable for making analytical social policy comparisons among nation-states. In *The Three Worlds of Welfare Capitalism* Esping-Andersen established a framework identifying three 'ideal types' of welfare regimes. He argued that nation-states tend to 'cluster' around Liberal, Social Democratic, and Corporatist approaches to social policy. Since its initial development, other researchers have also identified a potential fourth 'familialistic' regime, though there has been some debate about whether this is corporatist welfare regime sub-type or an entirely separate regime (Bernard & Saint-Arnaud, 2004; Esping-Andersen, 1990; Olsen, 2002).

While Esping-Andersen's theoretical framework has proven useful for explaining divergences in social policy development across nation-states, its application to comparative, intra-national analyses of social policy is a more recent development. On the basis of Esping-Andersen's qualitative work, which distinguishes between characteristics of social policy organization in advanced societies, Bernard and Saint-Arnaud performed a hierarchical cluster analysis using quantitative data to confirm the presence of the four welfare regime typologies across nation-states. While Canada was found to resemble other liberal welfare regimes, it also possessed a somewhat social-democratic character, whereby public interventions were more common than in other liberal countries (Bernard & Saint-Arnaud, 2004; Esping-Andersen, 1990, 1999; Saint-Arnaud & Bernard, 2003).

Bernard and Saint-Arnaud used a similar methodological approach to examine how Canada's four largest Provinces - Québec, Ontario, Alberta and British Columbia compared to the commonly-portrayed, liberal profile of Canada in the mid-1990s. While results were considered "modest, albeit significant", the authors observed that Québec resembled a European, social-democratic model whereas Alberta exhibited some resemblance to the 'ultra-liberal' model of the United States (Bernard & Saint-Arnaud, 2004:1).

A number of welfare state studies have supported and advanced the Esping-Andersen model through the use of large quantitative data sets that employ various indicators for statistical analysis. While the benefits of this approach are considerable, others have noted that higher levels of social welfare expenditures do not necessarily equate to greater commitments to social welfare and the provision of social services. In this theoretical framework we sought to provide a more in-depth analysis of specific policy areas. As an example, a qualitative approach has been used to investigate and compare the extent of convergence across two key policy domains of family policy and health care in the social democratic and liberal welfare states of Sweden, Canada, and the United States (Olsen, 2007).

While many globalization theorists suggest that, "the economic logic of global integration has resulted in the erosion of national autonomy and strict social policy austerity across the affluent capitalist world", Olsen's qualitative analyses of family policy and health care suggest that the trends observed across these nation-states are not necessarily uniform across all policy sectors (Olsen 2007:160-161; 1994). This finding supports the idea that quantitative studies focusing on a narrow set of quantitative indicators "do not capture the complexity of policy shifts and provide an incomplete picture of the social policy landscape" (Olsen, 2007:162). Therefore, an important consideration is to "round out" the findings of quantitative studies with the depth of a qualitative approach specific to fewer policies across fewer nations (Olsen, 2007).

Based on findings from these previous studies, we apply Esping-Andersen's framework to an intra-provincial analysis of the housing policy domain based two observations. First, quantitative studies provide a basis for exploring divergences between provinces/territories within the context of Canadian federalism and across a number of policy domains. Second, qualitative investigations of specific policy domains across jurisdictions contribute to our understanding of welfare regimes in a way that quantitative studies of statistical indicators

cannot, which helps us understand how policy domains may diverge from a national ‘standard’. While noting broad intra-provincial variations in social policy is important, a qualitative approach is equally important, as it may help capture nuances within specific social policy domains (Bernard & Saint-Arnaud, 2004; Olsen, 1994, 2007; Saint-Arnaud & Bernard, 2003).

The main contribution of this study is that it supports a number of previous research findings, particularly, Esping-Andersen’s welfare regimes, Bernard and Saint Arnaud’s application of the welfare regimes to intra-provincial analyses, and Olsen’s observations regarding the benefits of a qualitative approach (Bernard & Saint-Arnaud, 2004; Esping-Andersen, 1990, 1999; Olsen, 2013a). In particular, we found significant evidence that supported our expected ‘location’ for each province within the housing policy domain. Whereas Québec’s housing policy measures approximated more socially-democratic tendencies, Alberta exhibited many attributes of an ‘ultra-liberal’ welfare regime. Manitoba was generally found to reside somewhere between these two opposing poles. However, we also found some evidence which contradicted our research expectations, which suggests that these provincial ‘locations’ may not be entirely uniform across the areas of eligibility criteria and the level of benefit provided. These particular findings lend support to Olsen’s observations regarding the benefits of a qualitative approach, which provide for a greater level of depth and understanding than quantitative approaches.

The first chapter of this thesis outlines our primary research goal before providing a literature review in the areas of the importance of housing and the historical development of housing policy in Canada. We also provide an overview of the theoretical basis for provincial divergences in social policy before establishing our theoretical approach, namely Esping-Andersen’s welfare regime typology, with insights from other social policy research (Bernard & Saint-Arnaud, 2004; Esping-Andersen, 1990, 1999; Olsen, 2013a). Housing policy measures are

selected on the basis of Esping-Andersen's concept of de-commodification. Consequently, our focus is on programs where employment is not a necessary prerequisite.

The second chapter examines one of two areas of income supports, which consists of housing allowances and 'other' related housing allowance programs, across Québec, Alberta, and Manitoba. We evaluate these programs on the basis of their generosity, defined by their eligibility criteria and the level of benefit they provide. Following this, findings are provided regarding the relative 'location' of each jurisdiction. The third chapter examines the second area of income supports, consisting of social assistance programs and 'other' related income support programs. These are evaluated on the basis of their generosity, defined by eligibility criteria and level of benefit. The fourth chapter examines social services and social legislation, and focuses on basic social housing programs and rent regulation regimes across jurisdictions. Similar evaluative criteria to previous chapters are used and research findings are presented. In our concluding fifth chapter we attempt to 'locate' the provinces of Québec, Alberta, and Manitoba through a summary of key findings from our analysis across all of the policy areas examined. This is followed by notable study contributions and limitations.

Literature Review

Here we outline a number of key issues related to housing and housing policy. The first part provides a brief overview of the growing consensus of housing policy as a key element to the welfare state before briefly discussing the implications of liberal housing policy regimes on social outcomes. This is followed by a historical review of the development of housing policy approaches in Canada, a discussion of key theoretical perspectives in the areas comparative policy analysis and housing policy, and the unique, 'exceptional' status of the Quebec welfare state.

Importance of Housing

Housing forms the basis for biological, social, economic, and cultural functions, and supports the development of positive outcomes for the human condition that extend far beyond providing basic shelter. Housing serves psychosocial functions that provide a sense of security and control, connects individuals to their surrounding communities, and forms the basis for social identity and status, providing a focal point for individual, familial and social interaction in the community. Housing is also a major investment for most individuals and families, which is connected to a housing market that is important for, and closely related to, economic activity (Olsen, 2013a).

Housing and the housing policy domain affect other aspects of our lives and also intersect with other social policy areas related to health, education, income security, immigration, employment and community development. Quality housing is important. Good housing improves physical and mental health, enhances educational attainment, is the foundation of social interaction and family life, enhances income security, contributes to labour force stability and mobility, facilitates integration among immigrant groups, and enhances the development and social capacities in the community (Carter & Polevychok, 2004).

In strictly economic terms, housing is perceived as a social 'good' that generates economic activity and employment in construction industries and other 'spin-off' sectors, including finance, home furnishings, and other consumer products. As the single most expensive consumer expenditure and item in household budgets, housing commonly accounts for half or more of a household's income. It is also a primary driver of national economies and a key indicator of economic performance and stability. However, like other markets, housing can face sizable downturns in consumer/business confidence, and downturns can indicate looming socio-economic problems. Unemployment is also intimately linked with housing markets, as high

unemployment rates diminish values and demands for housing, reduce labour mobility, and can hinder economic recovery (Kemeny, 2001; Olsen, 2013a).

Historical Development of Housing Policy in Canada

Although good housing is linked to positive social outcomes and poor health outcomes are associated with poor housing and homelessness, housing policy in Canada has relied heavily on market-based mechanisms. While social housing, one of the most central elements to housing policy, had a pronounced if short-lived period throughout the 1970s, it ended abruptly in the 1980s only to experience a recent federal reengagement in the 2000s (Bacher, 1986; Banting, 2008; Hulchanski, 1986; Leone & Carroll, 2010; Olsen, 2013a).

Compared to other nation states, Canadian federalism can be considered to be relatively decentralized, as formal authority for social policy is divided primarily between federal and provincial governments, which may engage social policy through intergovernmental coordination. Despite the relative decentralization of authority, the federal government still exercises considerable control over what, when, and how services are funded, with provincial or municipal governments determining whether funds are accepted. Thus the nature of Canadian federalism itself is intimately linked to housing policy (Banting, 2008).

The roots of housing policy in Canada lie in a sector that was largely centralized and dominated by the Federal government. The first piece of Canadian housing legislation dates back to the 1930s. The *Dominion Housing Act* (DHA) of 1935 proposed a study of housing issues and provided incentives for mortgage-lenders to assist in the construction of housing. A noted failure of this bill was its reliance on mortgage lending institutions and the federal government's inability to maintain sufficient leverage during negotiations, as it fell under heavy public criticism (Hulchanski, 1986).

As housing and unemployment were two major social issues/problems during the Great Depression, the Act was intended to boost public perception of the prevailing federal government, but instead accomplished very little beyond setting a “long term precedent for defining an ‘appropriate’ role for government in Canada’s housing sector” (Hulchanski, 1986:1). To this day, federal responsibilities outlined in the DHA persist as a fundamentally ‘assisted market approach,’ which is unique compared to other western countries. However, the notable downside to this approach is that it set the precedent for ensuring a greater emphasis on “‘market welfare’ than on ‘social welfare’ approaches” (Hulchanski, 1986:1) to housing (Bacher, 1986). During the pre-war period, the 1938 *National Housing Act* (NHA) emerged to fund some of the first social housing in Canada, primarily for the anticipated needs of workers and families during World War II. Following the war, there was a pressing need to house returning veterans and to respond to social changes, including higher marriage rates and immigration resulting in greater housing demand (Canada Mortgage and Housing Corporation, 2011a).

The National Housing Act (NHA) of 1944 provided the groundwork for the systematic retreat of Canadian housing policy from, “providing Canadians with adequate shelter” (Bacher, 1986:10) as it pursued the objectives of homeownership and improving the real estate sector to provide for private investment, rather than providing housing on the basis of social need. Though the 1944 NHA amendments shaped the trajectory of future housing policy in Canada, the federal government did shelter veterans in the wake of a housing crisis, which was a significant housing innovation at the time. In response to heightened demand, Wartime Housing Limited was established as a federal crown corporation tasked with building ‘wartime housing’ for veterans and their families. During these early post-World War II years, the federal government also exhibited, “unparalleled political dominance” as the war had centralized power and taxation (Bacher, 1986; Banting, 2008:140).

Shortly after World War II, the NHA was amended in 1946, creating the Central Mortgage and Housing Corporation, later renamed the Canada Mortgage and Housing Corporation (CMHC) in 1979, which continues to promote an assisted market approach by providing mortgage loan insurance to improve accessibility for homeownership (Canada Mortgage and Housing Corporation, 2011a). From the period between 1941 and 1947, the Central Mortgage and Housing Corporation built 46,000 houses. These activities are indicative of this period of the “post-war social contract” (Pierson, 2002), when the federal government was capable of using political will to undertake sizable policy objectives and quickly produce results in short periods of time (Canada Mortgage and Housing Corporation, 2011a).

In 1949, amendments to the NHA resulted in the creation of joint federal-provincial public housing programs for low-income families, persons with disabilities, and seniors. Despite the relative success of previous wartime housing, which produced over 40,000 units of rental housing between 1941 and 1949, the following first generation public housing program produced very little social housing stock from 1949 to 1963 - approximately 11,000 units. As the legislation for this program involved a number of lengthy steps prior to construction, it ensured that units would only be constructed where the political will was strongest. The legislation was also drafted in a manner that deflected public criticism away from the federal government for inaction in the area of public housing, as the provinces became responsible for meeting the numerous steps to develop public housing (Bacher, 1986).

As evidenced by the low level production of social housing stock, no clear housing policy directions were established until amendments were made to the National Housing Act (1964), which provided for an extensive public housing program with public objectives. By the 1960s, federal dominance in housing policy began to face resistance from the provinces, including the Quiet Revolution in Québec, which emphasized efforts to create a provincial welfare state more

closely aligned with Québec's aspirations for political self-determination. By the 1970s, other provinces also began striving for greater autonomy over some social policy areas, including taxation to fund education, health, and social services, a phenomenon known as 'province-building'. Province-building resulted in a decentralization of responsibility for social problems and led to the development of greater policy expertise at the provincial level (Banting, 2008; Carter & Polevychok, 2004; Leone & Carroll, 2010).

Consequently, provincial governments became more involved in housing policy throughout the 1970s, and additional amendments to the National Housing Act in 1973 brought about a number of housing programs, including ownership, improvement, rehabilitation, Aboriginal, non-profit and co-operative programs. This Act remained one of the world's most renowned and comprehensive social housing programs, catering to both low and moderate income groups, until the 1980s, when the federal government signaled a withdrawal from social housing due to rising debts and deficits (Carter & Polevychok, 2004).

This era also gave rise to changes in how social housing was developed at the conceptual level, as "social mixing" became a more common response to previous social housing practices, which saw the development of large, isolated social housing complexes, resulting in "unplanned – and often extreme – social segregation" (Thibert, 2007:1). While significant debates raged about the efficacy and goals of "social mixing", it was only in the 1970s that the federal government created new forms of non-market housing by working in collaboration with community and non-profit organizations. This new form of housing was targeted towards households with more diverse incomes, as social exclusion and segregation began to grow throughout the 1970s and into the 1990s (Thibert, 2007).

The 1980s brought about a significant shift in the roles of federal and provincial governments, including federal retrenchment and withdrawal from social housing due to rising

deficits, with the cancellation of many social housing programs. Two of the most significant changes occurred in 1986, including a shift towards the provincial delivery of social housing and the inception of targeted housing programs over those intended for mixed-incomes. Beginning in 1986, the concept of ‘core housing need’ was developed to help selectively focus and allocate federal and provincial resources to social housing programs. Social housing funding decreased with following federal budgets, and by 1993 all federal program delivery ceased, heralding a policy shift towards short-term capital contributions and away from ongoing, long-term housing subsidies (Canada Mortgage and Housing Corporation, 2011a; Carter & Polevychok, 2004).

In 1996, two other key events shaped the delivery of social housing across Canada. The first was the Canada Health and Social Transfer, which reduced social assistance funding and was seen as a sign of a loss of leadership on low-income housing, as this reduced the capacity of the provinces to develop and maintain social housing. The second key event were the Federal/Provincial/Territorial Social Housing Agreements (Prince, 1998), beginning in 1996. These agreements transferred responsibility from the federal government to the provinces/territories in exchange for fixed annual funding until expiration of agreements (Prince, 1998).

Leone and Carroll (2010) have referred to the period beginning in 1995 as one of ‘divestment and disengagement’ as housing was no longer considered a national priority and Canada experienced a period of unparalleled economic growth. The federal withdrawal from housing shifted responsibility to the provinces/territories/municipalities, the private sector, and non-government organizations. As a result, little was done to address those in core housing need despite relative economic success in Canada, setting the stage for the emergence of a housing crisis.

In 1999 the federal government introduced the National Homeless Initiative (NHI), which ran from 1999-2007, signaling its intentions to support to housing policy initiatives across Canada. While the first phase focused on providing for short-term emergency needs and the development of a community-driven planning process for longer-term needs and prevention, the second phase focused on maintaining processes while also contributing to longer-term solutions including transitional and supportive housing¹ (Human Resources and Social Development Canada, 2008).

In 2001, the Federal government signaled its intentions to reengage the housing policy domain, through Affordable Housing Initiative (AHI). This initiative provided multi-year, cost-shared funding for up-front capital contributions to develop of Affordable Housing². The second phase of the Affordable Housing Initiative, launched in 2003, targeted communities in need of affordable housing for low-income households. In 2004/2005 some program changes were made, including support for home ownership programs, targeting of Affordable Housing Initiative programs, cost-sharing arrangements, and the introduction of rent supplements. In 2008 the Affordable Housing Initiative was extended until 2011, with a focus on housing and homelessness programs for low-income groups. A significant difference with this initiative was that stipulations requiring that federal funding be allocated to larger urban centers was relaxed and decentralized to the provinces/municipalities (Canada Mortgage and Housing Corporation, 2011a; Leone & Carroll, 2010).

In 2011 the Affordable Housing Initiative ended, and was replaced with the Investment in Affordable Housing, which expired in 2013. Like the Affordable Housing Initiative, the Investment in Affordable Housing was a cost-matched initiative between the federal government

¹ In 2006 the NHI was renamed the Homelessness Partnering Strategy.

² As a general program feature, Affordable Housing requires rental units to be produced at rent levels lower than median market rents that must stay affordable for a period of 10 years.

and provinces/territories, which was generally used to increase affordable housing supply, and improve housing affordability for vulnerable groups. These initiatives were somewhat flexible, and could be applied to new construction, renovation, homeownership assistance, rent supplements, shelters allowances, or accommodations for victims of family violence (Canada Mortgage and Housing Corporation, 2011b).

The March 2013 federal budget contained a number of commitments to housing and homelessness in Canada, including the renewal of the Homelessness Partnering Strategy with an emphasis on 'housing first' approaches, and a five year extension of the Investment in Affordable Housing, which includes the provision of affordable housing. While these activities represent some renewed interest in the areas of housing policy, it is important to note that these activities provide time-limited housing affordability and are not long-term assets such as social housing stock (Canada Mortgage and Housing Corporation, 2011c; Stephen Gaetz, Gulliver, & Richter, 2014).

Theoretical Framework - Comparative Policy Theories

Comparative policy analyses of housing literature are less common than in other social policy fields, though the theoretical frameworks used are quite similar. These frameworks typically range across a continuum of particularism, universalism, and theories of the 'middle range' (Kemeny & Lowe, 1998).

In general terms, particularistic approaches tend to favour highly empirical research methodologies whereby findings tend to portray each country as highly unique. In these studies housing systems across nation states are described in great detail, central governments are thought to have the greatest influence on housing systems, and are the most favoured unit of analysis. These studies also tend to be 'under-conceptualized', and make little attempt to perform

a genuine comparison and generalization of findings. This approach is also referred to as 'juxtapositional analysis' (Kemeny & Lowe, 1996, 1998).

On the opposite end of the continuum are universalistic approaches, which may be considered the dominant approach in housing policy analyses. Universalist approaches suggest that all housing systems are driven by the same common underlying factors and imperatives, such as global economic conditions or the privatization of the welfare state. These theories tend to endorse the 'convergence thesis'. This approach has been criticized for the tendencies of researchers to favour the nation state and policies where research originates and also for dismissing particular significant differences in welfare states as 'variations' or 'exceptions' to some universal law (Kemeny & Lowe, 1996, 1998).

In comparative policy and housing literature, 'theories of the middle range' represent a third theoretical approach that emerged as an alternative to the extremes of either particularistic, juxtapositional analyses or universalistic, convergence analyses. These approaches, named, 'divergence analyses', tend to produce typologies of housing systems that explain how each type is produced and continues to operate. While both quantitative and qualitative research methods are used within this approach, the historical and cultural contexts of policy systems are given more attention here and are of greater importance. A difference of theories of the middle range compared to particularistic or universalistic approaches is that typologies are created to provide a 'best fit' based on the evidence available, which informs theoretical explanations. A benefit of this is that different typologies may be used to explain different things, allowing for the co-existence of theories that are not immediately compatible at face value (Kemeny & Lowe, 1996, 1998).

A key contribution to the growth of divergence analysis has been Esping-Andersen's three-fold typology of welfare regimes, which has quickly become the most widely used welfare

state typology in the field of comparative policy analysis. While Esping-Andersen's original work, and that of most other researchers using his typology, have been criticized for ignoring housing, other research has since advanced its application to the domain of housing policy (Kemeny, 2001; Kemeny & Lowe, 1996, 1998; Olsen, 2013a).

'Middle Range' Theory - Esping-Andersen's Welfare Regime Typology

In his landmark study, *The Three Worlds of Welfare Capitalism*, Gøsta Esping-Andersen established a theoretical framework identifying three 'ideal types' of welfare systems, consisting of liberal, social democratic, and corporatist regimes. To distinguish between these, he used three central concepts. First, he focused on the prevailing relationships between market, state and family systems and public, private and civil-sector social programs. Second, he developed the concept of de-commodification, referring the degree that citizens must rely on employers and the market for subsistence. In the area of housing this "refers to the extent that people can obtain housing independent of their position or participation the labour market" (Olsen, 2013a:2).

Third, the role of welfare states in maintaining systems of stratification, which may either erode or reinforce prevailing patterns of inequality, was also emphasized. In the sections below an overview of Esping-Andersen's welfare regimes approach, discussed above, is elaborated upon, as it forms the theoretical basis for this thesis (Esping-Andersen, 1990, 1999; Olsen, 2002).

Liberal regimes are primarily found in Anglo-Saxon countries such as the United States, Canada and Australia, and are characterized by means-tested assistance targeted at low-income, working class groups, modest universal transfers and modest social insurance plans and relatively few universal social services. The idea of social rights and reform in these regimes is curbed by the prevailing principle of the traditional 'liberal work-ethic', resulting in strict entitlement rules associated with stigmatization of those relying on means-tested assistance and the provision of a bare minimum means to subsistence. In liberal regimes, markets are

emphasized as the key institution and thus states will only provide minimal support and tend to subsidize private welfare schemes. Consequently these regimes constrain the advancement of social rights, minimize de-commodification and reinforce hierarchies of stratification (Bernard & Saint-Arnaud, 2004; Esping-Andersen, 1990).

Corporatist regimes are found in western European countries such as Austria, France, Germany and Italy, and they place greater emphasis on the principle of solidarity with insurance plans typically based on one's occupation or status. While social rights are not contentious, they are tied to the preservation of status differentials and are thus determined by class and status, limiting the role of redistributive policy mechanisms. Corporatist regimes maintain strong commitments to the ideas of the 'traditional family' and the notion of 'subsidiarity', where the state will only intervene when family networks are no longer able to provide support (Bernard & Saint-Arnaud, 2004; Esping-Andersen, 1990).

Finally, social-democratic regimes, found in Scandinavian countries such as Norway and Sweden, emphasize universalism and the de-commodification of social rights through social programming and policies. These nation states maintain commitments to full employment under a dual earner family model as a means of minimizing social problems and maximizing productive revenue as well as social solidarity. Consequently, these regimes emphasize equality and the predominant role of the state in maintaining extensive, rights-based, universal income security programs and services (Esping-Andersen, 1990; Olsen, 2002). Although this typology was designed for cross-national research, it has been fruitfully employed to compare subnational units (Ontario, British Columbia, and Alberta in Canada) (Bernard & Saint-Arnaud, 2004) and underpins the examination of housing policy in Quebec, Alberta and Manitoba in this study.

Social Policy Measures in the Housing Domain

Using the Esping-Andersen welfare regimes approach, researchers have identified important policy instruments and social programming that are relevant to comparative policy analyses. While significant variation across policy domains has been observed across welfare states, support systems usually consist of three ‘networks’ of social measures that can be found across the domains of health care, family care, labour market policy and housing (Esping-Andersen, 1990, 1999; Olsen, 2002, 2007). These ‘networks’ include a range of income programs, social services, and social legislation. In the housing policy domain these social measures consist of: (1) *income support* programs that provide income security and maintenance such as housing allowances and means-tested social assistance; (2) *social services* including subsidized housing and assistance to help homeowners at risk of foreclosure; and (3) *social legislation* including various types protective legislation or ‘legal welfare’ such as rent controls and protection from eviction (Olsen, 2002; Olsen, 2013a).

While housing policy instruments may vary greatly across welfare states, most nations have introduced 'correctives' that serve to de-commodify citizens, reducing their reliance on the market for their well-being. In the case of housing policy this refers to a reduced dependence upon housing markets through supply side and demand side measures. ‘Supply side’ measures correct housing market deficiencies by altering the composition, quality, price and availability of housing stock in a nation. This may be done by providing or subsidizing social housing, or offering various other forms of support such as "grants, low-interest loans, public guarantees on loans, subsidized interest rates, and other 'bricks-and-mortar' benefits, as well as various forms of 'indirect support,' including a wide range of tax relief measures" (Olsen, 2013a:7). These supports for producers may be available to both private/public housing providers, which may include non-profit landlords.

In contrast, ‘demand side’ measures directly assist home buyers or renters to improve their location in the housing market. While this includes a wide range of supports for home buyers and homeowners, they often focus on citizens in greatest need. These demand side measures include widely-employed income supports such as housing allowances and other forms of income assistance/cash benefits. Measures intended to enhance housing access including rent controls and other protections for tenants to prevent evictions are also of interest.

The research approach we use in this thesis is informed by both Esping-Andersen’s welfare regimes typology and Olsen’s focus on the applying housing policy instruments across the three support systems (Esping-Andersen, 1990, 1999; Olsen, 2013a). In this thesis we compare a limited set of income support programs, social services, and social legislation specific to housing policy in three provinces, evaluating them on their level of generosity and support.

(1) Income Support Programs

In terms of demand-side consumer subsidies, the most common form of income supports consists of housing allowances and other ‘top up’ supplements. Subsidies in Canada are typically means-tested benefits targeted at demographics in ‘core-need’, such as low-income families, the elderly, or persons with special needs. While significant variation exists in terms of program eligibility and the amount of support provided, housing allowances are designed to reduce the proportion of income required to obtain housing. Other implicit forms of housing allowances are also prevalent across welfare states, such as tax deductions, exemptions, deferrals and other fiscal measures. In recent decades, most welfare states have been moving away from providing direct-managed social housing and are becoming increasingly reliant upon consumer subsidies (rent supplements) as the preferred housing policy (Olsen, 2013a). Both housing allowances and other implicit forms of housing allowances are key policy instruments for the objectives of this study.

(2) Social Services

The provision of social housing is the most significant social service/supply side initiative in the housing policy domain. While some distinctions exist between ‘public’ and ‘social’ housing at the international level³, in Canada ‘social housing’ refers to rental housing that provides a ‘rent geared to income’ (RGI) benefit to low-income households. This RGI formula consists of a subsidy that makes up the difference between market rents and what is deemed to be affordable based on income. RGI is determined in accordance with definitions of ‘affordability’, which vary across provinces. The Canada Mortgage and Housing Corporation defines ‘affordability’ using the ‘shelter-to-income-ratio’, an indicator that measures the proportion of before-tax household income spent on shelter costs. Shelter costs of less than 30 percent are considered a generally accepted upper limit of ‘affordability’ whereas households spending more than 30 percent are likely to be facing difficulties in meeting housing costs (Canada Mortgage and Housing Corporation, 2008).

(3) Social Legislation

This category of social policy measures includes things such as "regulatory, protective and proactive social legislation." In the housing domain it includes, rent controls, and protections against eviction, and other measures that are often collectively referred to as “legal welfare” (Olsen, 2013a:7).

Rent regulations (rent controls) provide tenants with protections that help balance market force forces by preventing price-gouging in the rental market and retaliatory rent increases when tenants legitimately complain that the conditions of their home are grossly substandard" (Olsen, 2013a:10). In more recent decades, rent controls have become subject to considerable debate as opponents (or detractors) suggest that they create a disincentive for unit maintenance and rental

³ Public housing refers to rental housing owned and managed by government locally or centrally.

construction. However, unlike first generation rent controls, those of the second generation typically provide more flexibility, allowing for rents to increase with inflation, and may include cost 'pass-through' mechanisms that account for heightened maintenance or improvement costs. Additionally, 'vacancy decontrol' is more common across Canadian jurisdictions, which allows landlords to increase rents after a tenant vacates the premises and also provides exemptions for new rental housing (Olsen, 2013a).

Provincial Divergences in Social Policy

Welfare states vary considerably, which is attributable to the historical divergence of cultural, political and economic factors across nation states, contributing to marked differences in the relationship between the market, the state and the family. However, despite these differences nation states also exhibit a certain level of similarity in how they may cluster around a particular welfare regime 'ideal type,' referred to earlier as liberal, social democratic, corporatist or 'other' (Esping-Andersen, 1990, 1999; Olsen, 2002).

Just as significant distinctions have been observed across welfare states internationally, similar observations have been drawn from comparative analyses of social policy within nation states. A key political factor influencing the development of the welfare state in Canada has been the devolution of powers to both federal and provincial governments by the Constitution. Consequently, each province maintains a significant level of autonomy and responsibility over the development of social policy responses to particular issues under the backdrop of a larger federation. Thus, while Canada maintains a liberal character, significant provincial variations exist in a number of social policy areas (Bernard & Saint-Arnaud, 2004).

In a comparative analysis of Québec, Ontario, Alberta and British Columbia, Saint-Arnaud and Bernard (2004) examined the extent to which these provinces exhibited similarities or divergences from the 'average' liberal Canadian profile and how these would manifest

themselves across provincial social policies due to variations in economic, political and cultural factors. Generally speaking, results indicated modest yet significant variations exist across three indicators: public policy, social situations and civic participation. In this case, Alberta approximated an 'ultra-liberal' model characteristic of the United States while Québec exhibited - to an extent - more European social-democratic tendencies (Bernard & Saint-Arnaud, 2004).

Québec's affinity with Nordic, social-democratic tendencies (emphasizing universality and heightened labour force participation) are also evident in other areas, such as childcare. Other authors have noted that these are fundamental elements of the province's poverty-reduction strategy targeted specifically towards women and children. In addition to Québec's subsidized daycare system, there is also an extended parental leave program, provincial family allowances and a sizable child assistance refundable tax credit (Prentice, 2009; Raiq, Bernard, & Berg, 2012).

Similarly, divergences from the 'Canadian standard' have been observed in health policy. Québec's approach towards population health has been noted as, "so much better organized and funded than English Canada's, that it could be used as a model for reform elsewhere" (Bernier, 2006:23). The province's emphasis on 'new public health' is premised on an understanding of the social determinants of health and the interstices among lifestyles, living conditions, health outcomes, and supportive health environments. Part of the flexibility and innovative nature of Québec's model can be attributed to the province's long history of resisting 'pan-Canadian' programs that use federal funding to intervene in the areas of education, social policy and healthcare (Bernier, 2006).

Finally, Québec is the only jurisdiction in Canada to have explicit legislation combatting poverty and social exclusion, though other provinces have implemented similar poverty reduction strategies, which may have a legislative basis. In 2002, An Act to Combat Poverty and

Social Exclusion was introduced and adopted. The intent of the legislation is to progressively reduce the number of persons living in poverty to the lowest rates among industrialized nations. The Act's definition of poverty acknowledges the importance of facilitating integration and participation in society and the additional circumstances beyond low income that contribute to social exclusion. It defines poverty as, "the condition of a human being who is deprived of the resources, means, choices and power necessary to acquire and maintain economic self-sufficiency or to facilitate integration and participation in society" (Collins, 2007:2).

Based on findings established by these previous cross-provincial studies, it was expected that Québec would exhibit more progressive, social-democratic characteristics within the context of a liberal federation whereas Alberta would approximate a more 'ultra-liberal' social policy model. This three-province study also allowed us to assess the province of Manitoba, which was not included in the cross-provincial social policy studies noted earlier, but has had a longstanding history with incumbent social democratic governments that has alternated with somewhat more 'radical' right wing provincial governments. For the most part, the findings reported herein support our social policy 'predictions' and help to locate Manitoba in the social policy world. The next chapters detail how the provinces conformed to, and deviated from, our expectations and offers some tentative explanations for the patterns that were observed.

Chapter Two: Housing Allowances

In this chapter, we focus on describing and evaluating housing allowance and ‘other’ housing allowance programs. We compare these programs on the basis of their generosity, which is determined by their eligibility criteria and the level of benefit provided. Overall these programs focus on assisting low-income households, which requires a means-test that is generally based on income limits that is shared by provincial social housing programs. Across the jurisdictions of Québec, Alberta, and Manitoba we identify seven housing allowance programs, consisting of four rent supplement programs and three ‘other’ housing allowance programs.

Program Characteristics: Rent supplements & other programs

Housing allowances can be distinguished from other forms of income support, (e.g., social assistance and other income support programs) on the basis of both form and function. Housing allowances serve to reduce the amount of income required to obtain housing accommodations, while social assistance programs are generally more comprehensive, and are intended to provide for individuals and households that are unable to meet their basic needs (though housing accommodations are, of course, considered a basic need). Housing allowances, a provincial program, are typically administered by housing-related ministries rather than ministries responsible for social assistance. Therefore, eligibility criteria and benefits for housing allowances more closely resemble those of social housing programs than income support programs.

Despite these notable differences, the form and function of housing allowances are not entirely distinct from social assistance programs. For example, housing allowances programs are characterized by a set of complex rules that determines eligibility criteria, rates of assistance, and the amount of income recipients may possess before experiencing a ‘clawback’, or reduction in

assistance. Household income thresholds that determine eligibility vary on the basis of household size. The classification of recipients (e.g. employable persons, single-parents, persons with disabilities, seniors, etc.) affect eligibility for particular programs. In general, provincial programs examine all income sources as part of a means-test for determining program eligibility and calculating the level of benefit to be provided (National Council of Welfare Reports, 2010).

Overview & Analysis

Alberta, Manitoba, and Québec maintain a couple of primary income support programs for low-income households. While income supports are typically associated with labour markets, programs and benefits are an important component of housing policy, as a large share of social assistance and other income supports (such as rent supplements and shelter benefits) is used to pay for housing. In reviewing both social assistance rates and other housing-related income supports across provinces it is important to consider the form of assistance available in each province, eligibility criteria, and the level of benefit provided in order to assess Esping-Andersen's typology as it relates to policy measures that promote de-commodification within the housing policy sector.

The four rent supplement programs for this study include the Rent Supplement Program in Québec, the Regular Rent Supplement and Direct-to-Tenant Rent Supplement in Alberta, and the Rent Supplement Program of Manitoba. These provincial programs share a number of characteristics with respect to eligibility criteria and the level of benefit. Program eligibility is determined by a means-test which evaluates whether recipients are 'low-income'. This distinction is made on the basis of maximum household income limits. These income limits vary by two key factors: the unit size required by the household (which corresponds to household size, or the number of people living together) and the region (for example, rural or urban). Maximum household incomes limits increase with household size and are generally higher in urban areas.

Interestingly, these limits are based on the maximum household income limits for social housing rental programs, which can be attributed to their development and administration under housing-related ministries. Additional eligibility criteria are also possible, including that recipients cannot receive a rent supplement while also receiving housing accommodations through social housing programs, general residency (permanent resident or applicant refugee) and age (over the age of majority) requirements, and independence. See Table 2.0 for details (Government of Alberta, 2014h; Government of Manitoba, 2014k; Government of Québec, 2014l).

As described in the literature review, rent supplement programs, like social housing programs, use a common mechanism for providing benefits. They apply a rent-gear-to-income (RGI) formula, which subsidizes the difference between rent and household income. If a household pays more than 30 percent of their gross household income for housing, the housing is considered unaffordable. Some jurisdictions, including Québec and Manitoba, provide a more generous benefit by reducing the rent paid by households to below the 30 percent threshold (Canada Mortgage and Housing Corporation, 2008).

‘Other’ housing allowance programs include the Shelter Allowance Program of Québec, and the Portable Housing Benefit and Rent Assist programs of Manitoba. No ‘other’ housing allowance programs are found in Alberta. Unlike rent supplement programs, Quebec and Manitoba’s ‘other’ housing allowances are heterogeneous in purpose. However, all three programs apply a means-test and other criteria, and have some program restrictions. There are functional similarities between Québec’s Shelter Allowance Program and Manitoba’s Rent Assist. See Table 2.1 for details (Canadian Mental Health Association, 2014; Government of Manitoba, 2014j; Government of Québec, 2014m).

Housing Allowances

Benefits & Access

Housing allowances share a number of features (see Tables 2.0 and 2.1). The most significant similarity is that they were generally designed to provide low-income individuals and families with housing in the private rental market. A small exception to this pattern is that the Rent Assist program in Manitoba and the Shelter Allowance Program in Québec may be available to homeowners, and Québec's Rent Supplement Program is restricted to housing cooperatives, non-profit housing, or agencies directed by the Société d'habitation du Québec. Moreover, rent supplement programs typically involve agreements with landlords whereby the subsidy is attached to the unit rather than the recipient (Canadian Mental Health Association, 2014; Government of Alberta, 2014k; Government of Manitoba, 2014j, 2014k; Government of Québec, 2014l).

Attaching rent supplements to specific private market units through contracts reduces the portability of the supplement and the recipient's ability to find accommodations in the private market. However, this could also be attributed to a number of other potential factors, such as the logistics and realities of administering means-tested social service, the use of contracts with private landlords to ensure that units remain available to eligible recipients and to ensure that these programs serve an optimal number of recipients by using modest housing accommodations.

One difference across the jurisdictions is that Alberta's Direct to Tenant Rent Supplement provides a direct subsidy to the tenant. Unlike the rent supplement programs in Québec and Manitoba, this represents a potential means of improving the portability of the benefit. (Government of Alberta, 2014h; Government of Manitoba, 2014k; Government of Québec, 2014l).

In comparing these programs we observe that Alberta has two rent supplement programs, though ‘other’ housing allowance programs are noticeably absent⁴. This differs from Québec’s Shelter Allowance Program, or Manitoba’s Portable Housing Benefit and Rent Assist programs. For these ‘other’ programs in Québec and Manitoba we note that these assist people in very specific demographic categories. Québec’s Shelter Allowance Program assists individual seniors (52+ years of age), senior couples (where one is 52+ years of age), and low-income household members with at least one dependent child. This differs from Manitoba’s Portable Housing Benefit, which assists individuals with mental health concerns that receive social assistance and are at risk of homelessness. Additionally, Manitoba’s Rent Assist program is generally provided to low-income households, which may or may not be in receipt of social assistance. Both Québec’s Shelter Allowance Program and Manitoba’s Rent Assist are both available to homeowners and renters (Canadian Mental Health Association, 2014; Government of Alberta, 2014k; Government of Manitoba, 2014j; Government of Québec, 2014m).

Eligibility Criteria

Across all jurisdictions there are three general categories of eligibility criteria related to housing allowance programs: (1) maximum household income limits; (2) residency and age requirements; and (3) specific program-related restrictions. Program recipients are required to meet citizenship requirements as a permanent legal resident of Canada, which may be attributable to federal/provincial cost-sharing funding agreements and the federal government’s overall responsibility for managing immigration-related matters⁵. Likewise, recipients must also be over the age of majority to be eligible for all housing allowance benefits across provincial

⁴ We should note that the focus of this study is on programs related to Esping-Andersen’s concept of de-commodification. Though other programs exist in Alberta, they do not fit within the scope of this study.

⁵ I In some cases certain provinces may play a leading role.

jurisdictions. In this regard, Québec's Shelter Allowance Program represents the greatest outlier on the basis of age-related restrictions, as it is targeted to seniors and senior couples and low-income households with children (Government of Québec, 2014m).

Maximum household income limits for rent supplement programs are relatively similar across provincial jurisdictions, and are based on total gross annual household income⁶. These limits are also shared with low-income social housing rental programs in each jurisdiction. Within each jurisdiction maximum household income limits vary significantly, as actual market rents are used to establish these limits year over year (Government of Alberta, 2014e; Government of Manitoba, 2014l; Government of Québec, 2014g).

Maximum Household Income Limits

While all jurisdictions establish maximum household income limits on the basis of household composition and size, Québec uses a four-tiered system (one, two, three, and four-plus bedroom units), Alberta uses a six-tiered system (bachelor, one, two, three, four, and five-plus bedroom units), and Manitoba uses a five-tiered system (studio, one, two, three, and four-plus bedroom units). See Tables 2.2 and Table 2.3 in the attached appendices (Canadian Mental Health Association, 2014; Government of Manitoba, 2014j; Government of Québec, 2014m).

As referenced in the tables above, some variations are apparent when comparing maximum household income limits across jurisdictions, as only Alberta and Manitoba set a specific income threshold related to studio units (those without a bedroom). Differences in maximum income limits are significant, as those for Alberta's rent supplement programs are \$5,000 to \$40,000 greater than in Manitoba. Québec does not set income thresholds for its rent supplement program on the basis of these smaller, modestly-sized studio-type units. While this

⁶ There are some differences in regards to income source exemptions, which are beyond the scope of this study.

could be interpreted as a more generous form of support for Québec's rent supplement program – that all recipients are eligible for a one-bedroom unit – the reasoning for this is not clear.

The maximum income limits for Québec's rent supplement program are the lowest of each jurisdiction identified, with the exception of a category that does not include studio or 'bachelor' units. This has implications for accessibility, as lower limits restrict program access, and is less universal as fewer recipients would be eligible. The differences between income thresholds in Alberta and Québec are the most significant, ranging from \$5,000 to \$40,500 for a one-bedroom unit and up to \$13,000 to \$49,000 for a four-or-more bedroom unit. Alberta's maximum income limits exhibit the greatest range across all unit types (\$21,000 for a studio unit to \$108,000 for a five-or-more bedroom unit).

Maximum household income limits in Manitoba (\$16,000 for a studio unit to \$55,000 for a four-or-more bedroom unit) are targeted at a slightly lower income demographic than in Québec (\$20,000 for a one-bedroom unit to \$56,000 for a four-or-more bedroom unit). Consequently, the most generous eligibility is found in Alberta, followed by Manitoba and closely by Québec. This contradicts our initial expectations based on previous research, where Québec is considered a more 'social-democratic' welfare state. We would expect more generous eligibility criteria in Quebec than in Alberta, which approximated a more 'ultra-liberal' model. More differences are observed between Québec and Manitoba and will be examined below (Government of Alberta, 2014e; Government of Manitoba, 2014j; Government of Québec, 2014m).

When we compare maximum household income limits for the rent supplement programs across Manitoba and Québec we find that the lower-range of these limits in Manitoba include greater household incomes and are more accessible than in Québec. However, this trend reverses across three and four-plus bedroom unit types where the upper-range of income thresholds is

lower in Manitoba than in Québec (ranging from \$9,000 for a one-bedroom unit and decreasing to \$1,000 for a four-or-more bedroom unit). Thus Manitoba's maximum income limits are more generous overall, but by a narrow margin. We speculate here that this pattern may be attributable to four factors: first, Québec uses a four rather than five-tier system for setting maximum household income limits for its rent supplement program, which could explain why the lower range of income limits are set at lower level of income. Second, Manitoba's longstanding left-leaning government may have worked to improve access, including rent supplements. Third, the differences in the range of income limits could also reflect market conditions and the costs of living across each of the two provinces, as these limits are related to household income quintiles. In short, though higher maximum household income limits increase the programs universality and access, it may also reflect the market conditions of each province as well as differences in the costs of living. Fourth, it is also possible that these differences can be attributed to differences in family structures and larger families in Québec (Government of Alberta, 2014e; Government of Manitoba, 2014j; Government of Québec, 2014m).

Other eligibility criteria for rent supplement programs are very similar: applicants must be a Canadian or permanent citizen and a resident of each province; generally of the age of majority; and capable of living independently. In Alberta, residency requirements are prescribed by the local management body (Government of Alberta, 2014b). Due to the number of management bodies in Alberta (118) it is difficult to determine whether any further citizenship restrictions apply. In Québec, regional variations are also apparent, as Quebec applicants must have resided in the province for at least 12 months of the previous 24 preceding application to re-enter to the program. There are no additional length of stay requirements in Manitoba beyond meeting general citizenship and permanent residence status. Though it is difficult to make jurisdictional comparisons on this basis we suggest that Manitoba's criteria are the least

restrictive, followed by Alberta then Québec. However, we advise caution in interpreting this finding (Government of Alberta, 2014h; Government of Manitoba, 2014k; Government of Québec, 2014b).

Maximum household income limits for Québec's Shelter Allowance Program range from \$16,480 to \$24,729 depending on household composition⁷. Furthermore, these households must also be paying a monthly rent greater than \$198 to \$308 per month. Québec's income limits appear to target a low-income clientele, much like Manitoba's Rent Assist program stream for non-Employment and Income Assistance clients. However, the income limits for Manitoba Rent Assist this program are more generous at \$24,288 for a single person and up to \$34,224 for households with three or more persons. Additionally, Manitoba recipients must be spending at least 25 percent of their income on rent to qualify, whereas Québec's Shelter Allowance Program does not have this requirement. These findings are interesting, as Manitoba's Rent Assist appears to provide a greater level of benefit, coverage, and universality than Québec's Shelter Allowance Program. This observation is unexpected, given assumptions about of the generosity of Québec's 'social-democratic' approach (Government of Manitoba, 2014j; Government of Québec, 2014m).

Manitoba's Portable Housing Benefit is unique compared to these other programs: it supports very-low income individuals with mental health concerns who are enrolled on social assistance. The income limits for this program are based on the Employment and Income Assistance for Persons with Disabilities program stream, which require a formal mental disability diagnosis.

⁷ This ranges from a single occupant or single parent to a couple with three or more children, or a single-parent family with four or more children.

Consequently, the maximum income limits for this program are based on the means-test used for social assistance in Manitoba. Recipients must demonstrate that they are in financial need on the basis of their liquid assets, which cannot exceed \$4,000 per person to a maximum of \$16,000 per family. Primary residences, necessary vehicles and some other forms of income are exempt from the calculation. This Manitoba program is much more generous than those in Québec. The Manitoba Portable Housing Benefit is the only program across jurisdictions where receiving assistance from a mental health service provider is also required (Canadian Mental Health Association, 2014; Government of Manitoba, 2012c; Government of Québec, 2014m).

Level of Benefit

The level of benefit provided by rent supplement programs is based on a rent-geared-to-income (RGI) formula. Differences can be observed across each jurisdiction in terms of the level of affordability that they establish. In Québec, the Rent Supplement Program reduces rent to 25 percent of household income, whereas both the Regular Rent Supplement and Direct to Tenant Rent Supplement programs in Alberta reduce rent to 30 percent of household income.

Manitoba's Rent Supplement Program reduces rent to 27 percent of gross household income. It is evident that Québec's RGI formula provides the most generous benefit, followed by Manitoba then Alberta. This finding regarding is consistent with previous research expectations outlining the opposing social-democratic and ultra-liberal poles of Québec and Alberta and Manitoba's 'middle ground' status (Canada Mortgage and Housing Corporation, 2014a; Government of Alberta, 2014k; Government of Manitoba, 2014k; Government of Québec, 2014l).

In comparing 'other' housing allowance programs, we find that the level of benefit that Manitoba's Rent Assist program provides (up to \$270 per month) for non-Employment and Income Assistance recipients is significantly greater than Québec's Shelter Allowance Program (\$80 per month). However, Manitoba's Rent Assist program provides differing levels of

benefits, depending on whether the individual receives social assistance. In cases where persons are enrolled on Employment and Income Assistance, Rent Assist benefits range between \$50 and \$80 per month, a similar level of benefit to Québec's Shelter Allowance Program. Manitoba's Portable Housing benefit is entirely unique across jurisdictions based on its form, function, and provision of a \$200 rent supplement with attached support services (Canadian Mental Health Association, 2014; Government of Manitoba, 2014i, 2014j; Government of Québec, 2014m).

Chapter Summary

In this chapter we outline two broad categories of programs for evaluation across jurisdictions, consisting of housing allowances and 'other' housing allowance programs. We compare these on the basis of their generosity, as defined by eligibility criteria and level of benefit. Here we provide a condensed summary of findings, noting the extent to which each jurisdiction exhibits characteristics ascribed to them by regime theorists in previous studies.

In support of expectations established by prior studies, we find that Québec 'fit' its social-democratic profile and status as a 'leader'. The Province provides the most generous level of RGI benefit for housing allowance (rent supplement) programs, followed by Manitoba then Alberta. Alberta also demonstrates a relative 'fit' to its 'ultra-liberal' profile, as the province does not provide any additional 'other' housing allowance programs, unlike both Québec and Manitoba. In short, for housing allowance (rent supplement) programs we generally find evidence to support previously established research findings, suggesting that Québec's social-democratic welfare state is characterized by a greater level of benefit than Alberta's ultra-liberal welfare state. We find that Manitoba resides between these two 'extremes'.

Contrary to our expectations, we find that Alberta provides the most generous eligibility criteria for its rent supplement programs, followed by Manitoba then Québec. Here we are surprised to see that Québec's residency requirements are the most restrictive of all jurisdictions.

We are also surprised to find that Manitoba's 'other' housing allowance programs provided the greatest level of benefit and also had the least restrictive eligibility criteria, with exception to the Portable Housing Benefit. This is somewhat uncharacteristic of Manitoba's expected location in the 'middle ground'. The implications of these findings are addressed further in the final chapter of this study.

Chapter Three: Social Assistance & Other Income Supports

In this chapter, we compare social assistance programs and other income support programs across jurisdictions on the basis of complex rules that determine eligibility criteria and levels of benefit. These programs, with few exceptions, are targeted at households in ‘core need’ (low-income), which requires a means-test on the basis of household income and other property/assets. Across the jurisdictions of Québec, Alberta, and Manitoba we identified five social assistance programs and six other income support programs. We outline some of the characteristics of these programs, before proceeding to further analysis.

Characteristics of Social Assistance & Related Income Supports

Social Assistance Programs

Social Assistance in Canada, commonly referred to as ‘welfare,’ provides a social safety net of ‘last resort’. The provision of social assistance varies across the provinces and territories and, in some cases, responsibility for its provision is shared between provincial and municipal governments. Our focus here is on key social assistance programs in each of the three provinces.

Social assistance programs selected for analysis in Quebec include Québec’s Last-Resort Financial Assistance Program, which consist of two streams. The first stream includes: (1) the Social Assistance Program, which provides benefits to households that do not face severe employment limitations, and; (2) the Social Solidarity Program, which targets recipients that live with significant mental or physical health issues. A separate program from Last-Resort Financial Assistance, the Pregnant Minors Financial Assistance Program, is also included.

In Alberta we select two social assistance programs. AlbertaWorks, consisting of two program streams: (1) the Expected to Work Category, which provides benefits to recipients that

are expected to return to work; and (2) the Barriers to Full Employment Category, which provides benefits to recipients living with chronic health issues that impact their capacity for employment. A separate program that targets persons with severe disabilities, the Assured Income for the Severely Disabled program, is also included in the analysis (Government of Alberta, 2011, 2012b).

From Manitoba, we include the Employment and Income Assistance program, which maintains three separate streams: (1) Employment and Income Assistance for the General Assistance Category, which provides benefits to single persons and two-parent households; (2) Employment and Income Assistance for Single Parents, which provides benefits solely to single-parent households without disabilities; and (3) Employment and Income Assistance for Persons for Persons Living with Disabilities, which provides benefits to single persons as well as one and two-parent households with children where the primary recipient is disabled (Government of Manitoba, 2012a, 2012b, 2012c).

In Québec, Alberta, and Manitoba we find a number of similar program characteristics, which we outline here. First, eligibility for social assistance programs is determined by a means-test, which includes household income and assets. Unlike rent supplement and social housing programs, the test targets much lower income households, and is defined by maximum limits placed on the sum of liquid assets and property assets. Whereas liquid assets refer to the amount of immediately disposable income that a recipient has on hand, general assets include things such as property that is owned as well as vehicles. Second, social assistance programs eligibility criteria encompass both residency and age requirements. The level of benefit provided by social assistance programs is determined on the basis of both demonstrated financial need and the size and composition of the household (e.g. one versus two parents and whether there are dependent children). The classification of a recipient (e.g. employable persons, single-parents, persons with

disabilities, seniors, etc.) impacts their eligibility for particular program streams (Government of Alberta, 2011, 2012a; Government of Manitoba, 2014d; Government of Québec, 2014i, 2014j; National Council of Welfare Reports, 2010).

‘Other’ Income Support Programs

The ‘other’ category of income support programs selected for analysis includes a wide range of programs. From Québec we include the Child Assistance Program, which consists of two streams: (1) the Child Assistance Payment; and (2) the Supplement for Handicapped Children. Québec’s Solidarity Tax Credit is also included. We also included the Alberta Seniors Benefit Program, along with Manitoba’s Child Benefit, 55 Plus, and School Tax Assistance for Tenants 55 Plus programs. These are also means-tested, but generally determined by maximum household income limits. In some cases, other eligibility criteria beyond that of age and residency requirements, such as disability status, also apply (Government of Alberta, 2014c; Government of Manitoba, 2014b, 2014f, 2014m; Government of Quebec, 2014; Government of Québec, 2014d, 2014o).

Detailed program data is available in Summary Table 3.0 (social assistance programs) and Summary Table 3.1 (‘other’ income supports), found in the List of Tables. The data in these two tables summarizes the main program characteristics that we focus on in this study (intended program recipients, eligibility criteria, and the level of benefit provided).

Overview & Analysis

A wide range of income assistance programs are available to low-income persons in Alberta, Manitoba, and Québec. While income supports are typically associated with labour market policy, these programs and benefits are an important component of housing policy, as a large portion of the income received from social assistance programs and other income supports (such as shelter benefits) is used to pay for housing. Tax credits and deductions are also policy

measures which increase household income. We evaluate these programs on the basis of their eligibility criteria and the level of benefit they provide while also making references to the degree of universality and access where appropriate.

Social Assistance – Income Supports

Benefit Types & Access

All of the social assistance income support programs offered across Québec, Alberta, and Manitoba accomplish very similar policy objectives, though there appears to be some variations in the emphasis placed on employability and returning individuals to the workplace as soon as possible. On the basis of general program descriptions, it appears that Alberta places the greatest emphasis on this policy objective, which demonstrates some alignment with our established expectations regarding the ultra-liberal character of this province. However, in absence of program-level data from across jurisdictions this inference remains somewhat speculative. As noted above, social assistance programs may be intended to serve individuals with or without employment limitations due to physical or mental disabilities. Québec is unique in that it has a separate program that provides benefits to pregnant minors. While neither Alberta nor Manitoba offers a separate program, Manitoba's EIA for Single Parents program does provide benefits to pregnant minors. However, benefits in Manitoba are offered later on during the pregnancy in comparison to Québec (Government of Manitoba, 2012b; Government of Québec, 2014j).

In comparing social assistance programs across Québec, Alberta, and Manitoba we find it necessary to make distinctions between programs targeted towards individuals on the basis of whether they faced employment barriers due to disabilities. Furthermore, it is necessary in some cases to evaluate programs on the basis of the household type that is served, consisting of single-parent and two-parent households.

Eligibility Criteria

The social assistance programs in Québec (Social Assistance Program), Alberta (Expected to Work program), and Manitoba (Employment and Income Assistance for Single Parents and Employment and Income Assistance for the General Assistance Category) all have similar residency and age requirements. Recipients must generally be 18 or older, and be a permanent resident of each province. This is also the case for programs targeted towards individuals with employment barriers and/or disabilities, including Québec's Social Solidarity Program and Pregnant Minor Financial Assistance Program, Alberta's Barriers to Full Employment Program and Assured Income for the Severely Handicapped program, and Manitoba EIA for Persons with a Disability program stream. These programs all outline additional criteria requiring potential recipients to demonstrate a severely limited capacity for employment on the basis of a medical disability. This involves receiving verification from a medical professional.

Liquid Assets, General & Vehicle Exemptions

As previously noted, social assistance programs were evaluated on the basis of whether they are targeted to persons with or without employment barriers due to disabilities (see Tables 3.2 and 3.3). The comparison of programs for persons that do not have disabilities (Québec's Social Assistance Program, Alberta's Expected to Work, and Manitoba's Employment and Income Assistance for the General Assistance Category and for Single Parents) revealed a relatively clear trend for provisions related to liquid assets.

Manitoba's EIA program defines restrictions on liquid assets based on a flat rate of \$4,000 per household member up to a maximum of \$16,000 per household. Québec's limits are significantly lower, ranging from \$887 to \$2,050 across household types. Limits are the lowest in Alberta, ranging from \$627 to \$1,284 for persons receiving benefits to live in the private market. Manitoba's Employment and Income Assistance Program General Assistance Category

and Single Parents category was found to be the most generous, followed by Québec's Social Assistance Program then Alberta's Expected to Work category. This finding contradicts the expectation that Québec, which approximates a social-democratic welfare regime, provides the most universal and generous eligibility. However, we did confirm our expectation that Alberta approximates an 'ultra-liberal' approach (Government of Alberta, 2011; Government of Manitoba, 2012a; Government of Québec, 2006).

In comparing liquid asset exemptions across social assistance programs for persons with disabilities (Québec's Social Solidarity Program, Alberta's Barriers to Full Employment, Assured Income for the Severely Handicapped, and Manitoba's Employment and Income Assistance for Persons with a Disability) we find a trend similar to previous social assistance programs above. Though Manitoba's EIA programs are the most generous in this area (\$4,000 to \$16,000), Alberta's Barriers to Full Employment program are more generous (\$1,462 to \$2,926 for recipients in the private market) than Québec's Social Solidarity Program by a sizeable margin (\$887 to \$2,050). As noted above, this finding is also contrary to our expectations established from previous research; Québec was expected to be a 'leader' rather than a 'laggard' in this area. Furthermore, whereas Québec has the second most generous liquid asset exemption criteria for programs targeted to persons without disabilities, it has the lowest level of generosity for persons with disabilities. Based on our hypotheses, we did not expect Manitoba to have the most generous liquid asset exemption criteria. It is also important to note that Alberta's Assured Income for the Severely Handicapped program provides a significantly greater benefit level than all other programs (these limits are set at \$100,000 for both the recipient and their cohabitating partner). This particular finding is unexpected, as based on Alberta's position as an ultra-liberal welfare regime we did not expect it to perform as a 'leader' in this area. However, to a certain extent this finding does align with expectations associated

with a liberal welfare regime, namely where the state will accommodate the ‘deserving poor’ (Government of Alberta, 2011, 2012b; Government of Manitoba, 2012a; Government of Québec, 2014e).

We compared liquid asset exemptions for Québec’s Pregnant Minors Financial Assistance Program (Government of Québec, 2014j) to Manitoba’s Employment and Income Assistance Program for Single Parents⁸ (Government of Manitoba, 2012b). While we determined that Québec’s program did not provide more generous exemptions than Manitoba’s, it still serves a broader target demographic when considering pregnant mothers. This was not unexpected, as some evidence suggests that Québec’s welfare state emphasizes strong, comprehensive benefits (Government of Manitoba, 2012b; Government of Québec, 2014j; Raiq et al., 2012).

To assist with a comparison of general asset and vehicle exemptions across social assistance programs findings were summarized in Table 3.4. Findings indicate that Manitoba’s Employment and Income Assistance programs provide the greatest exemption for the entire value of the vehicle, followed by Alberta, then Québec. Finding that Manitoba is a ‘leader’ in this area whereas Québec is a ‘laggard’ (by a sizeable margin) is also entirely contrary to our expectations for both jurisdictions. One exception to this finding is for Alberta’s Assured Income for the Severely Handicapped program, which also permits a second vehicle exemption when it is adapted to the individual’s disability (Government of Alberta, 2012b). In the case of this specific program Alberta provides the most generous vehicle exemption, followed by Manitoba then Québec. This result also does not ‘fit’ with our expectations for the provinces of Alberta and Québec.

⁸ This program contains provisions to accommodate pregnant minors.

In comparing general asset exemptions across jurisdictions, it is evident that Manitoba's Employment and Income Assistance program, AlbertaWorks, and the Assured Income for the Severely Handicapped programs all provide an equivalent level of benefit, as the entire value of the recipient's primary residence and property are fully exempt. However, Québec's Last-Resort Financial Assistance once again provides the least generous benefit in this area, as property exemption values for the Social Assistance Program and Social Solidarity Program are set at \$90,000 and \$130,000 respectively. In alignment with other eligibility-related findings, Québec once again provides the least generous and most restrictive criteria in this area, which is entirely unexpected. In turn, Manitoba's and Alberta's position as 'leaders' in this area is also unexpected (Government of Alberta, 2011, 2012b; Government of Manitoba, 2012a; Government of Québec, 2006). Thus, in considering all asset and exemption criteria together we find that Manitoba provided the most generous exemptions, followed by either Alberta then Québec. One particular exception to this trend is for the case of program considerations for pregnant mothers, whereby Québec rates more favourably than Manitoba and Alberta.

Level of Benefit

In conducting an analysis of the level of benefit provided by social assistance programs across jurisdictions we compare programs on the basis of whether they are targeted to persons with or without disabilities and further on the basis of whether the recipients are single or two-parent households. It is necessary to make certain assumptions in reviewing social assistance rates across jurisdictions. First, as Québec's Last Resort Financial Assistance Program does not provide financial benefit to recipients based on the number of children in the household it is necessary to combine these with benefits provided through Québec's Child Assistance Payment. Second, social assistance rates for Manitoba's Employment and Income Assistance program also include benefits from the Rent Assist program. Third, it is necessary to compare social

assistance programs in each jurisdiction on the basis of whether a recipient has a temporary capacity limitation (Québec), resides with relatives, in social housing, or the private market (Alberta), or has younger or older children (Manitoba). Specific program details are summarized in Tables 3.5 and 3.6. For programs targeted to persons that did not have disabilities we compare Québec's Social Assistance Program, Alberta's Expected to Work category, and Manitoba's Employment and Income Assistance for the General Assistance category and Single Parents category, as the level of benefit these programs provide varies on the basis of household types.

In comparing social assistance rates across household types and jurisdictions where Québec's temporary capacity allowance is not considered, we find that Manitoba provides the greatest level of benefit for single adults, single parents with two children and single parents with three children. For single adults and single parents with two children Alberta provides the next greatest level of benefit, followed by Québec. In evaluating single parent households with three children Québec provides the next greatest level of benefit followed by Alberta, though the differences between these latter jurisdictions are very close. For couples with no children and single parents we find that Alberta provides the greatest level of benefit followed by Québec then Manitoba. While these findings are somewhat surprising for Manitoba and Alberta, a clearer pattern emerges when we consider Québec's temporary capacity allowance. In these cases, Québec's Social Assistance Program provides the greatest benefit across all household types, with exception to single parents with two or three children; in this instance, Manitoba's Employment and Income Assistance for Single Parents still provides the greatest level of benefit⁹. This finding for these two household categories is somewhat surprising, as we expect Manitoba to provide a level of benefit that resides somewhere between Québec and Alberta

⁹ This only applies to instances where households in Manitoba contain middle-aged or older adolescent children.

across all household types rather than being a ‘leader’ in these specific areas (Government of Alberta, 2011; Government of Manitoba, 2012a, 2012b; Government of Québec, 2014i).

In comparing two-parent households with children it is apparent that Québec provides the greatest level of benefit across each of these household types, followed by Manitoba, then Alberta. However, there is one exception; Alberta’s Expected to Work program provides a greater benefit to two parent households with children than in Manitoba. Additionally, for two parent households with three children, Manitoba provides a greater level of benefit than Québec, but only when the temporary capacity allowance is not considered and children in Manitoba are middle to older adolescents. This finding demonstrates better alignment to our previous expectations, with Québec performing as a ‘leader’ and Alberta as a ‘laggard,’ though in one case Manitoba is outperformed by Alberta. Similarly, in one specific case we also find that Manitoba provides a greater level of benefit than Québec, though this was only when benefits are not maximized in Québec. One final area where Québec is found to be unique relates to the categories of spouses of students and sheltered adults/minors with children, where data sources do not provide a categorical distinction in both Alberta and Manitoba, though Manitoba does contain provisions for single pregnant mothers. However, Québec is still found to provide a greater level of benefit for this household type (Government of Alberta, 2011; Government of Manitoba, 2012a, 2012b; Government of Québec, 2014i, 2014j).

To summarize these findings, for programs where persons do not have disabilities, we find that Québec’s programs are the most generous overall when maximum benefits were considered for the single-parent categories, followed more often by Manitoba than Alberta. However, in cases where Québec’s temporary capacity allowance is not considered, more often Manitoba or Alberta are found to provide the greatest level of benefit. When examining two-parent households, we find that Québec’s programs again provide the greatest level of benefit,

followed equivalently by Alberta and Manitoba, depending on whether recipients are living in the private market and the age of children in the household in Manitoba. These findings largely conform to our ‘predictions’.

For social assistance programs targeted at persons with disabilities, we compare Québec’s Social Solidarity Program, Alberta’s Barriers to Full Employment and Assured Income for the Severely Handicapped programs, and Manitoba’s Employment and Income Assistance for Persons with Disabilities. In conducting this analysis we observe a relatively clear trend regarding the level of benefit provided across jurisdictions. Across most household types (ranging from single adults to two-parent households), Québec provides the most generous level of benefit, followed by Manitoba, then Alberta, with the least generous benefits. This finding supports our expectations that Québec is the most generous; that Alberta is the least generous; and that Manitoba resides between these two extremes. There is also some additional evidence to support this, as Québec’s social assistance programs are the only ones that maintain exclusive categories for the spouse of a student and sheltered adults or minors with a child. No other jurisdictions provide benefits to this particular category of recipient, which may speak to the province’s more comprehensive social policy measures (Government of Alberta, 2012b, 2014f; Government of Manitoba, 2012c; Government of Québec, 2014n; Raïq et al., 2012).

However, there are three smaller exceptions to this finding related to benefits that are provided to single-parent households with two or three children and two-parent households with three children when comparing Québec to Manitoba. Across these cases, Manitoba’s social assistance program has the potential to provide a greater maximum level of benefit than Québec in cases where children were middle to older adolescents. Otherwise, Québec provides the best and highest level of benefit to program recipients. There are also two additional exceptions related to Alberta’s Assured Income for the Severely Handicapped program. For single adult

households and couples with no children, the Assured Income for the Severely Handicapped program provides the greatest level of benefit of all jurisdictions, followed by Québec then Manitoba. These findings are contrary to our expectations for each of the provinces, as we did not expect Alberta's ultra-liberal or Manitoba's 'middle ground' welfare regimes to perform as 'leaders' across their respective categories in comparison to Québec (Government of Manitoba, 2012a, 2012b; Government of Québec, 2014i).

Other Income Support Programs

In the following section we include other income support programs and tax exemptions, an additional area of housing policy measures worth considering (Olsen 2013a). We consider whether tax credits provide universal or targeted benefits. The programs we review in this section include Québec's Child Assistance Payment and Solidarity Tax Credit, Alberta's Seniors Benefit Program, and Manitoba's Child Benefit, 55 Plus program, and School Tax Assistance for Tenants 55 Plus. While Alberta also provides the Alberta Family Employment Tax Credit, which is targeted at low-income, but employed households, the focus of the current study is on decommodifying policy measures that are not strongly tied to employment (Government of Alberta, 2014c, 2014j; Government of Manitoba, 2014b, 2014f, 2014m; Government of Québec, 2014d, 2014o; Olsen, 2013b).

In the following analysis, we compare programs on the basis of their target demographics. On this basis, we examine Québec's Child Assistance Payment with Manitoba's Child Benefit, and Alberta's Seniors Benefit Program with Manitoba's 55 Plus program, and School Tax Assistance for 55 Plus. One other program in Québec, the Solidarity Tax Credit, stands somewhat apart from these other programs.

It is evident that programs and tax credits are intended to improve outcomes in two specific areas. These include children within the family unit and senior citizens. While

Québec's Child Assistance Payment and Manitoba's Child Benefit focus on the child via the family unit, both Alberta's Seniors Benefit Program, and Manitoba's 55 Plus and School Tax Assistance for Tenants 55 Plus programs are targeted at senior citizens. Québec's Solidarity Tax Credit provides a tax-relief benefit in a more universal manner, is based solely on household income. In trying to compare these programs we encounter difficulties as they are intended to serve different functions (Government of Alberta, 2014c; Government of Manitoba, 2014b, 2014f, 2014m; Government of Québec, 2014d, 2014o).

Eligibility Criteria

Both Québec's Child Assistance Payment and Manitoba's Child Benefit share some features. They are both means-tested programs that are determined on the basis of annual household income. However, Québec's Child Assistance Payment exhibits a significantly greater degree of universality as the benefit is provided to parent-households with incomes ranging from \$0 to \$100,000. This stands in contrast to the Manitoba Child Benefit, which only provides full benefits to households with a maximum income of \$15,000. Partial benefits may also be provided in between, with income cut-offs ranging from \$20,435 for a household with one to three children to \$25,864 for households with six children. It is worth noting that no programs targeted at low-income households with children are available in Alberta (Government of Manitoba, 2014f, 2014g; Government of Québec, 2014c).

Both programs are very similar in terms of other eligibility requirements, including age (18 years or older), parent status (the child must be a dependent living with the recipient), and residency requirements (the household resides in the province and meets federal/provincial criteria). However, one key difference between the eligibility criteria for these two programs is that Manitoba Child Benefit recipients cannot be receiving Employment and Income Assistance benefits (with exception to households just receiving partial health benefits). It is difficult to

provide a direct comparison of Québec's Child Assistance Payment and Manitoba's Child Benefit, as they serve two separate functions. While the Child Assistance Payment is equivalent to general social assistance benefits provided in Alberta and Manitoba, the Manitoba Child Benefit is specifically targeted towards low-income households that are not receiving social assistance benefits (Government of Manitoba, 2014e; Government of Québec, 2014f).

Further, Québec offers the Supplement for Handicapped Children, which includes physical or mental handicaps expected to limit a child's ability to perform daily activities for a period of one year or more. Though Alberta (Family Support for Children with Disabilities) and Manitoba (Child disABILITY Services) both have programs that provide medical or health benefits to children, these are primarily in-kind benefits rather than direct cash transfers. However, ultimately it appears that Québec is the only jurisdiction that provides a specific cash benefit to families with handicapped children. This aligns with previous research, which indicates Québec's strong emphasis on generous policy measures (Government of Alberta, 2014g; Government of Manitoba, 2014c; Government of Quebec, 2014; Raïq et al., 2012).

Both Alberta's Seniors Benefit Program and Manitoba's 55 Plus program are means-tested programs, but there are some noticeable differences in the income criteria required for eligibility. While the Seniors Benefit Program sets these limits at \$26,200 for a single senior and \$42,500 for a senior couple, these limits are \$9,746.40 for a single senior and \$16,255.20 for a senior couple household under the 55 Plus Junior Component. As a result, the scope of eligibility based on household income is significantly greater in Alberta than Manitoba. However, the Alberta Seniors Benefit program also maintains stricter age restrictions, as recipients must be 65 years of age in Alberta and 55 years of age in Manitoba. The 55 Plus Senior Component maintains a similar age restriction, as recipients must be over 55 years of age but in receipt of Federal Old Age Security benefits – this essentially establishes an age restriction

of 65 years of age or older. While Manitoba's School Tax Assistance for Tenants 55 Plus is also a program that targets senior households, it is unique from other jurisdictions in that it provides an income tax rebate that is based off the school tax portion of rental costs. It is the only program that provides tax relief specific to lower-income senior renter households (\$23,800 or less for a senior couple household) (Government of Alberta, 2014d; Government of Manitoba, 2014b, 2014m).

Québec's Solidarity Tax Credit is also unique from other jurisdictions in that it provides tax relief to couple households with incomes less than \$55,410 or \$50,290 for a single-parent household (this increases by \$2,000 for each additional child). Based on this income test, the solidarity tax credit maintains more generous income limit criteria than the Alberta Seniors Benefit Program, Manitoba Child Benefit, and School Tax Assistance for Seniors 55 Plus programs. Other eligibility criteria for this program is similar to that of social assistance programs, in that the recipient must be at least 18 years of age and meet local residency requirements (Government of Alberta, 2014d; Government of Manitoba, 2014f, 2014m; Government of Québec, 2014o).

Level of Benefit

In comparing the level of benefit for programs that target households with children, we see that Québec's Child Assistance provides a significantly greater benefit than the Manitoba Child benefit. For example, under the Child Assistance Payment the maximum benefit for a household with one child is \$2,341 annually versus for \$420 annually under the Manitoba Child Benefit. However, as indicated above these two programs serve very different functions – in the case of Québec's Child Assistance Payment, the program provides similar benefits as both Alberta's AlbertaWorks Income Supports and Manitoba's Employment and Income Assistance program. Under these latter two programs income support for households with children are incorporated

into core benefits, whereas this constitutes a separate program in Québec (Government of Manitoba, 2014g; Government of Québec, 2014a).

One key difference across jurisdictions is that Québec's Child Assistance – Supplement for Handicapped Children provides an additional \$185 a month for each handicapped child. This benefit is also indexed annually and is not taxable. This is a unique distinction from Alberta and Manitoba, which provide in-kind benefits to households with handicapped children. However, these programs provide supports and services rather than direct cash benefits (Government of Alberta, 2014g; Government of Manitoba, 2014c; Government of Québec, 2014p).

For programs targeted at seniors Alberta is unique, in that the Alberta Seniors Benefit Program provides income support to low-income seniors and functions as a social assistance program. It appears that Manitoba's 55 Plus and School Tax Assistance for Tenants 55 Plus are the only programs that provide a cash benefit to seniors, though these benefits are modest under the 55 Plus Junior Component (\$647.50 annually for a single and \$695.60 for a couple household) and School Tax Assistance for Tenants 55 Plus program (\$175 annually). Compared to Manitoba, Alberta's program provides a greater level of benefit. Unique to Québec is the province's Solidarity Tax credit, which is calculated on the basis of the Québec Sales Tax (QST), a housing component, and a component based on Northern Living. Though Québec's solidarity tax credit is unique in the level of universality that it provides (for households with incomes up to \$100,000), it is unclear as to the precise level of benefit it provides relative to other programs (Government of Alberta, 2014d; Government of Manitoba, 2014a, 2014m; Government of Québec, 2014o).

In examining social assistance and 'other' income support programs across jurisdictions it is evident these findings largely support our previous expectations for the provinces of Québec, Alberta, and Manitoba. Based on our expectations that the province of Québec would exhibit

‘social-democratic’ tendencies, we find some evidence to support this. In particular, the level of benefit provided through social assistance programs is the most beneficial, with exception to cases where individuals are living with severe disabilities. There is evidence that aligns with observations that Québec maintains a strong social safety net. In particular, Québec is the only jurisdiction with a separate program that provides financial assistance to pregnant minors, which aligns with policies that preserve Quebecois society and support the family unity. Additionally, Québec is the only jurisdiction which provides a relatively universal benefit through the Solidarity Tax Credit. However, in certain areas, particularly eligibility criteria related to social assistance programs (property and vehicle exemptions, etc.) Québec has some of the most restrictive criteria compared to other jurisdictions that we examined and represents a finding that is at odds with our previous expectations and the universality of the Solidarity Tax Credit.

The province of Alberta also largely met our expectations, exhibiting characteristics of an ‘ultra-liberal’ welfare state, particularly in relation to its primary social assistance programs. While eligibility criteria for these programs are actually less restrictive in areas than the province of Québec, the provision of social assistance is more clearly associated with a liberal ‘workfare’ model, particularly within its program descriptions. Likewise, the core benefits that AlbertaWorks provides are comparable to other jurisdictions in many respects, but they also provide the lowest level of benefit, particularly where recipients live in social housing or with relatives. Alberta also does not appear to provide any specific programs targeted towards households with children or pregnant minors, though we have noted that this finding should be interpreted with caution. That said we also find some evidence that the province of Alberta is not necessarily a purely ‘ultra-liberal’ province. More specifically, the Assured Income for the Severely Handicapped program provides the most generous eligibility criteria income exemptions and greatest level of benefit. Similarly, Alberta also provides the most

comprehensive and beneficial programs targeted towards seniors compared to all other jurisdictions.

The province of Manitoba, as expected exhibits characteristics that place the province somewhere between these two extremes. In the area of eligibility criteria for social assistance programs (maximum household income limits, liquid and property assets, etc.) Manitoba actually outperforms both Québec and Alberta overall. With regard to the level of benefit, in certain cases Manitoba provides a greater level of benefit than Alberta, but lags behind Québec. Additionally, in the areas of ‘other’ income support programs targeted at children, Manitoba does not provide the same level of program support as Québec, but has an additional program whereas Alberta does not. Finally, in the area of ‘other’ programs for seniors, Manitoba lags behind Alberta, but has more programming in place than Québec.

Chapter Summary

Inspired by the work of Esping-Andersen (1990), Olsen (2007), and Bernard and St. Arnaud (2004), the primary focus of our qualitative analysis is the level of generosity, mode of provision, and the universality of income supports, social services, and social legislation with respect to housing policy in Québec, Alberta, and Manitoba. Based research in other social policy sectors, including family policy, health care, and approaches towards ending homelessness (Bernard & Saint-Arnaud, 2004; Bernier, 2006; S. Gaetz, Donaldson, & Gulliver, 2013; Prentice, 2009), we expect housing findings to align with the characteristic profiles of Québec and Alberta. We expect Québec’s housing policies to be more generous and universal, in alignment with a more ‘social-democratic’ welfare state profile. Conversely, we expect Alberta to exhibit more ‘ultra-liberal’ characteristics, though there is some evidence to suggest the potential for mixed findings. Interestingly, there is no research that establishes our expected location for Manitoba in relation to these other larger jurisdictions, though we expect based on historical political affiliations that

this jurisdiction will exhibit characteristics where it resides somewhere between the opposing poles of Québec and Alberta.

In support of our expected research findings, Québec exhibits some ‘socially-democratic’ characteristics, as it provides the greatest level of benefit across its social assistance programs both for individuals with and without barriers to employment. It is also the only jurisdiction to maintain separate categories for spouses of students and minors with children. Additionally, Québec also provides the most generous eligibility criteria and level of benefit with a program specifically intended to serve pregnant mothers. In the category of ‘other’ income support programs, we find that Québec’s Child Assistance Payment and Solidarity Tax Credit are uniquely universal. Similarly, the province is also the only jurisdiction with a dedicated program to increase household incomes where a child lives with a handicap. We also find some evidence to support Alberta’s ‘ultra-liberal’ characteristics across its social assistance programs, which place the greatest emphasis on promoting employability. Similarly, the level of benefit that Alberta’s social assistance programs provide is significantly lower than other jurisdictions where recipients reside in social housing or with relatives. For Manitoba, we find that the level of benefit that its social assistance programs provide generally resides between Québec and Alberta. While the province of Manitoba also provides some ‘other’ income support programs targeted towards low-income households with children, these are not as comprehensive as those in Québec.

In contradiction to previous research expectations, we also find evidence to suggest that each province does not neatly ‘fit’ with findings from previous research studies. To our surprise, ‘ultra-liberal’ Alberta provides the most generous level of benefit to social assistance recipients with severe disabilities and to senior households, which is entirely unexpected. Similarly, we determine that Manitoba consistently provides the most generous eligibility criteria across most

social assistance programs and the greatest level of benefit across certain cases involving single-parent households. Finally, we find that Québec provides the least generous eligibility criteria for social assistance programs, with exception to those that are unique to this province. Thus, we assert here that Québec's welfare regime maybe characterized by a dichotomous split where it provides the greatest level of benefit overall, but maintains more restrictive eligibility criteria across most social assistance programs.

Chapter Four: Social Housing and Rent Regulations

In this chapter, we compare both social services and social legislation, referring to social housing programs and rent regulation regimes within the housing policy domain. Similar to preceding chapters the generosity of programs across jurisdictions is evaluated on the basis of eligibility criteria and the level of benefit provided. In comparing rent regulation regimes, this analysis is condensed further to focus on the regulatory protections that are provided to tenants across the rental sector. In the following section a brief summary of general program characteristics are provided before continuing on to an overview and analysis of our findings.

Program Characteristics: Social Housing and Rent Regulations

In Canada, social housing is provided through a number of delivery agents with some control over eligibility criteria and level of benefit provided. These social housing providers include provincial/municipal governments, non-profit housing agencies, or co-operative housing providers. Projects may also target specific groups such as seniors, Aboriginal groups, victims of domestic violence, the homeless and/or individuals with mental health concerns. Given the range of delivery agents for social housing programs, we are primarily concerned with the basic form of social housing programs across Québec, Alberta, and Manitoba.

Programs we consider for evaluation include Québec's Low-Rental Housing Program, Alberta's Community Housing Program and Seniors Self-Contained Housing Program, and Manitoba's Social Housing Program. These programs share similarities to rent supplement programs, as eligibility is determined by a means-test. This is determined on the basis of maximum household income limits, which vary across geographic regions. Social housing programs are also similar in that they provide a rent-gear-to-income (RGI) benefit

(Government of Alberta, 2014i, 2014l; Government of Manitoba, 2014h; Government of Québec, 2014h).

Across Canada rent regulations provide legislated protections to tenants in the rental sector. As a broad area these measures cover the rent setting process, provisions for rent increases, security deposits, and responsibilities governing landlords and tenants. Due to the size and scope of rent regulations across jurisdictions, in the following section we will provide an overview and analysis of a narrow segment, namely the rent-setting process and provisions for rent increases. These provisions will examine how rents are established, how often a landlord may increase the rent and the notice required, and the maximum amount of rent that can be charged (Canada Mortgage and Housing Corporation, 2014b, 2014c, 2014d).

A first step in providing an overview of, and comparing, processes for setting rents across jurisdictions involves defining the form of tenancy or lease at hand. Rent regulations in Québec, Alberta, and Manitoba specify different rental periods, based on whether the lease is fixed or periodic. Here we focus on provisions relating to fixed term leases, which are usually for a year. See Table 4.0 for program details (Canada Mortgage and Housing Corporation, 2014b, 2014c, 2014d).

Overview & Analysis

Social Housing Programs

The following section on social housing programs exhibits a high degree of similarity to housing allowance programs discussed in chapter two. This is not intentional, but rather reflects the similarities between housing allowance and social housing programs, which are often administered by the same government entity. We attempt to keep these as brief as possible.

Maximum Household Income Limits

All jurisdictions establish maximum income limits on the basis of household composition and size. Québec uses a four-tiered system (one, two, three, and four-plus bedroom units) to determine maximum income limits, whereas Alberta uses a six-tiered system (bachelor, one, two, three, four, and five-plus bedroom units), and Manitoba uses a five-tiered system (studio, one, two, three, and four-plus bedroom units; see Tables 4.1 and 4.2) (Government of Alberta, 2014e; Government of Manitoba, 2014l; Government of Québec, 2014g).

The range of maximum household income limits in Québec is comparable to Manitoba (moderate) and Alberta (highest). In comparing maximum household income limits across jurisdictions some variations become apparent. Alberta and Manitoba set a maximum income limit for studio units, whereas Quebec does not. Differences in maximum incomes are significant, as Alberta's Core Need Income Thresholds for social housing are \$4,500 to \$40,000 higher than Manitoba's. As Québec does not set income thresholds for Low-Rental Housing on the basis of studio units, we can interpret this as a more generous form of support for Québec's Low-Rental Housing program – that all recipients are eligible for a one-bedroom unit. However, the reasoning for this is not entirely clear (Government of Alberta, 2014e; Government of Manitoba, 2014l; Government of Québec, 2014g).

We compare the range of maximum household income limits across jurisdictions and unit types¹⁰, resulting primarily in a comparison of maximum income limits for one to four-bedroom units across jurisdictions. In making this comparison we observe that both Québec and Manitoba have set the lowest thresholds, though this relationship is somewhat complex. When examining the lower range of income thresholds, it is apparent that Québec's Low-Rental Program has set these limits at \$3,500 (one bedroom) to \$10,500 (four-plus bedrooms) lower than in Manitoba.

¹⁰ As indicated above, neither Québec nor Manitoba maintain a threshold for a 5+ bedroom unit.

However, when looking at the higher end of the range for these income limits, it is apparent that Québec has set this limit at \$9,000 (one bedroom) to \$1,000 (four-plus bedrooms) higher than Manitoba's Social Housing Rental Program. As we note in chapter two, these patterns may be attributable to differences in the 'tier' system used across jurisdictions and/or reflect differences in market conditions, including the distribution of household incomes and costs of living (Government of Alberta, 2014e; Government of Manitoba, 2014l; Government of Québec, 2014g).

In interpreting these results the means-test for Alberta's social housing programs (based on Core Need Income Thresholds) is the most generous, followed by Manitoba and closely by Québec. Québec's Low-Rental program is slightly more restrictive on the lower-end, yet also more generous on the higher-end, as evidenced by comparing maximum income thresholds for three and four-plus bedroom units. Based on the numerical difference between these values, we consider Manitoba slightly more generous than Québec. In contrast, Alberta exhibits one unique and restrictive characteristic: an additional asset test, whereby households are ineligible for social housing if they possess more than \$7,000 in liquid assets. Unlike the Community Housing Program, Alberta's Seniors' Self-Contained Housing Program does not make this distinction (Government of Alberta, 2014b, 2014e; Government of Manitoba, 2014l; Government of Québec, 2014g).

In comparing these findings to our literature and other research literature review, the results are somewhat counter-intuitive. We predicted that Alberta's social housing programs would employ the most restrictive eligibility criteria based on the means-test that is a fundamental characteristic of all social housing programs across Canada. While this holds true

in regards to an additional asset test not found in other jurisdictions, overall Québec and Manitoba have comparable income thresholds whereas Alberta's are the most generous¹¹.

Other Eligibility Criteria

All jurisdictions have similar eligibility criteria for social housing. Each jurisdiction establishes criteria regarding age, residency requirements, and independent living requirements. Alberta, Québec, and Manitoba all specify a minimum age requirement of 18 years of age to live in social housing. In the case of Alberta's Seniors' Self-Contained Housing Program, this age limit is increased to 65 years. In Manitoba, a portion of the social housing portfolio is dedicated to seniors, who are 55 year of age or older. However, in Manitoba this form of seniors' housing is not considered separate from the social housing program (Government of Alberta, 2014b, 2014i; Government of Manitoba, 2014l; Government of Québec, 2014b).

Each jurisdiction has similar criteria regarding residency requirements. In general, each province requires recipients to be Canadian citizens with permanent residence status, or be a refugee with appropriate documentation (an application for refugee status). However, one particular difference is apparent in Québec, as applicants must also live in the area of the housing agency applied to for 12 of 24 months prior to application. Québec appears to be the only jurisdiction to place an additional restriction on applicants. We find one other interesting difference in Alberta, where local housing management bodies may place additional residency requirements upon applicants¹². Finally, Alberta, Québec, and Manitoba all maintain similar independent living criteria. That is, to be eligible for social housing programs across all jurisdictions recipients must be capable of living independently, which can also include the

¹¹ However, this additional asset test has the potential to make Albert's maximum household income limits the most restrictive, though we lack case-based data to confirm this here.

¹² A limitation of this study is that I was unable to analyze the policies of all 118 housing management bodies in Alberta

assistance of community support services or a caregiver (Government of Alberta, 2014b, 2014h, 2014i; Government of Manitoba, 2014h; Government of Québec, 2014b).

Level of Benefit

The level of benefit that Québec's Low-Rental Housing Program, Alberta's Community Housing and Seniors' Self-Contained Housing Programs and Manitoba's Social Housing Rental Program provides are compared on the basis of each province's rent-geared-to-income (RGI) ratio. Here Québec's Low Rental Housing Program provides the greatest level of benefit, as the rent-geared-to-income ratio (the total percentage of housing income paid for rental accommodations) is 25 percent. Manitoba's Social Housing Rental Program is a close second, as Manitoba also uses 25 percent for studio units and 27 percent of household income for any units with one or more bedrooms. Alberta's Community Housing and Seniors' Self-Contained Housing Programs provide the least generous RGI rate, where recipient households pay 30 percent of adjusted household income. These findings align with our previous expectations for Québec to approximate a 'social-democratic' model, while Manitoba occupies the 'middle ground' and Alberta exhibits more 'ultra-liberal' characteristics (Government of Alberta, 2014i, 2014l; Government of Manitoba, 2014h; Government of Québec, 2014h).

Rent Regulations

Rent Setting & Increases

Rent regulation legislation regimes in Québec, Alberta, and Manitoba are distinct, which aligns with our research expectations. Québec's rent regime can be characterized as a 'hybrid' approach to managing rent setting and rent increase processes. When a previously-tenanted unit is vacated, there are no restrictions on how much the landlord may increase the rent, though the landlord is also obligated to provide the new lessee with a notice, which outlines the lowest rent paid at the unit within 12 months prior to when the lease would begin. The Quebec system

leaves rent-setting and rent to the marketplace, and assumes the lessor and lessee will come to an arrangement. This is a somewhat surprising finding, as we predict Québec's rental regime to be more firmly regulated as the province approximates a social-democratic model. However, some provisions exist in the event that a Quebec landlord and tenant cannot agree upon a rent increase. If the tenant feels that the rent increase is unreasonable, they may apply to the Régie du logement Québec to have their rent modified. In these cases, the Régie requests that the landlord provide building expenses and revenue and, if successful, the appropriate increase in rent is determined and set. Additionally, rent increases are limited to once every 12 months (Canada Mortgage and Housing Corporation, 2014d).

Similar to Québec, the setting of rent in Alberta is also determined in the marketplace, but through a more of a 'hands off' approach. Alberta has no rent controls beyond a single annual rent increase in the previous 12 months. Upon vacating a unit landlords are allowed to increase the rent to whatever level they deem the market can bear (Canada Mortgage and Housing Corporation, 2014b).

In contrast, Manitoba's rental regime is the most complicated and regulated among the three jurisdictions. This finding is contrary, but not entirely incongruent with our research expectations. While we expect the province to fall somewhere between the social-democratic and ultra-liberal 'extremes' of Québec, there are similarities between the 'fixing of the rent' process in Québec and Manitoba. The application of rent regulations in Manitoba depends on when the rental unit was constructed. Residential buildings that are occupied after April 2001, units are exempt from rent regulations for 15 years. Units built and occupied after March 2005, are exempt from having rents set by provincial guidelines for 20 years. In the case of newer buildings, rent setting is very similar to Québec and Alberta in that these units are subject to full vacancy decontrol. Moreover, in Manitoba units that rent for more than \$1,435 per month are

exempt from rent regulations. However, additional rent regulations apply for Manitoba rental units that do not meet these criteria and have been vacated. Here rent increases on the basis of the annual guideline, where the province determines a set percentage increase for landlords. While this can be viewed as restrictive for landlords, Manitoba's rental regime allows for a 'cost pass-through'. Landlords can apply to the Residential Tenancies Branch to increase their annual rent increase beyond the annual guideline. This applies to situations where the annual guideline increase does not allow landlords to sufficiently recover operating expenses (Canada Mortgage and Housing Corporation, 2014c, 2014e).

In comparing general rent regulations in Québec, Alberta, and Manitoba, we find that Manitoba's rental regime provides the greatest level of benefit to tenants, followed by Québec with its 'hybrid' rental regime, then Alberta, with its 'hands-off' approach. While findings for Alberta aligns with our previous established expectations that the province's rent regime is characterized by less generous protections for tenants, we were expecting neither a highly regulated system in Manitoba, nor Québec's 'assisted market' approach. These findings are based on the determination that Manitoba's rental regime is the most restrictive for landlords to raise rents where guidelines apply (Canada Mortgage and Housing Corporation, 2014b, 2014c, 2014d).

Chapter Summary

Our close evaluation of generosity of social housing programs and rent regulations across Québec, Alberta, and Manitoba, allows us to rank order the provinces. Based on the literature, we expect to find that Québec approximates a 'social-democratic' approach to housing, and that Alberta approximates an 'ultra-liberal' approach. We are unsure what to expect for the jurisdiction of Manitoba, which was not included in Bernard and Saint-Arnaud's (2004) previous analysis. Premised on the general historical political affiliations and presiding political parties,

we expect to locate Manitoba somewhere between the opposite poles of Québec and Alberta. However we also find contradictory evidence for Alberta, where Gaetz, Gulliver et al. (2014), rather surprisingly, assert that the province is a ‘leader’ in housing first strategies to end homelessness. To add an additional layer of complexity to this analysis, we also took a primarily qualitative approach, as quantitative methods may not be sensitive to smaller differences that may be observed across jurisdictions (see Olsen 2007). In short, while we set out with certain initial expectations, there was reason to believe that our findings may also exhibit some inconsistencies with previous research findings across different policy domains.

An analysis of social housing programs outlines the rent-geared-to-income benefit provided by each program while also evaluating the generosity of eligibility criteria. In comparing maximum household income limits, we find that Alberta is the most generous, followed by Manitoba and closely by Québec. However, Alberta exhibits one unique additional restriction, which limits liquid household assets to \$7,000. While Alberta is more generous overall, in this one area, Alberta is the most restrictive (Government of Alberta, 2014b).

In examining ‘other’ eligibility criteria, such as age and residency requirements, there is a relative consistency across each jurisdiction, though Alberta’s definition of a senior is more restrictive than in Manitoba (65 versus 55). There are similar residency requirements, though Québec appears to be more restrictive in the length of time a household must reside in an area before applying for their social housing program. Additionally, there is some evidence to suggest that Alberta’s local housing management bodies may place additional restrictions upon eligibility. Based on these findings, we consider Manitoba the most generous, followed by Alberta, then Québec. The level of benefit provided by social housing programs is evaluated by the ratio of rent-geared-to-income provided by the program. It is clearly evident that Québec is the most generous, followed by Manitoba then Alberta. However, as we do not examine the

precise processes for determining exempt versus non-exempt income, some caution is advised in interpreting these findings (Government of Alberta, 2014b; Government of Manitoba, 2014h; Government of Québec, 2014b).

We also examine basic rent setting and rent increases in the three provinces. We demonstrate that Manitoba has the most comprehensive rental regime, followed by Quebec, then Alberta. These findings assume that rental regimes with more comprehensive provisions are more likely to limit excessive rent increases in the private rental market, thus providing a greater benefit to tenants. In this regard Manitoba's rent regulations approximate a 'protectionist' model in contrast to Québec's 'hybrid' model, which relies on consumers to make agreements in the marketplace, with other provisions in place should rent increases become exorbitant. In contrast, Alberta's rent regulation model approximates a 'hands-off' approach, as there is no limit to a landlord's ability to increase the rent, beyond restricting increases to once per year¹³.

Drawing on empirical findings, we assess how each province performed relative to our expectations. We find evidence confirming our initial expectations that Québec approximates a social democratic model, Alberta an 'ultra-liberal' model, and that Manitoba falls somewhere in-between. This pattern holds true for social housing programs, where we find some divergence in the area of rent regulations, particularly in Manitoba, which appears to provide a more firmly regulated rent regime. For Québec, we find that the Low Rental Housing program provides the greatest level of rent-geared-to-income benefit, aligning with prior findings of Québec's 'social-democratic' welfare state. Québec's 'hybrid' rent regulation system provides a similar, but less regulated, benefit than in Manitoba. That said, Québec's rent regulation system is far more comprehensive than Alberta's.

¹³ An additional consideration for future research would be to contrast each province's rent regulations to current market conditions. This added dimension could help confirm which rental regime provides the greatest level of benefit based on statistical data.

Some findings were contrary to our expectations. For example, eligibility criteria for Quebec's Low Rental Housing program are somewhat more restrictive than Alberta or Manitoba. In particular, Quebec's maximum household income limits are the most restrictive of all jurisdictions (though Manitoba was relatively comparable) and residency requirements are more stringent than the other two jurisdictions. Additionally, we are surprised to find that Québec's system for setting rents and managing rent increases appear less restrictive than in Manitoba.

Like Quebec, Alberta meets some of our expectations regarding its 'ultra-liberal' characteristic, particularly in regards to additional liquid asset restrictions for its Community Housing Program. The clearest evidence to support our initial expectations is found in the level of benefit provided through Alberta's Community Housing program, which provides the lowest level of benefit compared to all other social housing programs. Likewise, Alberta's system of rent regulations most closely approximates a 'leave it to the market' approach, which does little to limit rent increases in the private rental sector.

In Alberta we also find some limited evidence that is contrary to our initial expectations. In particular, in comparing social housing program eligibility criteria, namely maximum household income limits, Alberta's Community Housing and Seniors' Self-Contained Housing Programs are the least restrictive of all jurisdictions, by a sizeable margin. However, this finding is contradicted by an additional restriction placed on the liquid assets of the household under the Community Housing Program, which is found in either Québec or Manitoba.

Findings supported our expected 'location' for Manitoba, which exists somewhere between the opposite poles of 'social-democratic' Québec and 'ultra-liberal' Alberta. In comparing social housing programs, Manitoba's Social Housing Rental Program both maximum housing income limits and the level of benefit provided are between both Québec and Alberta, providing a moderate level of comparative benefit and universality. One interesting finding that

does not align with our expectations is that Manitoba appears to possess the most firmly regulated rent regulations system.

Chapter Five: Conclusion

As housing is relatively under-researched in comparative Canadian welfare regime studies, this study set out to examine the housing policy domain in Quebec, Alberta and Manitoba, situating housing in the context of income supports, social services, and social legislation, which are key elements of welfare regime analysis. To summarize these findings, we evaluate the relative ‘location’ of Québec, Alberta, and Manitoba. Further, we outline the contributions of this research and other potential future research before addressing the limitations of the current analysis. In comparing housing policy measures across jurisdictions selected for their capacity to support de-commodification, we address one primary research question: what variations may be observed in housing policy measures in Québec, Alberta, and Manitoba?

At the outset of this study, we argue that Esping-Andersen’s three-model typology (1990) provides a theoretical underpinning for a comparative analysis of income supports, social services, and social legislation across Québec, Alberta, and Manitoba. As is typical in welfare regime studies, we address the key housing policy benefits, including their level of generosity and mode of provision, as well as, to a lesser extent, their universality. As a means of selecting policies and their corresponding programs we chose to use a central concept identified by Esping-Andersen - de-commodification - which refers to the extent to which an individual or household can be independent from the market and their employer. This concept is primarily sets initial boundaries on the income supports, social services, and social legislation selected for analysis. Therefore, we exclude policies from that analysis that are primarily based on the tenant that the recipient must be employed. These include social insurance programs such as Employment Insurance, as well as other regionally-specific benefits, such as the Québec Parental Insurance Plan and Alberta’s Family Employment Tax Credit, to name a few (Government of Alberta, 2014a; Government of Québec, 2014k).

Few studies in the ‘worlds of welfare’ approach focus on sub-national units (provinces) with a nation (Canada). This study undertook such a ‘within’ nation approach. Within the backdrop of an ‘average’, across-the-board liberal or (‘social liberal’), we found notable policy variation across. Alberta, for example, exhibits some of the more ‘ultra-liberal’ characteristic of the United States (the nation that best fits the liberal ‘ideal type) while Québec exhibits more ‘social-democratic’ tendencies. This may be partly attributed to the nature of Canadian federalism which gives provinces and territories strong constitutional powers over social services, allowing them to accommodate cultural and socio-economic difference. Based on its distinct history, some evidence suggests that Quebec maintains a ‘distinct’ welfare state in certain policy areas (Raïq et al., 2012). If Québec and Alberta represent Canada’s policy poles at opposite ends of the social policy continuum, Manitoba remains largely unknown and unaddressed in the social policy literatures, especially in the housing policy domain.

Findings from chapter two on income supports distinguish between rent supplements and ‘other’ housing allowance programs. We find that Alberta provides the most generous maximum household income limits followed by Manitoba then Québec. For residency and age requirements Québec provides the greatest level of benefit, followed by Manitoba then Alberta. In comparing ‘other’ housing allowance programs Manitoba’s eligibility criteria and benefits are more generous than Québec’s. Alberta provided no additional programs in this area.

In chapter three we examine income supports provided by social assistance and ‘other’ income support programs. For persons without disabilities, Manitoba’s social assistance programs are the most generous for liquid asset exemptions, followed by Québec, then Alberta. For persons with disabilities Manitoba’s liquid asset exemptions for social assistance programs are the most generous followed by Alberta, then Québec. In regards to property exemption both Manitoba and Alberta both provide a similar level of generosity, followed by Québec. In

combining these two categories, Manitoba is the most generous, followed by Alberta, then Québec.

Findings for social assistance programs for persons without disabilities indicate that Québec provides the greatest level of benefit to single-parent and two-parent households, followed by Manitoba, then Alberta. Where recipients live with disabilities, Québec provides the greatest level of benefit, followed by Manitoba, then Alberta. However, in specific cases (programs for persons with severe disabilities), Alberta provides the greatest level of benefit. In comparing programs for pregnant mothers we find that Québec features more generous eligibility criteria and levels of benefit than Manitoba. It did not appear that Alberta had any provisions in this area.

In comparing ‘other’ income support programs we find that for those that serve households with children Québec’s Child Assistance Payment is unique in terms of its universality. Another unique program is Québec’s Solidarity Tax Credit, which provides relatively modest benefits, but on a more universal basis. Québec is also the only jurisdiction that provides a separate benefit to households where a child lives with some form of handicap. For seniors’ programs Alberta provides the greatest level of benefit, followed by Manitoba then Québec.

Findings from chapter four focus on ‘basic’ social housing programs and rent regulations. In comparing maximum household income limits for social housing programs we find Alberta is the most generous followed by Manitoba and Québec, which are very similar. However, Alberta is also the only jurisdiction to place an additional restriction on liquid assets. In comparing other eligibility criteria, consisting of age and residency requirements, Manitoba is the most generous, followed by Alberta, then Québec.

In evaluating rent regulation systems we perform a more general analysis. Findings indicate that Québec's 'hybrid' system takes a more 'assisted market' approach to setting rents and managing rent increases, providing a similar but less firmly regulated benefit than Manitoba. Overall Alberta provides the least regulation of the private rental market. On this basis, we determine that Manitoba provides the greatest level of benefit, followed by Québec, then Alberta.

Locating Québec, Alberta & Manitoba: Key Findings

When it comes to social housing and rent regulations in Québec Alberta, and Manitoba, we find evidence that supports expectations established by research literature along with some contradictory findings. Based on previous literature addressing other policy domains and concerns, we expect Québec's housing policy measures to approximate those of a 'social-democratic' welfare state, characterized by generous benefits and more universal eligibility criteria. Conversely, we expect Alberta to approximate an 'ultra-liberal' profile, characterized by lower levels of benefits, less coverage and more restricted programs. However, in respect of housing, we find some evidence to the contrary, suggesting that Alberta is actually a 'leader' in relation to some areas. Finally, in relative absence of research findings for Manitoba, we speculate that, based on the lengthy a long-incumbency of the left-leaning NDP the province is be located somewhere Québec and Alberta and characterized by more 'progressive' tendencies, within the housing policy domain.

The first conclusion relates to the relationship between parties and policies. Given that Alberta is a surprising 'leader' in certain housing policy areas, we would argue that the ideological foundations of reigning political parties do not solely determine the generosity and universality of policy measures and programs. There is evidence to support this, as nation states around the world, including Sweden, have embraced neo-liberal forms of retrenchment to a greater or lesser extent, regardless of their political orientation. In a cross-temporal examination

of Sweden's welfare state since the 1990, Olsen (2013b) outlines a level of significant retrenchment, though in a comparative sense Sweden still remains among the most egalitarian nation states. As such, we can infer that it is entirely possible for the espoused political orientations and philosophies of a political party to be in name only. We would expect a similar pattern to hold true for Québec, Alberta, and Manitoba. In the following sections we discuss findings specific to each jurisdiction and provide an overview of how each jurisdiction performed and 'fit' with our previously established research findings. Where we find contradictory evidence, we also make a note of this.

Québec

Overall we find that the province of Québec performed as expected, in that the level of benefit provided by numerous programs, including one of two areas of housing allowances areas (rent supplements) and one of two social assistance areas (Last-Resort Financial Assistance). Two exceptions are for the level of benefit provided by social assistance programs for persons that have severe disabilities and maximum household income limits for social housing (Low-Rental Housing Program). Additionally, Québec is the only jurisdiction to have specific program measures in place that provide additional financial benefits to pregnant mothers and households with handicapped children. We attribute these two particular features to previous research findings, suggesting that Québec places a significant emphasis on comprehensive measures as a means of poverty reduction as part of their welfare regime. While 'other' social assistance programming targeted towards households with children has the potential to support these findings, we had difficulty in comparing programs, due to significant differences in both their form and function (Raiq et al., 2012).

In other areas, Québec's programs are less 'progressive' than expected, such as in the areas of eligibility criteria related to 'other' housing allowances, social assistance programs, and

rent regulations¹⁴. For ‘other’ housing allowances, the province is considered second to Manitoba for maximum housing income limits, age and residency requirements, and the level of benefit provided. This pattern also remains the same for social assistance programs, particularly for restrictions on liquid assets for social assistance programs targeted to low-income households without disabilities. While the province’s rent regulations system is not considered the most comprehensive in comparison to Manitoba, it still appears to provide a reasonable number of protections for renter households within the province. We also note that in absence of a statistical analysis, this finding should be interpreted with some caution.

We are surprised to find that, in certain areas, Québec’s housing programs are less generous than Alberta and Manitoba. Overall this is typically related to more restrictive eligibility criteria in the areas of rent supplements, social assistance programs, ‘other’ social assistance programs and social housing. More specifically, we find that Québec provides the least generous maximum housing income limits across most program areas and has the greatest residency restrictions for its rent supplement programs, though, in the former area, Manitoba’s programs are very close and comparable. For social assistance programs, Québec provides the least generous and most restrictive criteria related to restrictions on liquid assets, general assets, and vehicle assets for persons with disabilities. In the areas of ‘other’ social assistance programs targeted to seniors, maximum household income limits and residency requirements for social housing Québec are also the least generous. Likewise, in the area of social housing, maximum household income limits were also comparable to Manitoba, but the least generous.

¹⁴ Though Québec’s rent regulation system appeared less regulated than Manitoba’s, we should note that it still contains significant provisions to ‘fix the rent’ in cases where tenants and landlords are unable to come to an agreement.

Alberta

Alberta's housing policy domain generally aligned with our research expectations in that the province approximated an 'ultra-liberal' welfare state. This was particularly evident in the level of benefit provided across housing allowance programs (both rent supplements and 'other' housing allowances), social assistance programs, social housing, and rent regulations. With regard to the absence of general rent regulations, we determine that this provides the strongest evidence to support of the 'ultra-liberal' characteristic of this province. In addition, Alberta also 'lagged' in the area of 'other' housing allowances, as no programs are provided in this area. For social assistance programs targeted at persons without disabilities, Alberta maintains the least generous and most restrictive liquid asset provisions. Finally, the province's primary social housing program (Community Housing Program) is the only one to place an additional restriction on household liquid assets.

In some respects Alberta's housing programs provide evidence of departure from the 'ultra-liberal' model, as eligibility criteria are located between Québec and Manitoba, or Manitoba and Quebec. This is particularly true in the areas of residency requirements for rent supplement programs, liquid asset restrictions for persons with disabilities (with exception to persons with severe disabilities) and vehicle restrictions across social assistance programs.

In select areas, we find that Alberta is a housing policy 'leader' compared to the provinces of Manitoba and Québec – which is unexpected. In particular, Alberta maintains the most universal and generous maximum household income limits across both rent supplement and social housing programs, though we are unsure whether differences in this area merely reflect varied market conditions, costs of living and housing, and income levels used to define 'core need' status. Additionally, for property asset restrictions across social assistance programs, Manitoba and Alberta provide equivalent, 'leading' levels of generosity. However, the most

defining ‘leader’ characteristic of Alberta’s housing programs relates to the areas of social assistance programs targeted specifically to seniors and persons with severe disabilities. We are uncertain what factors contribute to this finding, though we speculate here that this fits within the ‘ultra-liberal’ ethos in that the ‘deserving poor’ ought to receive more comprehensive benefits. Alternatively, this may also be attributable to our previous observation that costs of living are much higher in Alberta; as a result, a greater level of income is necessary to appropriately accommodate clientele with significant disabilities.

Manitoba

Initially, it was unclear how Manitoba would fit between the two ‘poles’ of welfare regimes, represented by Alberta and Quebec. Given Manitoba’s long-standing, left-leaning government, we expect housing policy measures would provide more generous benefits, place a greater emphasis on universal eligibility and have more progressive, supportive programs than found in Alberta. But, beyond this initial, general expectation the precise ‘location’ for the province of Manitoba is unclear.

In conducting our analysis we find evidence that supports our initial speculation, as a defining feature of Manitoba’s housing policy domain and programs is its generous eligibility criteria in certain areas relative to both Québec and Alberta. We find this to be the case for certain eligibility criteria related to rent supplements, ‘other’ housing allowances, social assistance, social housing, and rent regulation programs. In the case of housing allowances, Manitoba’s rent supplement program provides the most generous residency requirements. For ‘other’ housing allowance programs Manitoba provides the most generous maximum household income limits, age and residency eligibility criteria while also providing the greatest level of benefit. Likewise, in the area of social assistance programs, Manitoba maintains the most generous liquid and vehicle asset criteria for both persons with and without disabilities

(excluding programs for persons with severe disabilities, where Alberta is the most generous). Property asset restrictions are also as generous as programs in Alberta. For social housing programs, Manitoba is equally generous in the areas of liquid assets and residency requirements. It also appears to provide the most generous rent regulation system of all three jurisdictions, our cautions withstanding.

Some areas where Manitoba's housing programs do not perform as strongly are also evident. For rent supplement programs this includes maximum household income limits and the level of benefit. For social assistance programs this includes liquid asset restrictions for persons with severe disabilities, and also the level of benefit they provide overall. In the case of 'other' social assistance programs targeted towards seniors, Manitoba is also located between Alberta and Québec. Finally, in evaluating social housing programs, Manitoba provides moderately generous maximum household income limits and levels of benefit.

Interestingly, Manitoba is seldom the 'laggard' across program categories, with exception to the level of benefit provided by social assistance programs targeted at persons with severe disabilities. Likewise, we also note that, in many cases, the maximum household income limits in Manitoba are very close to those of Québec, though we rate these slightly higher for Manitoba, based on the relative numerical difference across categories. By the same token, with exception to its rent regulation regime and 'other' housing allowance programs, Manitoba seldom provides the greatest level of benefit across program categories. Thus, we assert that Manitoba's housing policy domain is characterized by relatively universal and generous eligibility criteria in comparison to Québec and Alberta, but a more moderate or modest level of benefit, depending on the program area and category.

Contribution

This comparative analysis of housing policy in Québec, Alberta, and Manitoba contributes to welfare regime typologies. In particular, our findings and conclusions support Bernard and Saint-Arnaud's finding that Esping-Andersen's welfare regime typology may be applied to intra-provincial, comparative analyses. This study provides further evidence that modest but significant policy differences exist across Canadian jurisdictions. The current study also provides a valuable contribution to the work of Bernard and Saint-Arnaud (2004), as there is little comparative research that examines a range of policy measures across the areas of income supports, social services, and social legislation within the housing policy domain, most especially at an intra-national level. Furthermore, the current study of the housing policy domain across a range of program types and provinces, rarely receives the same level of attention as other policy sectors such as health care or education. Study findings also align with previous findings in other policy areas including health care and family policy. Further to this, our research approach and findings support that idea that qualitative approach to policy analysis may provide a greater level of detail beyond that of purely quantitative, statistical analyses that focus on aggregate levels of data (Bernard & Saint-Arnaud, 2004).

This analysis of key housing policy measures helps to explain the complexity, function, and form of housing programs, social services and social legislation across jurisdictions in Canada. This is particularly important for housing policy measures which are relatively neglected in comparison to other policy sectors, despite housing's fundamental importance in promoting positive outcomes across other policy sectors. In the following sections, we outline the limitations of our current approach and identify future areas of study as they relate to housing policy.

Limitations of this Study

It is customary, and important, to acknowledge the limitations of this study. At the outset we should acknowledge those related to qualitative methodology. While a qualitative approach allowed a detailed analysis of the form, function, and benefits provided by programs, services, and legislation across the housing policy domain, it restricts our findings in five key ways.

Several consequences flow from the decision to conduct qualitative research. First, in examining eligibility criteria and the level of benefit provided we focus on high-level differences across programs, such as the range of maximum benefit levels. In doing so, we do not focus on program level data, which would provide additional clarity about how programs and services compare across jurisdictions. For example, data on the number of rent supplements and social assistance recipients per capita could be used to evaluate how comprehensive these services are and the actual number of recipients that benefit from these policy measures. This data would help confirm findings about which jurisdictions provide the greatest level of benefit. Second, in comparing income-test eligibility criteria, we summarize data at a high-level rather than performing a geographic/regionally-specific analysis within the three provinces. Our approach has potential shortcomings, as maximum household income limits for housing allowances and social housing programs may vary and differ on the basis of 'location'. This is particularly evident when comparing urban and rural areas, as maximum household income limits for larger urban areas such as Québec City, Montreal, Winnipeg, Edmonton and Calgary, are likely to differ from smaller rural or non-market communities. Alternatively, performing a location specific analysis, rather than examining aggregate data may yield other interesting research findings. Third, in conducting comparative analysis, we make no attempts to examine the precise relationship between provincial variations in market conditions (general costs of living, average household incomes, housing costs, median market rents), the prevalence of income

inequality), and how each jurisdiction determines maximum household income limits for its program. This consideration could influence our research findings, which posits that Alberta provides the most generous household income limits, while Québec maintains the least generous considerations in this area. Consequently, it is possible that each jurisdiction has set particular income thresholds which reflect average household incomes and particular ‘poverty lines’.

Fourth, while the lens we apply to the current analysis is beneficial in helping us examine more detailed program and policy considerations, other methodologies, such as those used by the National Council of Welfare Reports (2010), maintain a number of strengths in their ‘case-based’ approach to comparing social assistance benefits provided across Canada. Furthermore, this approach also incorporates an analysis of Low-Income Cut-Offs (LICOs) and the Market Basket Measure (MBM) across each jurisdiction. As a result we advise incorporating these considerations in methodologies that attempt to take a similar approach as we have here. Fifth, in proceeding with our methodology we encounter some difficulties in providing an appropriate comparison in the areas of ‘other’ housing allowances and ‘other’ social assistance programs. These findings must therefore be taken with caution.

A second limitation of this study relates to how household income is calculated for the purposes of administering housing allowances and social assistance programs. In conducting these calculations, each province uses criteria that stipulate which forms of income are considered exempt or non-exempt. In certain cases, such as rent supplement and social housing programs, exempting or including particular forms of income for program purposes has the potential to significantly enhance or reduce the level of subsidy provided to the recipient. Thus, income exemptions derived from provincial or federal sources may be considered differently for the purposes of these calculations, which could significantly alter our findings, specifically those

related to the generosity of these programs. However, due to the scope of the current study we are unable to accommodate this additional layer of analysis.

The third limitation is that we are unable to examine all facets of social housing rental programs across Québec, Alberta, and Manitoba. In conducting this analysis, it was our intention to observe social housing programs that cater to specific groups, including vulnerable populations such as persons with mental health concerns and addictions, seniors, the disabled and Aboriginal groups. However, we are only able to examine a sub-section of the entire suite of social housing programs. Consequently, some programs are excluded, most notably social housing programs with attached services, including supportive and assisted living housing accommodations.

Fourth, it is worth acknowledging a few cautions related to program data. In comparing social assistance rates we only examine single-parent and two-parent households containing up to three children, due to the availability of data in Manitoba. We do not know how jurisdictions would handle four-child households, and any such differences might be considerable. The calculation of social assistance rates for Québec's Social Assistance Program and Social Solidarity Program include estimated incomes from Québec's Child Assistance Payment, a program that is based on taxable income from the previous year. Here it is assumed that social assistance recipients receive the maximum amount of income derived from this program, based on income limits identified. However, this assumption may be wrong. It was also not possible to include all programs from Alberta, though the Family Employment Tax Credit and Special Needs Assistance Program for Seniors do provides benefits to low-income families. This has the potential to skew the analysis and outcomes in this study, despite the province's efforts to address the needs of senior households.

Future Research

Based on these research findings, and the limitations to this study set out above, there are numerous areas for future inquiry, which we have categorized on the basis of their status within the housing policy domain or more broadly across other policy domains. For items within the housing policy domain, we identify numerous areas that we are unable to investigate. Some are closely related to the housing policy measures that were investigated. For example, part of social assistance program criteria involves exemptions for employment-derived income, which is based on our study's design and emphasis on de-commodifying measures, which we do not investigate further. We were also unable to fully investigate how broader policy measures fit within the housing policy domain across jurisdictions. Some examples of these policy measures include Employment Insurance (EI), Québec's Parental Insurance Plan (QPIP) and Alberta's Family Employment Tax Credit.

We also find a number of areas of interest that would contribute to a better understanding of provincial divergences in housing policy. For example, housing allowance and social housing programs generally maintain additional criteria for determining the prioritization of applicants, which may include victims of violence or other marginalized populations. Additionally, a study of the quality of social housing across jurisdictions would contribute to our understanding of the level of benefit provided by social housing programs. However, this could prove to be a cumbersome endeavour, as it is unlikely that social housing providers across Canada would use a single standardized instrument to measure housing quality. This is identified in other research as an important consideration (Olsen, 2013a).

Other important areas of housing policy, namely those measures related to homeless shelters, women's domestic violence shelters and transitional/secondary forms of housing are also an important component of provincial housing policy. While other studies have examined

some of these policies, incorporating these into broader analyses of the housing policy domain may be beneficial.

Finally, as we indicated previously, there currently exists well-established methodology for evaluating provinces on the basis of the benefit provided by their social assistance programs (Weddle, Battle, & Torjman, 2013). While this approach is traditionally applied to social assistance programs, and more generally focuses on specific case examples, there are benefits and strengths to integrating our current approach with these types of analyses.

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List of Tables

Summary Table 2.0 - Income Supports: Rent Supplement Programs			
Income Supports	QUÉBEC	ALBERTA	MANITOBA
Income Benefits Offered	<i>Rent Supplement Program</i>	<i>Regular Rent Supplement Direct to Tenant Rent Supplement</i>	<i>Rent Supplement Program</i>
Target Group	<i>Rent Supplement Program</i> <ul style="list-style-type: none"> • Means-tested/Targeted: <ul style="list-style-type: none"> ○ Low-income Individuals, families, seniors, persons with physical/intellectual disabilities, victims of domestic violence 	<i>Regular Rent Supplement/ Direct to Tenant Rent Supplement</i> <ul style="list-style-type: none"> • Means-tested//Targeted: <ul style="list-style-type: none"> ○ Low-income Individuals, families • Priority for assisting those in greatest need based 	<i>Rent Supplement Program</i> <ul style="list-style-type: none"> • Means-tested//Targeted: <ul style="list-style-type: none"> ○ Low-income families, the elderly, and for individuals with special needs
Eligibility Criteria	<i>Rent Supplement Program</i> <ul style="list-style-type: none"> • Status as a low-income households defined as households with a maximum household income below: <ul style="list-style-type: none"> ○ 1 bedroom - \$20,500 to \$40,000 ○ 2 bedroom - \$26,000 to \$44,000 ○ 3 bedroom - \$29,000 to \$50,000 ○ 4 bedroom - \$31,500 to \$56,000 • Must also: <ul style="list-style-type: none"> ○ Be a permanent legal resident of Canada 	<i>Regular Rent Supplement/Direct to Tenant Rent Supplement</i> <ul style="list-style-type: none"> • Based on total gross annual income for non-senior households. Income tax returns filed in the previous year for senior households (65 years of age or older). • To qualify household incomes must be below these amounts depending on the municipal area: <ul style="list-style-type: none"> ○ Bachelor unit - \$21,000 to \$61,500 ○ 1 bedroom - \$25,000 to \$80,500 ○ 2 bedroom - \$31,000 to \$89,000 ○ 3 bedroom - \$37,000 to \$102,000 ○ 4 bedroom - 43,500 to \$105,000 	<i>Rent Supplement Program</i> <ul style="list-style-type: none"> • Based on Social Housing Rental Program Income Limits (total household income): <ul style="list-style-type: none"> ○ Studio unit - \$16,500 to \$21,500 ○ 1 bedroom - \$23,500 to \$31,000 ○ 2 bedroom - \$27,000 to \$39,500 ○ 3 bedroom - \$36,000 to \$47,000 ○ 4+ bedroom - 40,500 to \$55,000 • Must also: <ul style="list-style-type: none"> ○ Be a permanent legal resident of Canada ○ Be of the legal age of majority (18)

	<ul style="list-style-type: none"> ○ Be of the legal age of majority (18) 	<ul style="list-style-type: none"> ○ 5+ bedroom - \$46,500 to \$108,000 • Must also: <ul style="list-style-type: none"> ○ Be a permanent legal resident of Canada <p>Be of the legal age of majority (18)</p>	
<i>Level of Benefit</i>	<p><i>Rent Supplement Program</i></p> <ul style="list-style-type: none"> • Rent-Geared-to-Income (RGI) – Reduces rent to 25% of gross household income • No pre-determined maximum dollar-value 	<p><i>Regular Rent Supplement</i></p> <ul style="list-style-type: none"> • Rent-Geared-to-Income (RGI) – Reduces rent to 30% of gross household income • No pre-determined maximum dollar-value, but Local Housing Management Bodies may specify criteria that cap the maximum level of benefit <p><i>Direct to Tenant Rent Supplement</i></p> <ul style="list-style-type: none"> • Rent-Geared-to-Income (RGI) – Reduces rent to 30% of gross household income • A maximum level of subsidy is established by local housing management bodies and varies across the Province 	<p><i>Rent Supplement Program</i></p> <ul style="list-style-type: none"> • Rent-Geared-to-Income (RGI) – Reduces rent to 27% of gross household income • No maximum level of benefit for this program
<i>Restrictions/ Other Criteria</i>	<p><i>Rent Supplement Program</i></p> <ul style="list-style-type: none"> • Only available at certain units -housing cooperatives, non-profit housing with subsidized housing units, or agencies directed to make certain private rental units available 	<p><i>Regular Rent Supplement/Direct to Tenant Rent Supplement</i></p> <ul style="list-style-type: none"> • Maximum household income limits vary across 303 municipal areas as well as rural/non-market areas 	<p><i>Rent Supplement Program</i></p> <ul style="list-style-type: none"> • Cannot be in receipt of any other shelter allowance or rental subsidy program assistance

Source:

Government of Alberta. (2014e). Core Need Income Thresholds (CNIT).

Government of Alberta. (2014k). *Support for Renters*. Retrieved from http://www.municipalaffairs.alberta.ca/support_for_renters.cfm.

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Summary Table 2.1 - Income Supports: 'Other' Housing Allowance Programs

Income Supports	QUÉBEC	ALBERTA	MANITOBA
Income Benefits Offered	<i>Shelter Allowance Program</i>	• N/A	<i>Portable Housing Benefit</i> <i>Rent Assist</i>
Target Group	<p><i>Shelter Allowance Program</i></p> <ul style="list-style-type: none"> • Means-tested//Targeted clientele: <ul style="list-style-type: none"> ○ Persons aged 52 or older that are living alone ○ Couples, where one spouse is aged 52 or older ○ Low-income families with at least one dependent child (this may also include a child aged 18 or over enrolled in full-time education) • This may include: <ul style="list-style-type: none"> ○ Homeowners ○ Tenants 	• N/A	<p><i>Portable Housing Benefit</i></p> <ul style="list-style-type: none"> • Means-tested//Targeted: <ul style="list-style-type: none"> ○ Low-income Employment and Income Assistance Disability recipients living with a mental health disability that are at-risk of, or are homeless <p><i>Rent Assist</i></p> <ul style="list-style-type: none"> • Means-tested//Targeted: <ul style="list-style-type: none"> ○ EIA/Non-EIA streams ○ Low-income renters and homeowners
Eligibility Criteria	<p><i>Shelter Allowance Program</i></p> <ul style="list-style-type: none"> • Monthly rent greater than \$198 - \$308/month • Maximum gross household income 	• N/A	<p><i>Portable Housing Benefit</i></p> <ul style="list-style-type: none"> • Enrollment for Employment and Income Assistance Disability benefits • Living in an unstable housing situation in the private rental market at the time of application

	<p>\$16,480 - \$24,729</p> <ul style="list-style-type: none"> • Residency requirements <ul style="list-style-type: none"> ○ 1 year living in Québec/Canada • Tax return in Québec in previous year 		<ul style="list-style-type: none"> • Willingness to engage with a mental health service provider that delivers the program <p><i>Rent Assist</i></p> <ul style="list-style-type: none"> • Varies on the basis of EIA/Non-EIA streams <ul style="list-style-type: none"> ○ Must satisfy residency requirements (as a Canadian citizen, a landed immigrant, or a refugee claimant) • EIA recipients - scales on the basis of rental costs, mortgage payments, household composition, utility costs, and whether the recipient lives in subsidized Manitoba Housing accommodations • Non-EIA recipients – may only apply if paying for rent/room and board in non-subsidized accommodations. Must spend more than 25% of their income on rent and also have: <ul style="list-style-type: none"> ○ Average monthly household income less than \$2,024 for a single person; \$2,276 for two or more persons and; \$2,852 for three or more persons
Level of Benefit	<p><i>Shelter Allowance Program</i></p> <ul style="list-style-type: none"> • Maximum level of benefit provided - \$80/month, tax-exempt 	<ul style="list-style-type: none"> • N/A 	<p><i>Portable Housing Benefit</i></p> <ul style="list-style-type: none"> • Rent-Geared-to-Income (RGI) – scales up to a maximum of \$200 per month, along with funding for service providers to assist clients obtain housing accommodations. <p><i>Rent Assist</i></p> <ul style="list-style-type: none"> • EIA recipients - \$50 to \$80 per month • Non-EIA recipients paying rent/room and board in unsubsidized housing – up to \$270/month <ul style="list-style-type: none"> ○ Actual amount determined on an RGI basis and also by total household income and monthly rent
Restrictions/ Other Criteria	<p><i>Shelter Allowance Program</i></p> <ul style="list-style-type: none"> • Other restrictions include: <ul style="list-style-type: none"> ○ Individuals living in 	<ul style="list-style-type: none"> ○ N/A 	<p><i>Portable Housing Benefit</i></p> <ul style="list-style-type: none"> • The PHB is distinct from the Rent Supplement Program as benefits are attached to and follow the recipient and

	<p>“low-rental” (social or community) housing a hospital or a government-funded residential centre</p> <ul style="list-style-type: none"> ○ Persons who own (or with their spouse) have property or cash assets with a market value of over \$50,000 (not including total value of a house, land, furniture and car) 		<p>are not attached to a particular unit</p> <ul style="list-style-type: none"> • Additional program restrictions for the program include a loss of PHB benefits in the event that the recipient is no longer eligible for Employment and Income Assistance Disability benefits <p><i>Rent Assist</i></p> <ul style="list-style-type: none"> • Non-EIA Rent Assist applicants cannot live in Manitoba Housing accommodations, cannot receive any other form of housing benefit or subsidy, live on a First Nations reserve, in a nursing home, hospital, residential care facility, or student housing
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Source:

Canadian Mental Health Association. (2014). Portable Housing Benefit. Retrieved May 27, 2014, 2014, from http://interlake.cmha.ca/programs_services/portable-housing-benefit/#.U1V4SPIdUI0

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Table 2.2 - Rent Supplement Programs: Maximum Household Income Limits

	Quebec	Alberta	Manitoba
	Rent Supplement Program	Regular Rent Supplement & Direct-to-Tenant Rent Supplement	Rent Supplement Program
Studio	-	\$21,000 - \$61,500	\$16,500 - \$21,500
1 Bedroom	\$20,500 - \$40,000	\$25,000 - \$80,500	\$23,500 - \$31,000
2 Bedroom	\$26,000 - \$44,000	\$31,000 - \$89,000	\$27,000 - \$39,500
3 Bedroom	\$29,000 - \$50,000	\$37,000 - \$102,000	\$36,000 - \$47,000
4+ Bedroom	\$31,500 - \$56,000	\$43,500 - \$105,000	\$40,500 - \$55,000
5+ Bedroom	-	\$46,500 - \$108,000	-

Source:

Government of Alberta. (2014e). Core Need Income Thresholds (CNIT).

Government of Manitoba. (2014l). Rental Housing Program Eligibility. from <http://www.gov.mb.ca/housing/mh/progs/pil.html>

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Table 2.3 - Rent Supplement Programs: Maximum Household Income Limits Compared

	Quebec	Alberta	Manitoba
	Rent Supplement Program	Regular Rent Supplement & Direct-to-Tenant Rent Supplement	Rent Supplement Program
Studio	-	\$4,500 - \$40,000	-
1 Bedroom	\$4,500 - \$40,500	\$1,500 - \$49,500	\$3,000 – (-)\$9,000
2 Bedroom	\$5,000 - \$45,000	\$7,500 - \$45,500	\$1,000 – (-)\$4,500
3 Bedroom	\$8,000 - \$52,000	\$1,000 - \$55,000	\$7,000 – (-)\$3,000
4+ Bedroom	\$12,000 - \$49,000	\$3,000 - \$50,000	\$9,500 – (-)\$1,000
5+ Bedroom	-	-	-

Source:

Government of Québec. (2014g). Income Limits Determining the Core Requirements. from http://www.habitation.gouv.qc.ca/fileadmin/internet/documents/partenaires/acceslogis/PRBI_LMM_2014.pdf

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<i>Summary Table 3.0 – Income Supports: Social Assistance Programs</i>			
<i>Income Supports</i>	QUEBEC	ALBERTA	MANITOBA
<i>Income Benefits Offered</i>	<p><i>Last Resort Financial Assistance</i></p> <ul style="list-style-type: none"> • Social Assistance Program • Social Solidarity Program <p><i>Pregnant Minor Financial Assistance Program</i></p>	<p><i>AlbertaWorks Income Support Program</i></p> <ul style="list-style-type: none"> • Expected to Work • Barriers to Full Employment <p><i>Assured Income for the Severely Handicapped</i></p>	<p><i>Employment and Income Assistance (EIA)</i></p> <ul style="list-style-type: none"> • EIA for the General Assistance Category • EIA for Single Parents • EIA for Persons with a Disability
<i>Target Group</i>	<p><i>Social Assistance Program</i></p> <ul style="list-style-type: none"> • Targeted towards five categories of recipients: <ul style="list-style-type: none"> ○ Single adults ○ spouse of a student ○ ‘sheltered’ adult, or adult living in an institution for purposes of social reintegration, or a minor is sheltered with their dependent child ○ two adults ○ two adults in ‘different situations’ <p><i>Social Solidarity Program</i></p> <ul style="list-style-type: none"> • Targeted towards individuals with severe employment capacity limitations under four categories: <ul style="list-style-type: none"> ○ Single adults ○ Spouse of a student 	<p><i>Expected to Work/Barriers to Full Employment</i></p> <ul style="list-style-type: none"> • Rates vary across three categories: <ul style="list-style-type: none"> ○ Renters or homeowners ○ Social housing ○ Living with family <p><i>Expected to Work</i></p> <ul style="list-style-type: none"> • Clients receive assistance with the expectation that they will return to work • Targeted towards two general categories: <ul style="list-style-type: none"> ○ Persons working part/full-time that have lost their job and require financial assistance to find another ○ Persons with personal circumstances making it difficult to work at that point in time 	<p><i>EIA for the General Assistance Category</i></p> <ul style="list-style-type: none"> • Three categories of recipients: <ul style="list-style-type: none"> ○ Single persons without dependents/children ○ Couple without dependents/children ○ Two-parent family • Restricted to persons without disabilities (other program stream) <p><i>EIA for Single Parents</i></p> <ul style="list-style-type: none"> • Single persons with dependent children <p><i>EIA for Persons with a Disability</i></p> <ul style="list-style-type: none"> • Persons with a mental or physical disability

	<ul style="list-style-type: none"> ○ ‘Sheltered’ adults, adult living in an institution for purposes of social reintegration, or a minor is sheltered with their dependent child ○ Two adults <p><i>Pregnant Minor Financial Assistance Program</i></p> <ul style="list-style-type: none"> • The Pregnant Minor Financial Assistance Program (PMFAP), in addition to the housing allowance and Last-Resort Financial Assistance Program, is available to young women that are under the age of 18, are at least 20 week pregnant, and lack financial resources to ensure the well-being of the child 	<p><i>Barriers to Full Employment</i></p> <ul style="list-style-type: none"> • Clients receive assistance and are considered to have significant barriers to returning to work • Targeted towards: <ul style="list-style-type: none"> ○ Persons working part/full-time that have lost their job and require financial assistance to find another <p><i>Assured Income for the Severely Handicapped</i></p> <ul style="list-style-type: none"> • Assistance to adults with a permanent disability which substantially limits their ability to earn a living 	
<p><i>Eligibility Criteria</i></p>	<p><i>Social Assistance Program/Social Solidarity Program</i></p> <ul style="list-style-type: none"> • Means-tested//targeted <ul style="list-style-type: none"> ○ Maximum household liquid assets upon application range from \$887 to \$1,807 ○ Maximum on-hand assets once in program range from \$1,500 to \$,2500 <p><i>Social Assistance Program</i></p> <ul style="list-style-type: none"> • Recipient does not have a severely limited capacity for employment <p><i>Social Solidarity Program</i></p>	<p><i>Expected to Work</i></p> <ul style="list-style-type: none"> • Means-tested//targeted • Maximum household liquid assets cannot exceed the same value as one month of core benefits to be provided • This ranges from \$404 (single) to \$1,517 (couple w/six children) depending on whether the recipient is single, a couple, and/or living with children • Residency and age requirements (live in Alberta, one household member older than 18) • Compliance with expectations to 	<p><i>Employment and Income Assistance (EIA) – All Categories</i></p> <ul style="list-style-type: none"> • Means-tested//targeted • Status as a Manitoba resident • Over the age of 18 • Means-tested/targeted <ul style="list-style-type: none"> ○ Maximum household liquid assets cannot exceed \$4,000 per person to a maximum of \$16,000 per family <p><i>EIA for the General Assistance Category</i></p> <ul style="list-style-type: none"> • Between the age of 18 and 65 and in financial need

	<ul style="list-style-type: none"> • Recipient has a severely limited capacity for employment <p><i>Pregnant Minor Financial Assistance Program</i></p> <ul style="list-style-type: none"> • Must be a young woman under the age of 18 that is at least 20 week pregnant • Must lack financial resources to ensure the well-being of the child <ul style="list-style-type: none"> ○ Maximum liquid assets must be less than \$1,500 • Recipients must be referred from a local community service centre (CLSC) • Recipients cannot be living with parents, or someone that has custody of the minor under a court order. The recipient cannot be a recently sponsored immigrant 	<p>work or take rehabilitation or training</p> <ul style="list-style-type: none"> • Compliance with Child Support Services requirements for single-parent families <p><i>Barriers to Full Employment</i></p> <ul style="list-style-type: none"> • Means-tested//targeted • Maximum household liquid assets cannot exceed the same value as two months of core benefits to be provided • This ranges from \$1016 (single) to \$3,460 (couple w/six children) for total core benefits, but could increase based on additional benefits <p><i>Assured Income for the Severely Handicapped</i></p> <ul style="list-style-type: none"> • Means-tested/targeted <ul style="list-style-type: none"> ○ Cash, investments and bonds are other non-exempt assets –cannot exceed \$100,000 for the recipient and cohabitating partner • Must have a permanent, severe handicap limiting employment where training, rehabilitation, or medical treatment would not improve the condition • Must be over 18 • Not eligible for Old Age Security pensions • Permanent residency in Alberta 	<p><i>EIA for Single Parents</i></p> <ul style="list-style-type: none"> • Must be a single-parent • Have custody of a dependent child/children or be in 7th to 9th month of pregnancy • Recipients must be unmarried, separated, divorced, widowed or have a spouse in prison <p><i>EIA for Persons with a Disability</i></p> <ul style="list-style-type: none"> • Means-tested//targeted • Must demonstrate financial need • Status as a Manitoba resident • Over the age of 18 • Must have a mental or physical disability that is likely to last more than 90 days. • Additionally, this disability must prevent the applicant from earning sufficient income to pay for basic needs of the individual or family
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		<ul style="list-style-type: none"> • Must apply for all other eligible income benefits (Federal and Provincial) • Cannot reside in an institution such as a correctional or psychiatric centre 	
Level of Benefit	<p><i>Social Assistance Program</i></p> <ul style="list-style-type: none"> • Single adults w/no limitations - \$604; w/limitation - \$733 • Spouse of a student w/no limitations - \$167; w/limitations - \$296 • Adults that are sheltered, in an institution for social reintegration or sheltered minors living with a child - \$196 • Two-adult households w/no limitations - \$936; w/limitations \$1,157 • Two-adult household in 'different situations' w/no limitations - \$936; w/limitations \$1,065 <p><i>Social Solidarity Program</i></p> <ul style="list-style-type: none"> • Single adults - \$927 • Spouse of a student - \$470 • Adults that are sheltered, in an institution for social reintegration or sheltered minors living with a child - \$198 • Two-adult households - \$1,386 	<p><i>Expected to Work</i></p> <ul style="list-style-type: none"> • Single adult - \$404 to \$627 • Couple w/no children - \$620 to \$956 • Single-parent w/children (1-6) - \$487 to \$1,313 • Two-parents w/children (1-6) - \$655 to \$1,517 <ul style="list-style-type: none"> ○ An additional \$56 to \$164 would be provided depending on the age of the child. <p><i>Barriers to Full Employment</i></p> <ul style="list-style-type: none"> • Single adult - \$508 to \$731 • Couple w/no children - \$777 to \$1,113 • Single-parent w/children (1-6) - \$604 to \$1,492 • Two-parents w/children (1-6) – \$822 to \$1,730 <ul style="list-style-type: none"> ○ An additional \$56 to \$164 would be provided depending on the age of the child <p><i>Assured Income for the Severely Handicapped</i></p> <ul style="list-style-type: none"> • Maximum monthly allowance for persons not living in a facility - 	<p><i>EIA for the General Assistance Category</i></p> <ul style="list-style-type: none"> • Single adult - \$565 • Two-parents w/no children - \$842 • Two-adults w/one child - \$927 to \$999 • Two adults w/two children - \$1,067 to \$1,211 • Two-adults w/three children - \$1,201 to \$1,417 • Two-parents w/children (1-6) - \$655 to \$1,517 <p><i>EIA for Single Parents</i></p> <ul style="list-style-type: none"> • Single mothers in 7th to 9th month of pregnancy - \$678 • Parent w/one child - \$803-854 • Parent w/ two children - \$957 to \$1070 • Parent w/three children - \$1097 to \$1274 <p><i>EIA for Persons with a Disability</i></p> <ul style="list-style-type: none"> • Single adult - \$781 • Two-adults - \$1,106

	<p><i>Pregnant Minor Financial Assistance Program</i></p> <ul style="list-style-type: none"> ○ Ranges from \$198 to \$795 per month 	<p>\$1,588</p> <ul style="list-style-type: none"> ● Modified allowance accommodation rate plus a maximum personal allowance of \$315. Accommodation rates – consist of private and standard rates: <ul style="list-style-type: none"> ○ Private facilities - \$1,785 monthly (\$58.70 daily) ○ Standard rate - \$1,465 monthly (\$48.14 daily) 	<ul style="list-style-type: none"> ● Parent w/one child - \$996 to \$1,068 ● Parent w/two children - \$1,149 to 1293 ● Parent w/three children - \$1,290 to \$1,506 ● Two parents w/one child - \$1,259 to \$1,331 ● Two parents w/two children - \$1,400 to \$1,544 ● Two parents w/three children - \$1,534 to \$1,750
<p>Restrictions / Other Criteria</p>	<p><i>Social Assistance Program</i></p> <ul style="list-style-type: none"> ● Exclusions up to \$90,000 allowed for net value of principle residences, including house and land <ul style="list-style-type: none"> ○ Up to \$10,000 from market value of automobile <p><i>Social Solidarity Program</i></p> <ul style="list-style-type: none"> ● Exclusions up to \$130,000 allowed for net value of principle residences, including house and land <ul style="list-style-type: none"> ○ Up to \$10,000 from market value of automobile <p><i>Pregnant Minor Financial Assistance Program</i></p> <ul style="list-style-type: none"> ● Cannot live with a parent or with another individual that has custody of their person through 	<p><i>Expected to Work/ Barriers to Full Employment</i></p> <ul style="list-style-type: none"> ● Other assets are exempt including: a house of any value and up to \$10,000 equity in a vehicle that is owned ● However, if the vehicle is purpose-modified to accommodate a disability the full value of the vehicle is exempt <p><i>Barriers to Full Employment</i></p> <ul style="list-style-type: none"> ● N/A <p><i>Assured Income for the Severely Handicapped</i></p> <ul style="list-style-type: none"> ● The recipient's principal residence, a vehicle, a second vehicle adapted for a disability, clothing and certain household items are all exempt assets 	<p><i>EIA – All Categories</i></p> <ul style="list-style-type: none"> ● Exempt assets also include the recipient's primary residence, automobiles and other essential forms of property

	<p>court order. or sponsorship</p> <ul style="list-style-type: none"> • Cannot live in a rehabilitation centre or with a foster family. • Cannot be considered an independent adult or family member under last-resort financial assistance programs • Cannot be a First Nations individual living on reserve 	<ul style="list-style-type: none"> • Must report any changes in medical conditions, situations permitting work, training or rehabilitation, household income or assists, marital status, number of dependent children, changes in address, or any moves and/or extended stays • Cannot reside in a psychiatric institution 	
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Source:

Government of Alberta. (2011). *Alberta Works For Expected to Work and Barriers to Full Employment Clients: Your Guide*.

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Government of Québec. (2014n). Social Solidarity Program. from <http://www4.gouv.qc.ca/EN/Portail/Citoyens/Evenements/changement-adresse/Pages/solidarite-sociale.aspx>

Summary Table 3.1 – Income Supports (‘Other’ Income Support Programs)

Income Supports	QUÉBEC	ALBERTA	MANITOBA
Income Benefits Offered	<p><i>Child Assistance</i></p> <ul style="list-style-type: none"> • Child Assistance Payment • Supplement for Handicapped Children <p><i>Solidarity Tax Credit</i></p>	<p><i>Alberta Seniors Benefit Program</i></p>	<p><i>Manitoba Child Benefit 55 Plus</i></p> <ul style="list-style-type: none"> • Junior Component • Senior Component <p><i>School Tax Assistance for Tenants 55 Plus</i></p>
Eligibility Criteria	<p><i>Child Assistance – Payment</i></p> <ul style="list-style-type: none"> • This refundable tax credit replaces previous family benefits and is targeted towards families with one or more dependent children under the age of 18 that still reside in the same household • Responsibility for a child under 18 • The child lives with the recipient • The household lives in Québec • The recipient meets Provincial and Federal residency requirements <p><i>Child Assistance – Supplement for Handicapped Children</i></p> <ul style="list-style-type: none"> • Financial assistance to families that have a 	<p><i>Alberta Seniors Benefit Program</i></p> <ul style="list-style-type: none"> • Means-tested//targeted • Maximum income limits <ul style="list-style-type: none"> ○ Single senior - \$26,200 annually ○ Senior couple - \$42,500 combined annual income ○ Limits apply for seniors with incomes that include full OAS pension • Eligibility varies with type of accommodation applicant lives in (six categories): <ul style="list-style-type: none"> ○ Homeowner ○ Renter ○ Lodge resident ○ Long-term care resident ○ Designated supportive living facility ○ Other (living rent-free with family/other living arrangements) • Marital/cohabitation status 	<p><i>Manitoba Child Benefit</i></p> <ul style="list-style-type: none"> • Means-tested//targeted • Household income cut-offs are set at different levels for recipients of maximum or partial benefits and may vary with the number of dependent children under the age of 18: <ul style="list-style-type: none"> ○ Full benefits - \$15,000 maximum income for annual family income • Income cut-offs in the partial benefits category increase range between: <ul style="list-style-type: none"> ○ \$15,001 to \$20,435 maximum income for households with one to three children ○ \$15,001 to \$22,242 for households w/four children ○ \$15,001 to \$24,052 for households w/five children ○ \$15,001 to \$25,864 for

	<p>handicapped child. A handicap is defined as a physical or mental handicap that significantly limits a child's ability to perform daily activities and is expected to last for a period of one year or more</p> <p><i>Solidarity Tax Credit</i></p> <ul style="list-style-type: none"> • Means-tested//targeted <ul style="list-style-type: none"> ○ For individuals with a spouse the maximum household income is \$55,410 annually ○ For single-parent families and individuals that do not have a spouse, the income cut-off is set at \$50,920 ○ The income cut-off increases by \$2,000 for each dependent child in single and two-parent families • Must be a resident of Quebec • Must be older than 18. If younger 18 the applicant must have a spouse, be the parent of a child that lives in the household, or be legally recognized as an emancipated minor • The recipient or their spouse 	<ul style="list-style-type: none"> • Age (older than 65) • Residency requirements (lived in Alberta for at least three months prior to application) • Must receive federal OAS pension (includes living in Canada for at least 10 years) 	<p>households w/six children</p> <ul style="list-style-type: none"> • Household income below set income limits based on income of the previous year • Must have residency status in Manitoba • Dependent children under 18 in the care of the applicant • Receipt of the Canada Child Tax benefit for dependent children • The applicant cannot be receiving EIA with exception to households receiving partial (health) benefits of EIA <p><i>55 Plus – Both Components</i></p> <ul style="list-style-type: none"> • 55 years of age or older • Residency in Manitoba <p><i>55 Plus – Junior Component</i></p> <ul style="list-style-type: none"> • Means-tested//targeted <ul style="list-style-type: none"> ○ Single adult maximum income - \$9,746.40 ○ Couple households maximum income - \$16,255.20 • Must be 55 years of age or older • Ineligible for federal OAS benefits <p><i>55 Plus – Senior Component</i></p> <ul style="list-style-type: none"> • Must be 55 years of age or older • Must be in receipt of OAS
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	<p>must also be a Canadian citizen, a permanent resident or a protected person, temporary resident, or the holder of a temporary resident permit</p> <ul style="list-style-type: none"> • Temporary residents and permit holders must also have lived in Canada for the previous 18 months. 		<p>benefits</p> <ul style="list-style-type: none"> • Eligibility automatically determined when registered for federal program <p><i>School Tax Assistance for Tenants 55 Plus</i></p> <ul style="list-style-type: none"> • Means-tested//targeted <ul style="list-style-type: none"> ○ Combined net income of individual and cohabitating partner/spouse less than \$23,800 • Must be at least 55 years old • Must be a renter in Manitoba • Claimed rent under the Manitoba Education Property Tax Credit in a tax return in the previous year
<i>Level of Benefit</i>	<p><i>Child Assistance</i></p> <ul style="list-style-type: none"> • The level of benefit provided by the program varies based on a number of factors including: • The number of dependent children under 18 living with the recipient • The number of children living in shared custody • Total household income (of both spouses) • Family-type (single or two-parent. <ul style="list-style-type: none"> ○ The minimum level of 	<p><i>Alberta Seniors Benefit Program</i></p> <ul style="list-style-type: none"> • Maximum benefit based on cases where non-deductible income is \$0 <ul style="list-style-type: none"> ○ Single seniors (homeowner, renter, lodge) maximum annual benefit - \$3,360 (\$280/month) ○ Single seniors (long-term care centres/designated support living facilities – maximum benefit - \$10,560 (\$880/month) –ensures individual has at least \$315 in disposable income per month ○ Seniors in all other residence categories – maximum benefit - \$2,340 (\$195/month) 	<ul style="list-style-type: none"> • The level of benefit provided by the MCB varies by the number of dependent children under the age of age: <ul style="list-style-type: none"> ○ \$420 for one child (\$35/month) ○ \$840 for two children (\$70/month) ○ \$1,260 for three children (\$105/month); ○ \$1,680 for four children (\$140 monthly) ○ \$2,100 for five children (\$175/month) ○ \$2,520 for six children (\$210/month)

	<p>benefit provided across all cases is \$657 for the first child and \$607 for the second child</p> <ul style="list-style-type: none"> ○ For single-parent families these amounts are increased by \$328. This increases the benefit to \$985 for the first child and \$935 for the second child ○ The maximum benefit provided to households is \$2,341 for the first child; \$1,170 for the second child; \$1,170 for the third child and; \$1,755 for the fourth and every subsequent child ○ For single-parent families the benefit is increased by an additional \$821 for each child. This would correspond to \$3,162 for the first child; \$1,991 for the second child; \$1,991 for the third child and; \$2,576 for the fourth and every subsequent child <p><i>Child Assistance - Payment</i></p> <ul style="list-style-type: none"> ● Child Assistance Payment <ul style="list-style-type: none"> ○ Wards 	<ul style="list-style-type: none"> ○ Senior couples (homeowner, renter, lodge) – maximum annual benefit - \$5,040 (\$420/month) ○ Senior couples (one partner in long-term care centre/designated support living facility) – maximum annual benefit - 13,920 (\$1,160/month) and the phase out rate is calculated to ensure that each individual has at least \$315 in disposable income every month ○ Senior couples (all other residence categories) – maximum annual benefit - \$4,680 (\$390/month) 	<p><i>55 Plus – Junior Component</i></p> <ul style="list-style-type: none"> ● Provides partial benefits: <ul style="list-style-type: none"> ○ Single adult - \$161.80 per quarter (\$647.20 annually) ○ Couple households - \$173.90 for each eligible applicant married or common law (\$695.60 annually) <p><i>55 Plus – Senior Component</i></p> <ul style="list-style-type: none"> ● Benefits are based on family composition, net family income and the type and level of benefits received under the federal OAS program. <p><i>School Tax Assistance for Tenants 55 Plus</i></p> <ul style="list-style-type: none"> ● Means-tested//targeted: <ul style="list-style-type: none"> ○ Annual rebate of \$175 that is paid once per year ○ Recipients can apply for rebates retroactively up to four years prior to the application
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	<p><i>Child Assistance – Supplement for Handicapped Children</i></p> <ul style="list-style-type: none"> • A flat rate \$185 a month for each handicapped child • The benefit is indexed on an annual basis, is not taxable, and is paid out along with the child assistance payment four times per year. Payments can also be requested on a monthly schedule <p><i>Solidarity Tax Credit</i></p> <ul style="list-style-type: none"> • Calculated based on three components, consisting of the Quebec Sales Tax (QST) component, housing component, and component for individuals living in a northern village • The total amount of the credit provided scales and may be reduced on the basis of family income. Revenu Quebec determines the amount of tax credit provided to a household and provides the information used to calculate it 		
Restrictions/ Other Criteria	<p><i>Child Assistance - Payment</i></p> <ul style="list-style-type: none"> • Where the child lives in a foster family 	<p><i>Alberta Seniors Benefit Program</i></p> <ul style="list-style-type: none"> • N/A 	<p><i>Manitoba Child Benefit</i></p> <ul style="list-style-type: none"> • Other restrictions include: <ul style="list-style-type: none"> ○ Wards of the Province and children in temporary

	<ul style="list-style-type: none"> • The recipient does not pay tax to Revenue Québec • Individuals waiting for protected persons status as a refugee and; common law situations where a child is entitled to payments from a spouse <p><i>Child Assistance – Supplement for Handicapped Children</i></p> <ul style="list-style-type: none"> ○ N/A <p><i>Solidarity Tax Credit</i></p> <ul style="list-style-type: none"> • Persons may not be eligible for months where they are confined in prison or similar institutions or in receipt of the child assistance payment from the Régie des rentes du Québec 		<p>placement as per The Child and Family Services Act</p> <ul style="list-style-type: none"> ○ Treaty Indians that are living on reserve or receiving income assistance from the Government of Canada or an Indian Band <p><i>55 Plus – Both Components</i></p> <ul style="list-style-type: none"> • Other restrictions include: <ul style="list-style-type: none"> ○ Individuals receiving EIA benefits are ineligible with exception to persons receiving health benefits portion of EIA <p><i>School Tax Assistance for Tenants 55 Plus</i></p> <ul style="list-style-type: none"> • Other restrictions include: <ul style="list-style-type: none"> ○ Residence in non-elderly non-profit housing or projects licensed under The Elderly and Infirm Persons’ Housing Act
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Source:

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Government of Québec. (2014f). Eligibility for Child Assistance Payments. from http://www.rrq.gouv.qc.ca/en/programmes/soutien_enfants/paiement/Pages/admissibilite.aspx

Government of Québec. (2014o). Solidarity Tax Credit. from http://www.revenuquebec.ca/en/citoyen/impots/guide/aideligne/credit_impot_solidarite.aspx

Government of Québec. (2014p). Supplement for Handicapped Children - Amounts and Payment. from http://www.rrq.gouv.qc.ca/en/enfants/enfant_handicape/Pages/criteres_admissibilite.aspx

Table 3.2 – Social Assistance Programs for Persons Without Disabilities: Liquid Asset Restrictions

	Quebec		Alberta	Manitoba	
	Last-Resort Financial Assistance	Other	AlbertaWorks	Employment and Income Assistance	
	Social Assistance Program	Pregnant Minor Financial Assistance	Expected to Work	General Assistance Category	Single Persons
Single Adult	\$887	-	\$404 - \$627	\$4,000	\$4,000
Couple w/No Children	\$1,319	-	\$620 - \$956	\$8,000	\$8,000
Single Parent w/Child	\$1,268	\$1,500	\$487-\$933	\$8,000	\$8,000
2 Children	\$1,502	-	\$531-\$997	\$12,000	\$12,000
3 Children	\$1,745	-	\$594-\$1,080	\$16,000	\$16,000
Two-Parents w/Child	\$1,573	-	\$655 - \$1,140	\$8,000	\$8,000
2 Children	\$1,807	-	\$722 - \$1,217	\$8,000	\$8,000
3 Children	\$2,050	-	\$779 - \$1,284	\$12,000	\$12,000
Spouse of Student	\$887	-	-	-	-
Sheltered Adults/Minor w/Child	\$887	-	-	-	-

Source:

Government of Alberta. (2011). *Alberta Works For Expected to Work and Barriers to Full Employment Clients: Your Guide*.

Government of Québec. (2006). Individual and Family Assistance Regulation. from http://www2.publicationsduquebec.gouv.qc.ca/dynamicSearch/telecharge.php?type=3&file=/A_13_1_1/A13_1_1R1_A.HTM

Government of Québec. (2014a). Amount and Payment of Child Assistance. from http://www.rrq.gouv.qc.ca/en/programmes/soutien_enfants/paiement/Pages/montant.aspx

Government of Québec. (2014i). New Benefit Amounts: Social Assistance Program and Social Solidarity Program.

Government of Québec. (2014j). Pregnant Minors Financial Assistance Program. from http://www4.gouv.qc.ca/EN/Portail/Citoyens/Evenements/DevenirParent/Pages/progr_soutn_finncr_minr_encnt.aspx

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Government of Manitoba. (2012b). Employment and Income Assistance for Single Parents.

Table 3.3 – Social Assistance Programs for Persons With Disabilities: Liquid Asset Restrictions

	Quebec	Alberta		Manitoba
	Last-Resort Financial Assistance	AlbertaWorks	Other	Employment and Income Assistance
	Social Solidarity Program	Barriers to Full Employment	Assured Income for the Severely Handicapped	Persons With Disabilities
Single Adult	\$887	\$1,016 - \$1,462	\$100,000	\$4,000
Couple w/No Children	\$1,319	\$1,554 - \$2,226	\$100,000	\$8,000
Single Parent w/Child	\$1,268	\$1,208 - \$2,100	-	\$8,000
2 Children	\$1,502	\$1,328 - \$2,260	-	\$12,000
3 Children	\$1,745	\$1,474 - \$2,446	-	\$16,000
Two-Parents w/Child	\$1,573	\$1,644 - \$2,594	-	\$8,000
2 Children	\$1,807	\$1,780 - \$2,770	-	\$8,000
3 Children	\$2,050	\$1,916 - \$2,926	-	\$12,000
Spouse of Student	\$887	-	-	-
Sheltered Adults/Minor w/Child	\$887	-	-	-

Source:

Government of Alberta. (2011). *Alberta Works For Expected to Work and Barriers to Full Employment Clients: Your Guide*.

Government of Alberta. (2012a). AISH Facts

Government of Alberta. (2012b). *Assured Income for the Severely Handicapped: Income and Assets*.

Government of Manitoba. (2012c). Employment and Income Assistance for Persons with Disabilities.

Government of Québec. (2006). Individual and Family Assistance Regulation. from http://www2.publicationsduquebec.gouv.qc.ca/dynamicSearch/telecharge.php?type=3&file=/A_13_1_1/A13_1_1R1_A.HTM

Government of Québec. (2014n). Social Solidarity Program. from <http://www4.gouv.qc.ca/EN/Portail/Citoyens/Evenements/changement-adresse/Pages/solidarite-sociale.aspx>

Government of Québec. (2014i). New Benefit Amounts: Social Assistance Program and Social Solidarity Program.

Table 3.4 – Social Assistance Programs: Vehicle and General Asset Exemptions

	Quebec			Alberta			Manitoba		
	Last-Resort Financial Assistance		Other	AlbertaWorks		Other	Employment and Income Assistance		
	SAP	SSP	PMFA	ETW	BFE	AISH	GAC	SP	PWD
Vehicle Exemption	\$10,000	\$10,000	-	\$10,000	Entire Value	Entire Value ¹⁵	Entire Value	Entire Value	Entire Value
General Assets Exemption	\$90,000	\$130,000	-	Entire Value	Entire Value	Entire Value	Entire Value	Entire Value	Entire Value

Source:

Government of Alberta. (2011). Alberta Works For Expected to Work and Barriers to Full Employment Clients: Your Guide.

Government of Alberta. (2012a). AISH Facts.

Government of Alberta. (2012b). Assured Income for the Severely Handicapped: Income and Assets.

Government of Manitoba. (2012a). Employment and Income Assistance for the General Assistance Category.

Government of Manitoba. (2012b). Employment and Income Assistance for Single Parents.

Government of Manitoba. (2012c). Employment and Income Assistance for Persons with Disabilities.

Government of Québec. (2014i). New Benefit Amounts: Social Assistance Program and Social Solidarity Program.

¹⁵ If vehicle is adapted to a disability the entire value is exempt

Government of Québec. (2014e). Determining Your Resources. from <http://emploiquebec.gouv.qc.ca/en/citizens/obtaining-financial-assistance/social-assistance/determining-your-resources/>

Government of Québec. (2014j). Pregnant Minors Financial Assistance Program. from http://www4.gouv.qc.ca/EN/Portail/Citoyens/Evenements/DevenirParent/Pages/progr_soutn_fincr_minr_encnt.aspx

Table 3.5 – Social Assistance Programs for Persons Without Disabilities: Level of Benefit

	Quebec		Alberta	Manitoba	
	Last-Resort Financial Assistance	Other	AlbertaWorks	Employment and Income Assistance	
	Social Assistance Program	Pregnant Minor Financial Assistance	Expected to Work	General Assistance Category	Single Persons
Single Adult	\$610/\$740	-	\$404 - \$627	\$635	\$748 ¹⁶
Couple w/No Children	\$945/\$1,168	-	\$620 - \$956	\$934	-
Single Parent w/Child	\$874/\$1,004	\$198 ¹⁷ /\$795	\$487-\$933	-	\$853 - \$904
2 Children	\$971/\$1,101	-	\$531-\$997	-	\$1,007 - \$1,120
3 Children	\$1,069/\$1,101	-	\$594-\$1,080	-	\$1,147 - \$1,324
Two-Parents w/Child	\$1,140/\$1,363	-	\$655 - \$1,140	\$977 - \$1,049	-
2 Children	\$1,238/\$1,461	-	\$722 - \$1,217	\$1,117 - \$1,261	-
3 Children	\$1,335/\$1,558	-	\$779 - \$1,284	\$1,251 - \$1,467	-
Spouse of Student	\$169/\$299	-	-	-	-
Sheltered Adults/Minor w/Child	\$198	-	-	-	-

¹⁶ A benefit may be provided to single mothers in the seventh to ninth month of pregnancy

¹⁷ This refers to cases where the pregnant minor would be living with family or in some form of residential institution.

Source:

Government of Alberta. (2011). *Alberta Works For Expected to Work and Barriers to Full Employment Clients: Your Guide*.

Government of Manitoba. (2012a). Employment and Income Assistance for the General Assistance Category.

Government of Manitoba. (2012b). Employment and Income Assistance for Single Parents.

Government of Québec. (2006). Individual and Family Assistance Regulation. from http://www2.publicationsduquebec.gouv.qc.ca/dynamicSearch/telecharge.php?type=3&file=/A_13_1_1/A13_1_1R1_A.HTM

Government of Québec. (2014c). Child Assistance - Payment Amounts. from http://www.rrq.gouv.qc.ca/en/programmes/soutien_enfants/Pages/tableaux_comparaison.aspx

Government of Québec. (2014d). The Child Assistance Payment. from http://www.rrq.gouv.qc.ca/en/programmes/soutien_enfants/paiement/Pages/paiement.aspx

Government of Québec. (2014i). New Benefit Amounts: Social Assistance Program and Social Solidarity Program

Government of Québec. (2014j). Pregnant Minors Financial Assistance Program. from http://www4.gouv.qc.ca/EN/Portail/Citoyens/Evenements/DevenirParent/Pages/progr_soutn_fincr_minr_encnt.aspx

Table 3.6 – Social Assistance Programs for Persons With Disabilities: Level of Benefit

	Quebec	Alberta		Manitoba
	Last-Resort Financial Assistance	AlbertaWorks	Other	Employment and Income Assistance
	Social Solidarity Program	Barriers to Full Employment	Assured Income for the Severely Handicapped	Persons With Disabilities
Single Adult	\$927	\$508 - \$731	\$315 ¹⁸ - \$1,588	\$851
Couple w/No Children	\$1,386	\$777 - \$1,113	\$315 - \$1,588	\$1,156
Single Parent w/Child	\$1,191	\$604 - \$1,050	-	\$1,046 - \$1,118
2 Children	\$1,288	\$664 - \$1,130	-	\$1,199 - \$1,343
3 Children	\$1,386	\$737 - \$1,223	-	\$1,340 - \$1,556
Two-Parents w/Child	\$1,532	\$822 - \$1,297	-	\$1,309 - \$1,381
2 Children	\$1,581	\$890 - \$1,385	-	\$1,450 - \$1,594
3 Children	\$1,679	\$958 - \$1,463	-	\$1,584 - \$1,800
Spouse of Student	\$1,776	-	-	-
Sheltered Adults/Minor w/Child	\$1,922	-	-	-

¹⁸ This value represents a monthly personal allowance where recipients reside in a residential care setting.

Source:

Government of Alberta. (2011). Alberta Works For Expected to Work and Barriers to Full Employment Clients: Your Guide.

Government of Alberta. (2012a). AISH Facts.

Government of Alberta. (2012b). Assured Income for the Severely Handicapped: Income and Assets.

Government of Manitoba. (2012c). Employment and Income Assistance for Persons with Disabilities.

Government of Québec. (2014c). Child Assistance - Payment Amounts. from http://www.rrq.gouv.qc.ca/en/programmes/soutien_enfants/Pages/tableaux_comparaison.aspx

Government of Québec. (2014d). The Child Assistance Payment. from http://www.rrq.gouv.qc.ca/en/programmes/soutien_enfants/paiement/Pages/paiement.aspx

Government of Québec. (2014i). New Benefit Amounts: Social Assistance Program and Social Solidarity Program.

Government of Québec. (2014e). Determining Your Resources. from <http://emploiquebec.gouv.qc.ca/en/citizens/obtaining-financial-assistance/social-assistance/determining-your-resources/>

Government of Québec. (2014j). Pregnant Minors Financial Assistance Program. from http://www4.gouv.qc.ca/EN/Portail/Citoyens/Evenements/DevenirParent/Pages/progr_soutn_fincr_minr_encnt.aspx

Government of Québec. (2014n). Social Solidarity Program. from <http://www4.gouv.qc.ca/EN/Portail/Citoyens/Evenements/changement-adresse/Pages/solidarite-sociale.aspx>

Summary Table 4.0 – Social Housing Rental Programs			
Social Services	QUÉBEC	ALBERTA	MANITOBA
Social Services Offered	<i>Low-Rental Housing</i>	<i>Community Housing Program Seniors' Self-Contained Housing Program</i>	<i>Social Housing Rental Program</i>
Eligibility Criteria	<p><i>Low-Rental Housing</i></p> <ul style="list-style-type: none"> • Maximum income limits range from: <ul style="list-style-type: none"> ○ 1-bdr - \$20,500 - \$40,000 ○ 2-bdr - \$26,000 - \$44,000 ○ 3-bdr - \$29,000 - \$50,000 ○ 4+bdr - \$31,500 - \$56,000 • Residency requirements (Canadian citizen or permanent resident under the Immigration and Refugee Protection Act, and must also reside in Québec) • Must have also lived in the area of the agency they submitted their housing application too for at least the past 12 of 24 months before applying • Age requirements (18 years of age or older) • Able to live independently 	<p><i>Community Housing Program/ Seniors' Self-Contained Housing Program</i></p> <ul style="list-style-type: none"> • Maximum income limits range from: <ul style="list-style-type: none"> ○ Bachelor - \$21,000 - \$61,500 ○ 1-bdr - \$25,000 - \$80,500 ○ 2-bdr - \$31,000 - \$89,000 ○ 3-bdr - \$37,000 - \$102,000 ○ 4-bdr - \$43,500 - \$105,000 ○ 5+bdr - \$46,500 - \$108,000 <p><i>Community Housing Program</i></p> <ul style="list-style-type: none"> • Asset test <ul style="list-style-type: none"> ○ Total asset value of \$7,000 or less • Age requirements (18 years of age or older) • Residency Requirements (Canadian citizens, individuals with permanent residence status, refugees sponsored by the Federal government, or persons that have applied for refugee/immigration status whose private sponsorship has failed) • Additional local housing management body residency requirements may apply <p><i>Seniors' Self-Contained Housing Program</i></p> <ul style="list-style-type: none"> • Must meet Core Needs Income Thresholds (same as Community Housing Program) 	<p><i>Social Housing Rental Program</i></p> <ul style="list-style-type: none"> • Maximum income limits range from: <ul style="list-style-type: none"> ○ Studio - \$16,500 - \$21,500 ○ 1-bdr - \$23,500 - \$31,000 ○ 2-bdr - \$27,000 - \$39,500 ○ 3-bdr - \$36,000 - \$47,000 ○ 4+bdr - \$40,500 - \$55,000 Residency requirements (A Canadian citizen, landed immigrant or refugee, Manitoban resident) • Age requirements (18 years of age or older) • Able to live independently • Good rental history, including past and present landlord references

		<ul style="list-style-type: none"> • Age requirements (65 years of age or older) • Able to live independently (can also include w/community supports) 	
Level of Benefit	<i>Low-Rental Housing</i> <ul style="list-style-type: none"> • Rent-geared-to-income <ul style="list-style-type: none"> ○ 25% of total household income 	<i>Community Housing Program/ Seniors' Self-Contained Housing Program</i> <ul style="list-style-type: none"> • Rent-geared-to-income <ul style="list-style-type: none"> ○ 30% of adjusted household income 	<i>Social Housing Rental Program</i> <ul style="list-style-type: none"> • Rent-geared-to-income <ul style="list-style-type: none"> ○ Studio unit – 25% of household income ○ 1+bdr – 27% of household income

Source:

Alberta Regulation 244/94 Alberta Housing Act Social Housing Accommodation Regulation (2014b).

Government of Alberta. (2014e). Core Need Income Thresholds (CNIT).

Government of Manitoba. (2014h). Manitoba Housing - Social Housing. from <http://www.gov.mb.ca/housing/mh/progs/mha.html>

Government of Manitoba. (2014l). Rental Housing Program Eligibility. from <http://www.gov.mb.ca/housing/mh/progs/pil.html>

Government of Québec. (2014b). By-law respecting the allocation of dwellings in low rental housing - An Act respecting the

Société d'habitation du Québec. *Chapter S-8, s. 86.* from http://www2.publicationsduquebec.gouv.qc.ca/dynamicSearch/telecharge.php?type=3&file=/S_8/S8R1_A.HTM

Government of Québec. (2014g). Income Limits Determining the Core Requirements. from http://www.habitation.gouv.qc.ca/fileadmin/internet/documents/partenaires/acceslogis/PRBI_LMM_2014.pdf

Government of Québec. (2014h). Low-Rental Housing. from http://www.habitation.gouv.qc.ca/english/programme/programme/low_rental_housing.html

Table 4.1 – Social Housing Rental Programs: Maximum Household Income Limits

	Quebec	Alberta	Manitoba
	Low-Rental Housing Program	Community Housing Program / Seniors Self-Contained Housing Program	Social Housing Rental Program
Studio	-	\$21,000 - \$61,500	\$16,500 - \$21,500
1 Bedroom	\$20,500 - \$40,000	\$25,000 - \$80,500	\$23,500 - \$31,000
2 Bedroom	\$26,000 - \$44,000	\$31,000 - \$89,000	\$27,000 - \$39,500
3 Bedroom	\$29,000 - \$50,000	\$37,000 - \$102,000	\$36,000 - \$47,000
4+ Bedroom	\$31,500 - \$56,000	\$43,500 - \$105,000	\$40,500 - \$55,000
5+ Bedroom	-	\$46,500 - \$108,000	-

Source:

Government of Québec. (2014g). Income Limits Determining the Core Requirements. from http://www.habitation.gouv.qc.ca/fileadmin/internet/documents/partenaires/acceslogis/PRBI_LMM_2014.pdf

Government of Alberta. (2014e). Core Need Income Thresholds (CNIT).

Government of Manitoba. (2014l). Rental Housing Program Eligibility. from <http://www.gov.mb.ca/housing/mh/progs/pil.html>

Table 4.2 - Social Housing Rental Programs: Maximum Household Income Limits Compared

	Quebec	Alberta	Manitoba
	Low-Rental Housing Program	Community Housing Program / Seniors Self-Contained Housing Program	Social Housing Rental Program
Studio	-	\$4,500 - \$40,000	-
1 Bedroom	\$4,500 - \$40,500	\$1,500 - \$49,500	\$3,000 – (-)\$9,000
2 Bedroom	\$5,000 - \$45,000	\$7,500 - \$45,500	\$1,000 – (-)\$4,500
3 Bedroom	\$8,000 - \$52,000	\$1,000 - \$55,000	\$7,000 – (-)\$3,000
4+ Bedroom	\$12,000 - \$49,000	\$3,000 - \$50,000	\$9,500 – (-)\$1,000
5+ Bedroom	-	-	-

Source:

Government of Québec. (2014g). Income Limits Determining the Core Requirements. from http://www.habitation.gouv.qc.ca/fileadmin/internet/documents/partenaires/acceslogis/PRBI_LMM_2014.pdf

Government of Alberta. (2014e). Core Need Income Thresholds (CNIT).

Government of Manitoba. (2014l). Rental Housing Program Eligibility. from <http://www.gov.mb.ca/housing/mh/progs/pil.html>