

**ROUTINE ACTIVITIES, OPPORTUNITY AND CRIME IN  
THE INNER CITY: INVESTIGATING THE LINK  
BETWEEN MONTHLY INCOME ASSISTANCE  
PAYMENTS AND CRIME IN WINNIPEG**

Final Report

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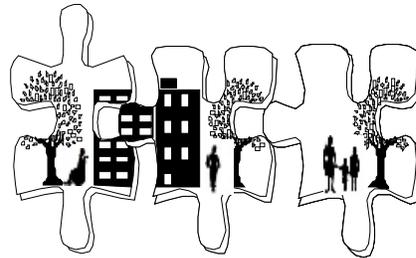
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## **1. Introduction and Report Organization**

### **1.1 Background to the Research**

The idea for this research project was brought to the attention of the principal researcher in August of 2004. Constable Gerard Allard of the Downtown Community Support Unit had suggested the possibility of doing a Winnipeg Inner-city Research Alliance (WIRA) funded project on social assistance and crime. This germ of an idea was in turn based on the observations of Patrol Sergeant Kirk Fuhr who had also spent many years in Winnipeg's inner city. Winnipeg police officers who have worked in Winnipeg's downtown area have long noted cyclical fluctuations in the level of crime throughout each month and throughout the year. In particular, anecdotal observation by police and others have long pointed to monthly fluctuations in the level of calls for police service that might be best classified as 'social disorder' offences such as public intoxication and certain types of disturbances. While a number of theories have been proposed to explain these temporal patterns in crime—one popular example being the 'full moon' hypothesis—many police officers and other social service professionals identify the routine disbursement of government transfer payments as a key source of much of the crime and disorder associated with peak periods in Winnipeg's inner city. The question of the relationship between government transfer payments and crime is the primary focus of this report.

Untangling the often complicated relationship between the disbursement of government monies and the level of crime and disorder required a multi-faceted research strategy. A combination of qualitative and quantitative research methods was used to better appreciate the nature, extent and context of the issue. Moreover, the research strategy required sensitivity, patience and the cooperation of many individuals, organizations and government departments. Efforts were made to consult extensively with community groups, social service organizations, and government officials about the nature of the research and to discuss the policy implications. It must be noted, however, that the nature of the research partnership between the police and university researchers was a considerable departure from the typical structure of many WIRA funded research projects. Privacy concerns and the need for a high level of security in the use of police data presented challenges to the traditional open community-university research alliance fostered in the WIRA model. Nevertheless, the principal researcher worked hard to balance the organizational needs of the Winnipeg Police Service and Manitoba Family Services and Housing with the voices of community members, social assistance recipients and front line social service workers.

### **1.2 Report Organization**

The organization of this report reflects the diverse methods and participants of the study. While the voice of the report author (the principal researcher) is most prominent throughout, wherever possible, the actual words of participants and project partners are used to tell the stories of the key stakeholders in the research. Accordingly, specific

sections of this report prepared by individuals other than the principal researcher will be attributed to those authors to ensure the reader knows the source of the commentary or analysis. In addition, sections summarizing interviews with social assistance recipients, Employment and Income Assistance (EIA) professionals, social service organizations and police will use the words of interviewees extensively wherever possible to provide detail and context to the broad patterns reported. As a result, the report will read at times more like a collection of diverse voices rather than a detached and 'scientific' sounding research paper. It is hoped that this style of organization will ensure accountability, honesty and accessibility in the reporting of the research findings.

The report is structured around several sections. Section 2 presents an overview of the academic research on poverty and social assistance and the potential links to crime and criminal victimization. This section situates the present study within the larger academic project of advancing empirical knowledge through successive and cumulative research efforts and theory testing. The section follows a standard 'review of literature' format.

Section 3 builds upon the review of literature by outlining some of the key criminological perspectives on victimization. This theoretical discussion lays the groundwork for understanding the potential effects of government transfer payments on crime and criminal victimization in Winnipeg's inner city.

Section 4 provides a discussion of the specific research approach employed in this research project. The discussion covers the methods of data collection and analysis; sampling issues and sources of data.

Section 5 provides an analysis of police data on crime and disorder. Calls for police service were analyzed in order to appreciate temporal and spatial patterns of crime and police workload. These data were analyzed specifically to test for the effect of government transfer payments on levels of crime and disorder in Winnipeg's inner-city.

Section 6 presents the interview data from social assistance recipients, provincial EIA workers, social service providers and police. These qualitative narratives are used to contextualize the quantitative data in the previous section. Interviewees discussed their individual perspectives on the issue, and commented on possible ways of reducing crime, victimization and disorder in the Winnipeg's inner-city. These interviews were not meant to be statistically representative of all police, government officials, EIA recipients or front line social services workers. Rather, these diverse voices represent unique experiences with crime, poverty and social assistance. It is hoped that this section will remind the reader that human beings are touched by this issue in many different ways.

Section 7 provides a summary discussion and considers some potential policy changes based on the research findings and qualitative narratives of the participants. Positive and negative aspects of these policy options are highlighted. The perspectives of the research partners are presented as a conclusion to the report.

## **2. Review of Literature**

(Prepared with the assistance of Chantal English)

Poverty, crime, social assistance and victimization have been objects of considerable academic research. While the poverty-crime link has been well documented (for recent examples please see Krivo & Peterson, 1996; Kazempiur & Halli, 2000; DeKeseredy, Schwartz, Alvi, & Tomaszewki, 2003; Hannon, 2003), studies that specifically consider the impact of social assistance on victimization and crime are rarer in the academic literature we reviewed. Furthermore, the contemporary nature of many of the studies on crime and social assistance (e.g. written within the last decade) indicates that this is a new field of inquiry. This section will provide an overview of the more traditional literature on poverty and crime as well as the newer literature on social assistance and crime. Our discussion begins first with an overview of the general criminological literature on poverty and its link to crime and victimization.

### **2.1 Poverty, Crime and Victimization**

Levels of poverty – measured at both the individual and neighbourhood level – are related to crime rates. For example, Krivo and Peterson's (1996) study of census tracts in Columbus, Ohio examined areas with different poverty levels and the corresponding crime rates. The authors found that as levels of economic disadvantage increased – including poverty levels, male joblessness, and lone female headed families – so too did the level of reported crime. Property crime specifically was strongly correlated with the number of vacant lots and the prevalence of renters. Likewise, violent crime was found to be related to poverty levels and the number of lone female headed families. Overall, crime was shown to be affected by level of disadvantage, with poverty being the most significant factor.

Disadvantage levels are connected to the idea of social disorganization. Social disorganization theory, developed in the early 1920s by Chicago School theorists, argues that city life is superficial, people are anonymous, relationships are usually short-lived, and family and friendship bonds are weak in comparison with rural communities (Williams III & McShane, 2004). Neighbourhoods that lack cohesiveness lack the normal social controls that regulate crime and delinquency. An unstable neighbourhood is socially disorganized. Social disorganization is identified by three factors: low-economic status or poverty; ethnic heterogeneity; and residential mobility (the number of people moving in and out of the community). According to this perspective, the strength of these characteristics in a given neighbourhood accounts for variations in crime and delinquency (Sampson & Groves, 1989). A fourth element, percentage of lone parent families, has been increasingly used as an indicator of social disorganization in research applying the theory (Blau & Blau, 1982; Kelly, 2000; Kennedy, Silverman, & Forde, 1991; Sampson, 1985; Sampson & Groves, 1989; Smith & Jarjoura, 1988; Warner & Pierce, 1993).

Social disorganization has proven to be an enduring explanation for crime. However, research studies using a social disorganization perspective have often produced

conflicting results. Warner and Pierce (1993) found that poverty was significant in explaining crime rates but the influence of ethnic heterogeneity and residential mobility was questionable. Smith and Jarjoura (1988) established a connection between violent crime, poverty and residential mobility but not ethnic heterogeneity; and a relationship between burglary, residential mobility and ethnic heterogeneity but not poverty. Kelly (2000) also found a link concerning poverty and violent crime, but also found that percentage of lone parent families was another important factor. Sampson (1985) drew a connection between violent victimization and residential mobility, and theft and percentage of lone parent families. In a different study, homicide was shown to be mediated by residential mobility, percentage of lone parent families, and ethnic heterogeneity (Kennedy, Silverman, & Forde, 1991). Even with the findings of these studies being inconsistent, one common denominator was usually identified: the poverty effect tends to be minimized when other factors are incorporated. Poverty, residential mobility, ethnic heterogeneity and percentage of lone parent families interact and influence each other and the rates of crime.

As a correlate of crime, poverty still dominates academically as the primary indicator. Homicide has also been shown to be affected by poverty rates. Hannon (2003) examined New York City Coroner's office statistics from 1988-1994 and cross-sectional census tract data of areas with 40% or greater levels of poverty. These neighbourhoods showed an increased intensity of homicide in comparison with the broader population. Homicide rates were highest in the areas with high levels of poverty. Besides poverty rate, disadvantaged, usually inner city, neighbourhoods were identified by median family income, percentage of household receiving public assistance, and percentage of families that are lone female headed (Hannon, 2003).

In most North American cities, poverty is concentrated in some areas only rather than being spread evenly throughout – typically in the inner city. Winnipeg has been identified as a city with high levels of poverty, and high concentrations of those living in poverty in the inner city (Kazempiur & Halli, 2000). A recent Canadian Centre for Justice Statistics (CCJS) report (Fitzgerald, Wisener, & Savole 2004) looked at the distribution of crime throughout Winnipeg further supporting the idea that crime is not randomly distributed. In the case of Winnipeg, crime was found to be concentrated in the city's core area and North End – both areas falling within the Inner-city. Furthermore, when areas of high crime are analyzed in terms of neighbourhood characteristics, some important trends are evident. The highest levels of violent crime and property crime are found in neighbourhoods with greater percentages of residential mobility, recent immigrants, Aboriginal residents, and female lone parent families. Thus, the traditional social disorganization indicators of poverty, residential mobility, ethnic heterogeneity, and percentage of lone parent families were found to be prominent in these high crime areas. Other neighbourhood features in these high crime areas included greater proportions of commercial zoning, multiple family residential zoning, housing in need of repairs, a high proportion of renters, and problems of housing affordability (e.g. greater than 30% of income spent on shelter costs). Moreover, higher than average numbers of those living in areas of high crime receive government transfers (social assistance), are without a high school level of education, are below the low income cut off line, are

unemployed, and have low median household incomes. All of this points to a connection between crime and socio-economic disadvantage (Fitzgerald, Wisener, & Savole, 2004).

The above studies identify two meaningful trends. First of all, poverty is significantly correlated with levels of crime, both property and violent. While other factors including race are frequently examined in many of these studies, the intervening variable is usually found to be poverty. The race effect alone has been found to have little if any influence on crime rates (Krivov & Peterson, 1996). Rather, African-Americans and Aboriginals overpopulate the ranks of the poor. Poverty, in turn, is linked to criminal offending. A second key trend emerging from our reading of the literature is a link between government transfer payments and crime. At the neighbourhood level, a number of studies have demonstrated a relationship between the percentage of households receiving government assistance and levels of crime (Hannon, 2003; Fitzgerald, Wisener, & Savole, 2004).

## **2.2 Crime and Social Assistance**

While the crime-poverty link has been well studied, the effect of social assistance on the rates of crime has been less frequently examined. Studies of social assistance and crime can be grouped into roughly three different types. The first type of study employs a macro-level of analysis to examine the effect of rates of social assistance on overall rates of crime. These start from the position that crime is driven largely by economic need and therefore crime rates can be expected to be influenced by the amount of monies paid to recipients. The second type of study examines specific populations or samples of social assistance recipients to understand the impact of social assistance on criminal offending patterns. Lastly, there are studies that examine the specific timing of social assistance disbursements and levels of crime and disorder. These studies, while very few in number, are most directly relevant to the present study.

Overall levels of public assistance have been found to be negatively correlated with overall crime rates (Ellis, 1987). In particular, government transfer payments appear to have a positive effect on property crime. Due to its monetary nature, property crime is more likely to be responsive than violent crime to the influence of social assistance (Zhang, 1997). Hannon and DeFronzo (1998) examined 1990 census data, crime reports, and public assistance benefit levels in the United States at the state level. Rates of social assistance benefits were found to be negatively related to the burglary rate, larceny rate and motor vehicle theft rate. The authors contend that social assistance enabled recipients to obtain goods legally. By lowering or discontinuing payments, a negative outcome is generated: increased numbers of people are now motivated to commit crime. Zhang (1997) similarly noted that property crime is particularly responsive to economic conditions.

Social assistance could also be effective in reducing violent crime. Ellis (1997) found that crime in general was positively impacted by social assistance payments, including violent crime. A number of studies have shown that poverty levels directly impact violent crime rates (Krivov & Peterson, 1996; Hannon, 2003). It logically follows that implementing or

increasing government assistance could reduce the level of poverty and resulted in overall crime rates.

While those living in poverty and receiving social assistance are over represented in official crime statistics, what is their role as victims? Common sense would lead us to believe that victims of property crime are typically wealthier, because they have higher valued material goods to steal. However, Levitt's (1999) study of the changing relationship between income and crime victimization contradicts these common sense assumptions. Levitt examined National Crime Victimization Survey data and Chicago neighbourhood-level homicide data for the years 1970, 1980, and 1990. Property and violent crime, especially robbery and aggravated assault, were shown to have become increasingly concentrated in poorer neighbourhoods. Levitt argues that wealthy individuals are financially better equipped to protect their vehicles and homes with different costly and effective precautions. Further support for the idea that violent victimization predominantly impacts the poor is found in an examination of patterns of violent crime in Winnipeg (Comack, Chopyk, & Wood, 2000). The authors found that an individual is most likely to be victimized by a friend or acquaintance (21%) or a partner (53%) rather than strangers perpetrating violent crime on random victims. One could logically argue that if people living on social assistance and living in poverty are more likely to be the sector of the population committing violent crimes, chances are their victims are close family, friends, or partners. One could further extrapolate that the victims of such crimes might be in the same socio-economic categorization.

Studies that have focused on specific populations of government assistance recipients have reported a range of findings concerning crime and victimization. For example, Austin's (2004) cross-sectional study focusing on a large Midwestern metropolitan area in the United States reported that social assistance was negatively correlated with the frequency of arrest. Focusing on women enrolled in a drug and alcohol treatment program, receiving public assistance was found to lessen the effects of juvenile delinquency, prostitution, and drug use; all indicators of adult arrests. Women, who were involved in drug use and prostitution, were shown to be positively impacted by social assistance (Austin, 2004).

Government assistance recipients' use of drugs and alcohol is a controversial issue. A common perception is that recipients use their assistance to fund their substance abuse problems. A handful of studies have attempted to examine the relationship between government payments and alcohol and drug use. A five year study of homeless veterans in the United States with both schizophrenia and substance abuse problems found no evidence that substance abuse was encouraged by disability payments (Frisman & Rosenheck, 1997). Swartz, Hsieh, & Baumohl (2003) study of drug users receiving social assistance benefits did observe an effect of the timing of government assistance cheque distribution and cocaine use; recipients were more likely to test positive ten days after cheque dispersal. However, overall monthly drug consumption did not increase as a result of receiving social assistance. The arrival of a social assistance payment simply shifts the pattern of drug use but not the total consumption. Even with drug use being a criminal activity, it is unclear whether or not there is a connection between drug use and other

crimes, and if welfare recipients use social assistance to purchase drugs. Alcohol usage appears to be a stronger predictor of criminal behaviour, especially the ability to purchase alcohol. Instead of a direct link between public assistance, alcohol use, and crime, the abject situation of individuals living in poverty makes them more inclined to abuse alcohol (DeKeserdy, Schwarts, Alvi, & Tomaszewki, 2003). Over consumption of alcohol may lead to criminal behaviour and increased crime rates (Gyimah-Brempong, 2001).

A few American studies have addressed the issue of assistance recipients who are known to have substance abuse problems. These studies test a potential solution for managing social assistance recipients' usage of funds: the use of 'representative payees.' Representative payees have been used as a tool for dealing with public assistance participants that are also drug users (Swartz, Hseih, & Baumohl, 2003; Rosenheck & Randolph, 1997). By controlling how a recipient uses his or her social assistance income, the hope is to curb money spent on illicit substances. Drug use is thought to hinder employability, so by reducing drug dependency recipients could maintain employment and become more self-sufficient (Swartz, Hseih, & Baumohl, 2003; Rosenheck & Randolph, 1997). Representative payees can run the gamut from informal (family members) to formal (state sanctioned employees) individuals that help manage a public assistance recipient's funds. However, these two studies found that drug use by recipients was not affected by the presence of a representative payee (Swartz, Hseih, & Baumohl, 2003; Rosenheck & Randolph, 1997). Nevertheless, the presence of a representative payee did reduce the numbers of days of homelessness for homeless recipients (Rosenheck & Randolph, 1997).

A handful of researchers in the medical field have investigated increased emergency service usage and the timing of social assistance payment (Brunette, Kominsky, & Ruiz, 1991; Verheul, Singer, & Christenson, 1997a). This research began as an exercise to discover why there has been a clustering of emergency service calls around particular parts of the month. While traditionally an increase in emergency incidents may have been attributed to the full moon or other astrological phenomenon, no empirical evidence has been able to confirm that suggestion (Wolbank et al., 2003). Clustering of emergency service usage around certain times of the month, corresponding to government assistance cheque payments, leads to the suggestion that the two are connected.

Brunette, Kominisky, and Ruiz (1991) conducted a retrospective Minnesota area study of the Hennepin County Medical Centre (HCMC) to examine the relationship between emergency health care use, 911 call volume, and jail admissions in conjunction with public support cheque distribution. HCMC is a 485 bed hospital servicing 1.25 million people, including a substantial number of impoverished patients. The study looked at three years of daily patient censuses for the hospital. Social assistance cheques were delivered through the postal service so that they arrived at the first of the month. On a month to month basis, Brunette, Kominisky, and Ruiz examined the change in emergency service use after social assistance cheques were dispersed. The authors claimed a possible direct cause and effect relationship between emergency services demand and cheque distribution. Emergency services with the greatest increase in use were the

alcohol receiving centre, emergency department, and ambulance runs. The strongest relationship was between the alcohol receiving centre and the timing of cheque distribution. According to Brunette, Kominisky, and Ruiz, alcohol abuse appears to have been a key factor in the monthly fluctuation of emergency service activity. The authors also note that the cyclic fluctuations of cheque distribution placed stress on the emergency health care system.

Verheul, Singer, & Christenson's (1997a) retrospective examination takes on a Canadian viewpoint based in Vancouver. Using existing databases from 1993, they examined whether there was an increase in morbidity and mortality immediately after social assistance cheque distribution. They also looked at emergency department visits, ambulance service calls, fire department calls, coroner-reported deaths, deaths due to drugs and alcohol, arrests for public drunkenness, and assaults due to drugs and alcohol. Comparisons were made of the mean number of emergency service events of the week following cheque dispersal with non-cheque weeks. They found that after "Welfare Wednesdays" there was a significant increase in deaths reported to the coroner, ambulance utilization, and arrests for public drunkenness. There was a significant increase in morbidity and mortality in the 7 days following the distribution of monthly social assistance cheques. The authors further contend that this increased demand for services results in an increase in medical costs.

Both of the studies connect on several points. Increased ambulance use was observed, as was an increase in alcohol related incidents. As Gyimah-Brempong (2001) points out, increased alcohol availability has a direct effect on criminal behaviour represented by the increase in arrest for public drunkenness.

Monthly social assistance cheque distribution has an adverse effect on the emergency health care delivery system. The system is strained by an increase in demand, and operations of the emergency health care delivery system are jeopardized. According to Verheul, Singer, and Christenson (1997a), part of the problem is the predictable presence of cash in the pockets of social assistance recipients. Several solutions have been suggested by the two studies. Changes in the distribution of cheques, either weekly or staggered, could eliminate peak activity and may result in a significant reduction of medical events (Brunette, Kominisky, & Ruiz, 1991; Verheul, Singer, & Christenson, 1997a). While unlikely to reduce overall total usage of emergency services, the potential to spread out the demand would still be beneficial. Another suggested solution is electronic transfer, but the desired result is not stated (Verheul, Singer, & Christenson, 1997a). Possibly, money would be more difficult to access in a bank, not collected in the recipient's pockets, and the potential for victimization might be reduced. Brunette, Kominisky, and Ruiz (1991) note that since the entire social assistance population is not responsible for the increase in service demand further analysis may be able to identify problem groups responsible for chronic recurrent use of emergency services. Individuals from such groups could be managed by special programs more specific for their needs while steering them away from unnecessary utilization of emergency services.

While suggesting the link between the timing of social assistance payments and increased emergency service use, Brunette, Kominsky, and Ruiz (1991) and Verheul, Singer, and Christenson (1997a) also acknowledge weaknesses in their methodologies. Foremost is the inability to identify if those using emergency services are receiving social assistance or not. With no access to data stating whether or not patients are social assistance recipients, it is just guesswork to assume that those receiving public assistance are responsible for the increase in emergency service calls. Brunette, Kominsky, and Ruiz (1991) note that several other payments are made during the same time period. Social security, disability cheques, even regular employee cheques can all be distributed around the same period (Neely, 1997). What is actually affecting a spike in emergency service use may be a number of other factors.

Verheul, Singer, and Christenson (1997a) use of coroner statistics is also problematic. Time of death is recorded, not the time of the event that caused the death. The time between the event that caused a person's death and their actual demise might be quite lengthy, distorting the data. Verheul, Singer, and Christenson (1997a) contend that coroner's data is still useful. Alcohol and drug related deaths are predictably short. Coroner statistics would be relatively close to the event that caused the individual's death.

Verheul, Singer, and Christenson (1997a) methods also received criticisms from the medical community. Huston et al. (1997) and Neely (1997) agree that there may be some temporal association between governmental financial disbursement and injury, but they argue that no cause and effect relationship has been shown. Furthermore, Huston et al. (1997) take offence to some of the terminology in the study, such as "Welfare Wednesdays," "drunk tank," "pocket cash" and "welfare payday." They argue that this type of discourse suggests that the researchers are biased themselves. Verheul, Singer, and Christenson (1997b) counter that their colourful vocabulary was representative of the community atmosphere, and that those phrases were commonly used by all those involved.

Neely (1997) also questions the unproven assumption that social assistance recipients are excessively using alcohol and drugs around the time of government transfer payouts. McNabney (1997) notes that no direct correlation has been shown that social assistance recipients are the ones in the drunk tank, overdosing on drugs, or creating public mayhem.

### **2.3 Discussion**

In conclusion, our reading of the literature suggests poverty is a common indicator of crime rates used in many criminological studies. Poverty is a correlate of crime and reported crime occurs more often in poorer communities. As a result, the poor are more likely to be a victim of both property and violent forms of crime. Nevertheless, social assistance, while exclusively a public service of the poor, may have some advantageous side affects. Some US studies have found that rates of social assistance may be inversely correlated with overall crime rates. However, other studies have found potential negative

impacts of social assistance, particularly in connection with substance abuse and public disorder. Alcohol use appears to be a significant factor leading to certain types of crime. For some, the ability to purchase alcohol may be facilitated by social assistance payments. The timing of social assistance payments may also overtax emergency services, particularly detox centres and ambulances. Public drunkenness also increases, further supporting the connection between alcohol consumption and deviance.

It must be noted that those living in poverty are not the only people committing crime and everyone receiving government support does not rush out to purchase alcohol when their assistance cheque arrives (Brunette, Kominsky, & Ruiz, 1991). What is to be recognized is that those receiving social assistance and those living in poverty are overrepresented in crime and statistics and are at greater risk of being victimized. The task of the present study is to understand if this can be attributed in part to the predictable pattern of welfare cheque distribution. In order to do so, we turn next to a more theoretical discussion of victimization and opportunities for crime potentially generated by the cyclical payment of government transfers.

### 3. Theoretical Perspectives

There is considerable research supporting the link between people's routine activities and their risk of criminal victimization. Most prominently, Cohen and Felson (1979) have argued victimization increases where 1) motivated offenders; 2) suitable targets; and 3) an absence of capable guardians converge in space and time. A range of policy initiatives has flowed from this proposition seeking to prevent such convergence. In the present study, we seek to investigate whether a reduction in crime opportunities might be achieved by altering the time when income assistance payments are made. In this section, we discuss the key criminological theories that may be of use in understanding the relationship between social assistance payments and crime, including Routine Activities and Lifestyles-Exposure theory.

#### 3.1 Situational Theories of Criminal Victimization

(Prepared by Chantal English)

Figuring out why crime occurs is no easy task. While it is possible to explain criminal behaviour and motivation, explanations have not always led to practical crime prevention. Offenders are not cured and crime is not prevented. Traditionally, social researchers have used individual malfunction and social maladaptation to explain social problems and deviance (Clarke, 1983). However, over the last few decades there has been a shift from focusing on the dispositional explanations of criminals to situational determinants to account for the occurrence of crime (Clarke, 1983; Clarke & Felson, 1993; & Cohen Felson, 1979).

Two closely related theories have led the way in the movement to focus on the situation instead of the offender (William II & McShane, 2004). Cohen and Felson's *Routine Activities Theory* and Hindelang, Gottfredson and Garafalo's *Lifestyle Theory* transfer attention away from offender motivation and towards opportunities for crime presented by life's everyday activities (Osgood, Wilson, O'Malley, Bachman & Johnston, 1996). These theories are heralded not only for their potential explanatory power, but also for their potential crime prevention applications.

The Routine Activities approach argues that the volume of criminal offences is directly related to the patterns of daily social interaction. As these exchanges change, so can the level of crime (William III & McShane, 2004). Routine Activities theory uses three components to explain predatory victimization - a motivated or likely offender, a suitable target (either a person or an object), and the absence of a capable guardian to prevent the crime (Cohen & Felson, 1979). Capable guardianship is not limited simply to the presence of the police. Neighbours, friends, relatives, bystanders, and property owners can all act as substantial obstacles to offenders (Clarke & Felson, 1993). A community full of watchful neighbours prevents strangers from operating unnoticed, while an empty, unguarded area produces a criminal opportunity.

Jobs, shopping activity leisure time and other routine activities function to increase the interaction between offenders and victims or targets. Cohen and Felson (1979) developed this theory from their observations of an increased crime rate but a decline in the demographic group typically seen as responsible for the majority of criminal behaviour - young males. When the baby boom generation had grown up crime should have logically decreased. Cohen and Felson attributed this unexpected outcome to other societal changes. People's routine activities had altered dramatically. A plethora of small, movable goods (kitchen appliances and home electronics) offered offenders almost unlimited, easily accessible targets. The popularity of the automobile allowed people to spend more time outside of their homes, thereby decreasing guardianship in residential areas (Felson, 1987). The routine activity structure had changed, supplying greater opportunity for criminal behaviour.

Lifestyle Theory examines why certain demographic groups are at a greater risk for victimization (William III & McShane, 2004). People's lifestyles - where they work and how they spend their free time - lead to varying victimization rates. Lifestyle theory is influenced by three basic principles. First, due to socially engrained and expected roles, people conduct themselves in certain ways. Their performances contribute to their victimization risk. For example, suburbia is typically less guarded during the daytime - parents work and children attend school. This well known daily routine presents a greater opportunity for residential burglaries. Patterned and regular behaviours present a predictable opportunity for criminals. Second, the position one holds in the social hierarchy can affect an individual's victimization potential. The wealthier a person is the more likely they will be able to protect themselves from criminal advances (home security or car alarms). Activities engaged in and places frequented are usually determined by one's status and, therefore, whom they will come into contact with. The third element is rationality. The theory assumes potential victims make decisions about which behaviours to engage in that they feel will not be risky. People will generally avoid areas where crime is known to occur. Individuals may restrict certain activities to avoid harm and, therefore come in contact with fewer criminals. This ability to prevent associating with individuals or areas that may lead to victimization is an important aspect in designing crime prevention strategies. People generally do not want to become a victim and will, therefore, limit unsafe behaviour and will respond to warnings about behaviour that will increase their risk – for example leaving their vehicle unlocked or being out late at night.

Routine activities theory and lifestyle theory are closely associated, and considerable research on the approaches links the two (Lasely, 1989; Robinson, 1999; & Sampson, 1987). Both are regarded as subsets of opportunity theory (Robinson, 1999). The opportunity model is viewed as a theory of victimization (Cohen, Kluegel, & Land, 1981; & Meithe, Hughes, & McDowell, 1991). Broadly, patterns in regular activities influence crime rates due to an overexposure of motivated offenders, enhancement of target attractiveness, or reduction of capable guardianship. Similar to the other theories, attention is not given to why people commit illegal behaviors. An important aspect of the theories is the predictive effect of demographic variables - particularly young males - on lifestyles and victimization risk (Sampson, 1987).

Routine activities, lifestyle, and opportunity models of victimization have a different focus than past theories. Instead of concentrating on offenders, these theories design themselves around the victim's actions.

Routine activities, lifestyles, and opportunity theories have all been examined in academic research. In a variety of settings, applications of the theory support their premises, but also raise considerable questions.

Robinson (1999) observed a Tallahassee residential area with a large university student population from 1992-1996. According to a telephone survey, students were found to be more likely to engage in sports and go out to bars, clubs, movies, and restaurants than non-students. Also established was the unpredictability of the students' routine activities; their routines followed no regular pattern. Police crime data showed that residential burglary rates were lower in this area than in other areas with fewer students. Erratic daily routine activities made it difficult for potential burglars to determine periods of no occupancy (Robinson, 1999).

An examination of break and entering and robberies also supports opportunity theory. Kennedy and Forde (1990) looked at Canadian Urban Victimization data from 1981 as well as individuals' nighttime activities. Break and entering was strongly correlated with activities that take people away from their homes - attending sporting events, going out to bars or movies, going to work, and driving or walking around. Being absent from the home decreased guardianship and increased the criminal opportunity for motivated offenders. Robberies also followed the same pattern but for different reasons. Those who had active lifestyles were more likely to come in contact with potential offenders and become involved in situations conducive to crime. Kennedy and Forde applied the theories not just to property crime, but also violent crime. While violent crime is generally regarded as spontaneous, it can still be influenced by the exposure of certain lifestyles - for example active lifestyles that take individuals outside of the house particularly at night can be especially high risk.

Stahura and Sloan's (1988) study also found support for lifestyles' influence. Their examination of Uniform Crime Report data from 1972 to 1980 supported routine activities theory for property crime but not violent crime. An interesting finding was the positive effect of police influence on crime rates. It is somewhat confusing that a high level of guardianship was found to be associated with a high crime rate because routine activities theory states the opposite. However, Stahura and Sloan speculate that police are placed in areas that already have high crime rates because that is where they are needed. Their presence does not influence the crime rates already existing.

Research data on calls for police service in Minneapolis expands the focus beyond routine activities of individuals to routine activities of places (Sherman, Gartin, & Buerger, 1989). This study argues that places can acquire a social organization that can foster crime. Places can have their own rules, regulations and levels of guardianship. Hours of operation, traffic of people, level of security or value of goods can all influence

the criminal potential of an area. It was found that the majority of calls come from a minimal number of hot spots. Sherman, Gartin, and Buerger pinpoint the criminogenic nature of places open late, such as parks and bars.

Roncek and Maier's (1991) interest in the influence of bars and taverns in residential neighbourhoods furthers this idea of hot spots. Looking at Cleveland city blocks, they examined violent and property crime in comparison with the number of bars on a block. They found that the number of bars had a significant, positive effect on crime rates, especially for violent crime. Furthermore, areas with higher quantities of one-person households, large apartment buildings, more residents, and high vacancy also had greater concentrations of crime. These characteristics are consistent with more active lifestyles and increased victimization risk. Neighbourhoods with greater numbers of bars experienced the highest levels of crime. Rather than alcohol use, routine activities and an environment within which victims and offenders can interact are regarded as the key features in increased crime rates (Roncek & Maier, 1991).

While the above study may refute the influence of alcohol, Lasely (1989) examined the causal role of alcohol use and the potential of becoming a predatory victim. Using 1982 British Crime Survey data, Lasely explored whether drinking routines and lifestyles increase the chance of becoming a victim. It was found that young males were most likely to be involved in night time drinking activities and, therefore, most likely to suffer a serious personal crime. Moreover, older people are less at risk because most of their drinking occurs privately at home with known friends. Alcohol use may be victimogenic because it facilitates the association with attractive targets (vehicles or individuals carrying cash) and motivated offenders. Also, alcohol consumption may decrease guardianship as inebriated victims are less able to defend themselves (Lasely, 1989).

Opportunity theories do well when applied to real life situations. Studies show that lifestyles are a prominent factor in identifying those at risk for potential victimization. While strongly supported, there are some weaknesses in the theories.

The offender is almost entirely ignored (Brunet, 2002; & Meithe, Stafford, & Long, 1987). Offender motivation is assumed as a constant and further examination is forgotten. Individual offender characteristics are not important in this theory. Another limitation is the ability to predict potential criminogenic situations and activities (Brunet, 2002). Research that has been undertaken is descriptive in nature. Whether the theories can be shown to foretell future crime trends has not been proven. Instead it only appears useful for recounting why crime rates are high and prescribing possible solutions. Furthermore, the theories appear to waver back and forth from macro to micro applications (Brunet, 2002; & Sampson, 1987). Is this an individual level theory or a broader examination? This may also be viewed as a strength, with the theories being applicable to a wide range of situations. The methods for determining routine activities could also be labeled as simply an exercise in common sense, not scientifically derived characteristics. Nights out may have different connotations in various settings. A person who spends five nights out a week may spend them in a safe non-criminogenic

environment such as a church choir practice or an offender-rich atmosphere such as a bar or nightclub.

One of the most attractive aspects of opportunity theory is its potential to design relatively easy methods of crime prevention. Instead of criminal sanctions, crime discouragement would be implemented through situational remedies. Often inexpensive and easy to execute, these solutions could reduce crime rates (Brunet, 2002).

The focus is not on remedying socio-economic ills (Clarke, 1995). Improving social assistance and education programs can be fairly costly and financially impossible for many communities and governments. Furthermore, crime cannot be simply attributed to socio-economic problems (Clarke, 1995). With the emphasis off the offender, some responsibility is given to the potential victim. Individuals are encouraged to recognize risks and take preventative measures to protect themselves from victimization (William III & McShane, 2004).

It is easier to regulate the activities of a place over a person. People do not usually want to be told where to go or what to do. Instead, the situation can be controlled. Clarke (1995) identifies several applications of situational crime prevention. Target-hardening refers to the use of physical boundaries like fences, locks and safes. Access codes keep potential offenders out of offices and apartment buildings. The visibility of police and security guards can formally deter potential offenders. Hotel doormen, parking lot attendants and shop assistants all supervise their respective areas. Gun control and restrictions on alcohol purchase are means of limiting deviance. These methods of prevention operate to curtail activities of individuals and deflect criminal behaviour.

Potentially, prevention strategies could also be ineffective. Crime is never completely avoided, only reduced (Clarke, 1995). Furthermore, possible displacement may occur. While crime is reduced in one area, the problem is shifted into someone else's backyard (Brunet, 2002; Clarke, 1995). Some prevention policies may not be worth the loss of individual liberties (Clarke, 1983). Curfews, alcohol use restrictions and gun control strategies all limit individual choices. Restrictions to freedoms may overrule mediocre crime reductions. Brunet (2002) suggests a level of coercion may be necessary to bring about merely marginal changes in crime rates.

Moreover, not all applications will be successful. Victory in one setting may not be reproducible in another. A reverse effect may be felt. Offenders may escalate actions to overcome restriction and crime is just further facilitated (Clarke, 1995). A fence can be hopped, and glass windows and locks can be smashed. If something is carefully guarded, offenders - instead of being deterred - may be more inclined to get at what is being protected. Each situation needs to be painstakingly investigated; the nuances of one circumstance may require different methods of prevention over another (Clarke, 1983).

The idea of mere crime prevention may be morally abject to some people. Generally, the public likes to see criminals stopped not simply averted. But crime has not been stopped, just reduced or deflected. Anti-theft devices may stop an individual from stealing cars,

but they do not address why that person wanted to steal a car in the first place or remove the desire to continue stealing cars. Situational preventions do not tackle the offenders' desire to break the law. Instead, policies that draw from the opportunity model, while effective, tend to be more of a temporary, immediate solution than a long-term answer.

Routine activities and lifestyles have been shown to be effective at indicating the demographics attributed with victimization risk. Younger, single, socially active and male are usually the demographics that coincide with increased victimization. While broad in its application, opportunity theories are particularly useful because of their separation from offender pathologies and focus on victims' behaviours. There has been a lack of success in identifying why criminals commit crime and possible remedies. The move to instead control the interactions between offenders and victims or targets has proven to be more advantageous. Instead of changing the individual criminal, the direction is on manipulating the situation.

Opportunity based theories like routine activities and lifestyles-exposure were felt to be most applicable to the present research question. By virtue of their poverty and reliance on regular government payments, social assistance recipients may be placed unwittingly into situations where greater opportunities exist for criminal victimization. More specifically, the spatial and temporal routines of social assistance recipients may put them more frequently into circumstances where motivated offenders and lack of guardianship prevail. Moreover, because of their lack of safe accommodations, access to proper banking services and vehicles, social assistance recipients simply have few safe alternatives to the routines and risks associated with spending time in the inner city street, hotel, pawn shop or cheque cashing business. As well, because these theoretical approaches suggest simple alterations to the regular routines and activities of potential victims, it was felt that routine activities and lifestyles-exposure theory might be useful in thinking about ways to reduce the victimization of the urban poor. Could something as simple as altering the timing, frequency or mode of social assistance disbursement reduce opportunistic crime? At an even more basic level, we might also ask if social assistance recipients are in fact uniquely at risk because of the ways assistance payments are disbursed, and if opportunistic crime is positively associated with the disbursement of social assistance. These questions naturally flow from a routine activities and lifestyles-exposure perspective. The next section details the specific approaches used to try to answer these questions and see if this approach and its policy implications are a good fit for the present research problem.

## **4. Methods of Investigation**

To investigate this problem, we undertook exploratory research to assess the relationship between the timing of income assistance payments and the incidence of crime and disorder. Two principle sources of data were utilized: 1) police calls for service were analysed in an effort to substantiate anecdotal observations about temporal patterns of crime and disorder; and 2) qualitative, semi-structured interviews were undertaken with police, provincial income assistance professionals, assistance recipients and organizations working on behalf of the poor. The following discussion will outline the specific research strategy used in the collection and analysis of both streams of data.

### **4.1 Entering the Field**

The first phase of data collection was primarily qualitative. Interviews were carried out with individuals who had a range of direct experience working in those inner city areas most likely to be affected by the disbursement of social assistance benefits. Individuals interviewed at this time included staff with the major inner city neighbourhood renewal corporations, staff at emergency shelters and soup kitchens located in and around Winnipeg's Main Street Area, staff at Winnipeg's alcohol receiving centre (The Main Street Project), the City of Winnipeg Committee for Safety, officials with the Winnipeg Regional Health Authority, as well as a number of more specific organizations working with or advocating on behalf of the poor and financially marginal in Winnipeg. In addition, individuals from these groups were invited to participate in a planning meeting held November 4, 2005, which brought together the project partners as well as representatives from the Provincial Employment and Income Assistance Program (i.e. provincial 'welfare' program) and the Canada Revenue Agency. Through many formal and informal contacts with this diverse group of experiential experts, the principal researcher was better able to understand the issue and appreciate the sensitivity required to begin the qualitative interview process. This consultation process was carried out mainly in the summer and fall of 2005. However, specific individuals were sought out later on the recommendation of interviewees and many ongoing discussions and partnerships were formed as a result of this early contact.

A brief note about terminology is required. 'Government transfer payments' is a term used by Statistics Canada to designate the whole gamut of government income assistance programs for low income Canadians. Social Assistance recipients (sometimes referred to as 'welfare' recipients) are those who receive benefits from the provincial Employment and Income Assistance (EIA) Program specifically.<sup>1</sup> EIA benefits are issued to single or married individuals who are considered employable; lone parents with dependent children; and those with medical disabilities who are unable to work. Other government transfer payments are administered by the federal government's Canada Revenue Agency and include Employment Insurance (EI) benefits, the Goods and Services (GST) Tax

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<sup>1</sup> EIA benefits are issued either bi-weekly or once per month according to the monthly calendar. Benefits are issued in such a way so that recipients will have funds approximately on the 15<sup>th</sup> of the month (in the case of those receiving bi-weekly payment) and 1 working day prior to the end of the month. This means that the day of week when benefits are issued will vary from month to month.

Credit, the Canada Pension Plan (CPP) and Child Tax Benefit Program (CTB). These federal transfer payments are issued to lower income households often including those receiving EIA benefits. For example, lone parents receiving EIA benefits will also receive CTB benefits. Throughout this report, the term government transfer payments will be used to refer to the totality of provincial and federal income assistance programs named above. Social Assistance, 'welfare' and EIA will be used to refer specifically to the provincially administered Employment and Income Assistance program.

## **4.2 Qualitative Interview Methodology**

In-depth qualitative interviews were conducted among a purposive sample of three groups with much to say about the disbursement of social assistance and crime: 1) social assistance recipients, 2) police and 3) EIA professionals.

### 4.2.1 EIA Recipients:

Twenty-five social assistance recipients were interviewed after contacts were made through various social service providers and organizations in the inner city. Interviews were carried out in the summer of 2005. All of these recipients resided within the formal boundaries of the inner city (See Appendix 1 for a map), and many resided in and around Winnipeg's Main Street 'skid row' area. Though not formally representative of all social assistance recipients, this sample reflected those among EIA recipients who are most likely to be caught up in the cycle of crime and victimization reported by police. Many of the individuals interviewed were the poorest of the poor, and many struggled on and off social assistance while eking out an existence in the homeless shelters, single room occupancy hotels of Main Street or the rooming houses of the North and West Ends of Winnipeg. The majority were receiving 'general' EIA benefits – which are earmarked by EIA officials for single, ostensibly 'employable' individuals, while a handful of others received disability benefits or benefits for lone parents.

Individual recipients were offered a 20-dollar honorarium for their participation in the project. An oral consent procedure was completed before beginning the interviews (see Appendix 2). Interviews lasted between 45 and 90 minutes, depending upon the level of detail provided by the participants. The interviews were guided by an open ended, semi-structured interview schedule consisting of 45 questions or discussion items (see Appendix 3). A large number of those interviewed were keen to discuss many aspects of their life with the interviewer, and consequently, discussions occasionally veered off-topic into other unexpected and frequently enlightening areas. Efforts were made to allow participants to provide all information they felt was personally relevant to the research question. As a result, interviews tended to be lengthy and rich with detail.

### 4.2.2 Police and EIA Professionals:

Eighteen police and provincial social assistance professionals were interviewed in the spring of 2006. Because of the sensitive nature of the work in both organizations, it took longer than anticipated to receive permission to conduct the interviews. As a result, a slightly smaller number of police and EIA professionals were interviewed than social assistance recipients due to time constraints. In addition, approval for the interviews was

contingent upon organizational approval of the study's methodology and interview questions. Consequently, a much shorter questionnaire had to be developed to meet the requirements of the Winnipeg Police Service (WPS). Questions pertaining to the personal characteristics and opinions of officers were not approved by WPS officials and were thus omitted (see Appendix 4). However, a much larger range of questions was approved for EIA professionals (see Appendix 5). Nevertheless, volunteers from both organizations provided a rich source of qualitative data on their experiences with government transfer payments, crime and victimization.

EIA professional interviewees responded to a general call for participation distributed throughout all Winnipeg offices. The only criterion that volunteers had to meet in order to be eligible for the study was that they be in a position where they dealt directly with EIA recipients living in Winnipeg's inner city. Interviews were carried out both at the university and at EIA offices and lasted between 30 minutes to one hour. Interviewees answered questions from a semi-structured interview schedule and were encouraged to provide additional information or comments wherever appropriate. Follow up information was obtained from some EIA professionals via telephone. Interviews were completed during the months of February and March of 2006. Interviewees worked in a variety of positions, ranging from caseworkers to investigators. In many instances, caseloads were not specifically confined to any particular geographic area of the city, but all those interviewed indicated that the vast majority of their clients resided in the inner city due to the rent structure. While not formally representative of all EIA professionals, this small purposive sample nevertheless provided rich and detailed accounts of the challenges facing EIA professionals on a day-to-day basis. As well, conversations with EIA professionals highlighted a number of challenges in addressing the potentially hazardous situations associated with the cyclical disbursement of EIA benefits. This information is used primarily to contextualize the quantitative data analysis and provide a framework for discussing potential policy initiatives related to EIA disbursement.

A request for WPS members with experience working in Winnipeg's inner city resulted in 10 volunteers who were interviewed in May of 2006. Volunteers were sought from the ranks of those working in Districts 1 and 3, which cover Winnipeg's downtown, the West End and the North End. The sample reflected a diversity of experience with members having between a few months and 20 years of experience on the force. Interviews lasted approximately 30 minutes and were carried out at the District 3 police station. Again, it must be noted that this small purposive sample does not reflect the views of all officers working in Winnipeg's inner city, but instead provides a rich source of qualitative detail about police workload and its perceived relationship to government transfer payments. As well, the interviews provide a framework for considering possible policy changes concerning EIA disbursement.

### **4.3 Quantitative Data Analysis Methodology**

Temporal fluctuations in crime and disorder were measured by analyzing police calls for service between 2001 and 2005. Police calls for service refer to public telephone calls for

assistance placed to the Winnipeg Police Service via either the emergency number (911) or the non-emergency telephone line (986-6222). Calls for police service are considered by many analysts to be a far superior measure of what the general public views as criminal behaviour rather than the reported crimes that are found in official police statistics. Moreover, police calls for service capture a greater number of incidents than official police reported crime statistics (e.g. the Uniform Crime Reporting survey [UCR]) or victimization statistics (e.g. the periodic General Social Survey [GSS]). UCR figures notoriously underreport the actual level of crime while the GSS and similar victimization surveys offer only a periodic sample survey of crimes with a clear victim. Calls for police service, on the other hand, record each and every call that is made by concerned citizens to the police for assistance. Many complaints, for example those involving noise or disorder, would never enter the UCR figures for a variety of reasons. Police calls for service, therefore, provide a rich source of data on activities that ordinary people feel are important enough to report, yet may be missed in official crime or victim statistics. In addition, police calls for service are logged by computer at the exact time the call is made for assistance and each record contains locational data. Thus, the nearly one quarter of a million calls made to Winnipeg police each year can be sorted and analysed by time and location.

The relationship between police calls for service (our dependent variable) and the timing of government transfer payments (our independent variable) was statistically assessed. Specifically, regression analysis was used to test the effect of transfer payment timing on number of police calls for service. The regression model also accounted for weekly fluctuations due to day of week. The assumption was that calls would likely increase on Fridays and Saturdays independently of other factors. The regression model used the number of calls generated on Mondays (typically a slower day for police calls) as a constant value. In other words, calls generated above or below this constant value were statistically assessed by regression analysis to separate out any effects from day of week from those effects attributable to cheque disbursement. The aim of the analysis was to determine if the dates government payments are disbursed are associated with a significant rise in incidents above what would be expected, or if other factors like day of week could better explain or predict monthly fluctuations in police calls.

We obtained a list of dates government transfer payments would have been received by eligible recipients. The department of Family Services and Housing provided a list of dates on which EIA benefits would have been received. Similarly, the Canada Revenue Agency provided a list of dates of initial receipt for the Child Tax Benefit (CTB), the Canada Pension Plan (CPP) and The Goods and Services Tax Credit (GST). These dates provided the basis for our key independent variables in the regression analysis. In the analysis, days were coded starting at "0" on the day of initial receipt of each cheque type. Accordingly, days coded "1" would indicate 1 day following the receipt of a cheque.

The date of initial receipt of government transfer payments requires some further explanation. What this means in practice is that direct deposits to recipients' bank accounts would take place on this date and cheques sent via Canada Post would begin arriving in mailboxes at this time. However, it is logical to assume that some recipients

may not cash their cheques on this date or access their bank accounts the moment they are able to do so. Some recipients may do this earlier in the day or later in the day due to various factors. Some recipients might not even access their benefits until the following day (in our analysis, the following day begins at 12 midnight). It is also entirely possible that the mail may be slow and delivery times uneven through the city. Thus, it may be that some recipients actually receive their cheque the following day. Also, it might be logically assumed that if crime and victimization results from having these additional moneys in circulation, these effects may last longer than simply the day of initial receipt. In fact, our qualitative interviews suggested that one or two days after the transfers were received may actually be worse because some types of incidents are more likely to happen after funds have been depleted. In order to take this time lag effect into account, we examined the day of initial receipt and the following two days. This three-day window was statistically compared against days where no cheques were disbursed.

We also wanted to determine if inner city areas of Winnipeg would be more impacted by the timing of government transfer payments than non-inner city areas. We reasoned that this would be the case because a) most social assistance recipients live in the inner city and b) because a disproportionate number of calls for police service originate in the inner city. Therefore, three separate streams of data were analysed: 1) calls for service in the inner city only; 2) calls for service in the non-inner city only; and 3) total calls for service.

## 5. Quantitative Data Analysis (Prepared with the Assistance of Michael Weinrath)

### 5.1 General Overview

Each year, approximately 250,000 calls are received by police on their emergency and non-emergency lines. Naturally, not all of these calls are serious and not all of these calls might be expected to be associated with the cyclical disbursement of EIA funds. Analysis of the calls for service data revealed that calls assigned a priority level of “1” by police (e.g. serious crimes like robberies and some assaults) and calls representing social disorder types of behaviours (e.g. noise, public intoxication, disturbances and so on) were statistically associated to some extent with government transfer payments disbursement times while other call types were not. Therefore, the following analysis looks specifically at these call types because they are more consistently and strongly associated with the timing of government transfer payments.

Table 5.1 presents the mean daily averages for all police calls, priority 1 calls and social disorder calls in both the inner-city of Winnipeg and in non-inner city areas. These averages were calculated using 2001 and 2003 calls for service.

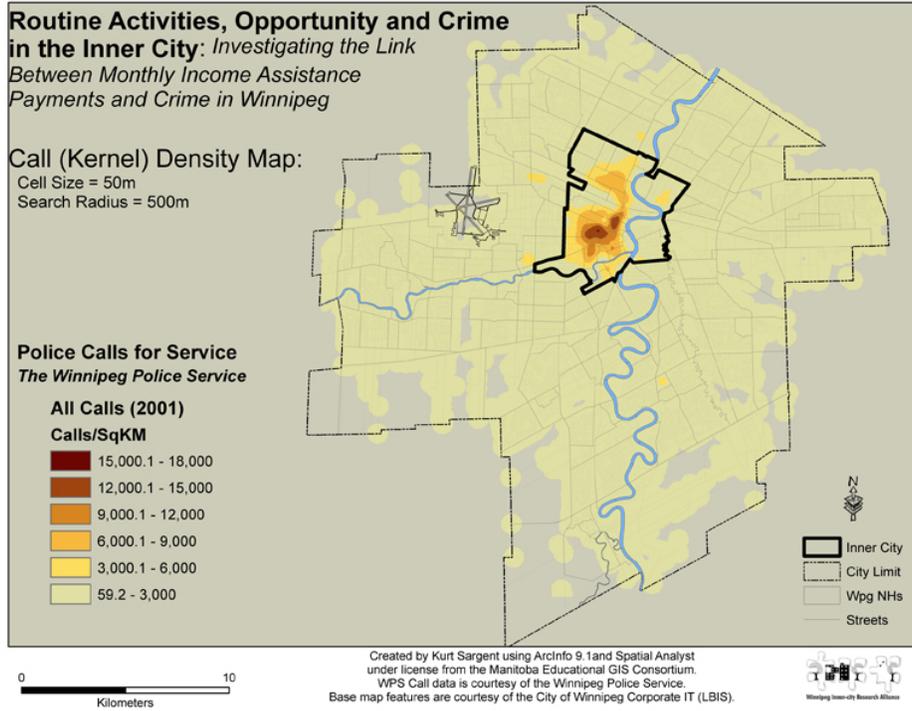
**Table 5.1**  
**Descriptive Statistics for Police Call Types**

	Inner City			Non-Inner City		
	Mean	Std. Dev.	Range	Mean	Std. Dev.	Range
All Police Calls	318.83	56.10	174 -523	428.12	65.60	195 - 635
Priority One	147.28	40.53	72 -314	175.38	35.36	86 - 300
Social Disorder	130.99	41.81	43 - 292	106.73	32.37	45-234

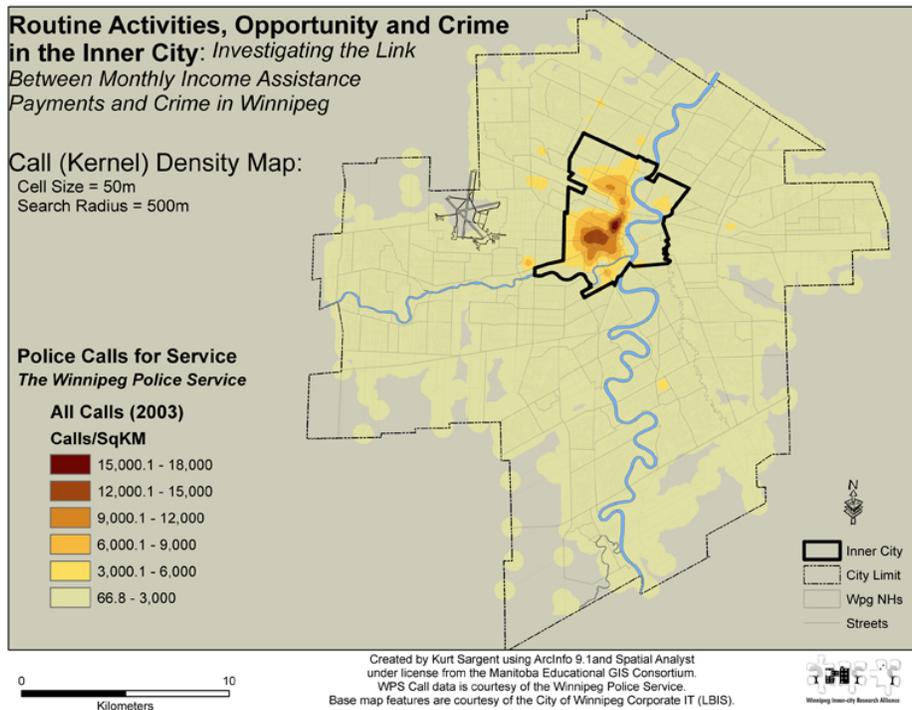
The Inner City accounts for a large proportion of the city’s total police calls for service, and accounts for a larger proportion of serious calls. The mean number of all police calls per day is about 34% less in the Inner City. On the other hand, there is only a 16% difference in priority one calls. In terms of social disorder calls, the inner city actually has a somewhat higher number of calls than the non-inner city. Police calls for service, particularly more serious calls and those associated with social disorder, appear to be disproportionately concentrated in Winnipeg’s inner city despite its lower population and smaller land area.

When the calls for service data are graphically displayed in map format a strong concentration of calls in the inner city becomes evident. Figures 5.1 and 5.2 show the yearly distribution of all police calls for service for the years 2001 and 2003 respectively. The highest density of police calls for service falls within the formal boundaries of the inner city in both years.

**Figure 5.1**  
**All Police Calls for Service, 2001**



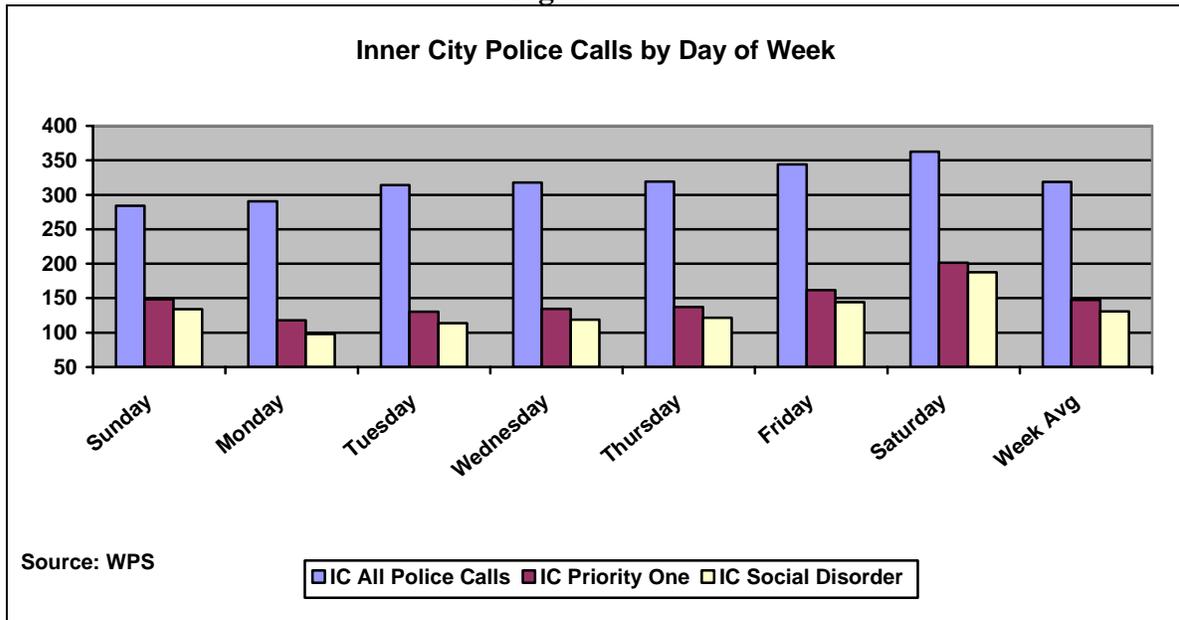
**Figure 5.2**  
**All Police Calls for Service, 2003**



As mentioned above, it was necessary to statistically control for the effect of the day of the week on police calls. Figure 5.3 presents a graphic illustration of the three categories of calls by day of the week specifically in the inner city.

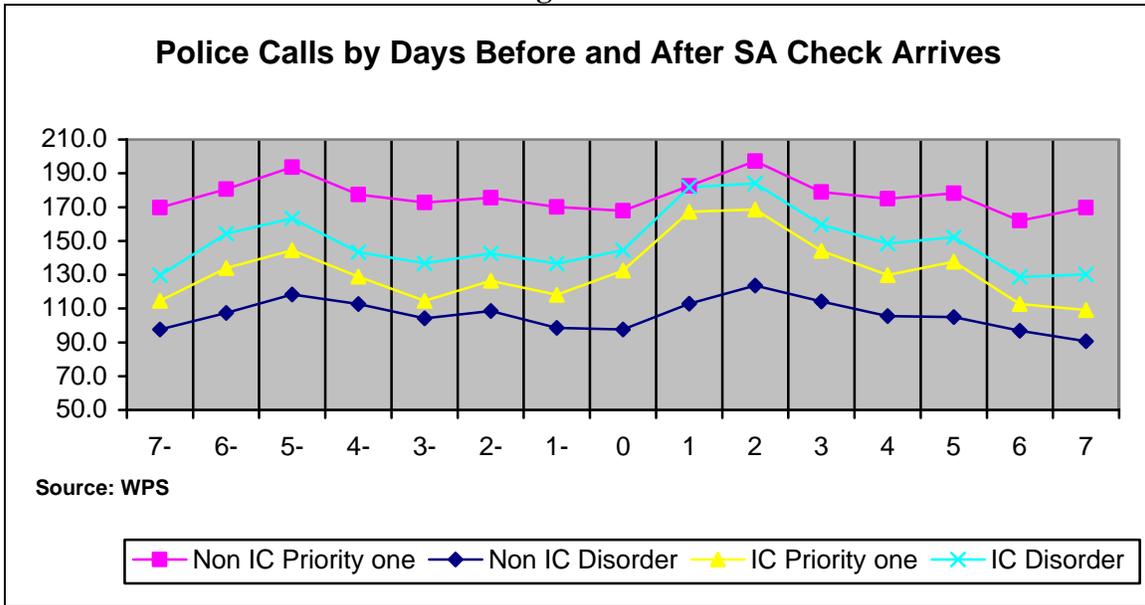
In looking at Inner City police calls over the course of the week, total Police Calls peak on Friday and Saturday. Sunday and Monday are about the same. Priority One and Social Disorder Calls peak more consistently on Friday, Saturday and Sunday. Clearly, weekends are when problems increase. This pattern is consistent with the non-inner city data (not shown).

**Figure 5.3**



To consider the effects of Social Assistance cheques (most are released around the same time each month), we examined a 15 day period around the time the cheques were issued. We looked at average police call types seven days prior and seven days after the initial date of receipt of social assistance cheques. The patterns in Figure 5.4 suggest that there is a slight spike in priority “1” and social disorder police calls the day after cheques are issued, followed by a decline. However there is also a slight spike, on average, about four days before cheques are received over the 24 month period under study.

Figure 5.4



There is a difference between the inner-city and the non-inner-city. Around the time social assistance and other government cheques are issued, there is a more distinct spike in calls in the inner-city. This is again consistent with the observation above that calls associated with cheque disbursement are more pronounced in inner city areas.

### 5.2 Regression Analysis

Regression analysis was performed on 24 months of police calls for service data in order to statistically assess the impact of the timing of social assistance cheques on the three categories of police calls for service. The regression model included as independent variables the initial date of receipt of all other government transfer payments – including CPP, CTB, and GST (chksrec0) and the day following receipt of all other government transfer payments (chksrec1). As well, the model incorporated the initial date of receipt of EIA benefits (day received), 1 day following receipt of EIA benefits (day after receipt) and 2 days following receipt of EIA benefits (2 days after receipt). In order to control for the effect of the days of the week each weekday was entered into the model except Monday, which was used as a constant.

**Table 5.2**  
**Regression of Inner City Police Call Type**  
**On Cheque Received Status and Day of Week**

	Inner City		
	Count	Priority 1	Social Disorder
(Constant)	290.10	117.23	96.76
chksrec0	-0.02	2.24	4.39
chksrec1	8.50	14.51**	15.50***
day received	8.98	5.26	9.62
day after receipt	51.42***	33.59***	33.02***
2 days after receipt	19.96*	7.63	8.13
Tuesday	20.12*	9.11*	12.72***
Wednesday	24.45***	14.12***	18.00***
Thursday	25.36***	15.80***	19.63***
Friday	45.95***	36.68***	38.56***
Saturday	66.51***	78.31***	84.42***
Sunday	-6.48	30.76***	36.76***
Adjusted R <sup>2</sup>	.24	.45	.46

p\* < .05, \*\*\*p < .01, \*\*\*\*p < .001, all test two-tailed.

Table 5.2 shows the impact of each independent variable on the three categories of police calls in Winnipeg's inner city. The values for each independent variable represent the number of calls above or below the average daily values for Monday (the constant). This controlled analysis shows that Winnipeg's Inner City experiences the strongest and most consistent spike in calls for service on the weekends. Saturdays clearly are the day with the strongest spike in calls for service across all three call types. In particular, social disorder calls are almost double the constant value on Saturdays. Both Friday and Sunday also show a strong increase in calls above the constant values. The strength of the spike in calls on Sunday might be explained in part by the fact that Sunday morning technically begins at 12 am. Therefore, the early hours of Sunday morning are in effect the late hours of Saturday night. Nevertheless, in concert, Fridays, Saturdays and Sundays are strongly associated with increases in calls for service.

The impact of any type of government transfer payment on police calls was not as strong or consistent as the day of the week. The effect of EIA cheques in particular was stronger than all other government transfers. The most consistent effects are the day after the initial cheque receipt date, for both social assistance and other government cheques like pension, child tax and GST. There is a reasonably strong effect from EIA cheques across all three categories of call types one day after receipt, while only priority 1 calls and disorder calls are consistently impacted by all other government transfers.

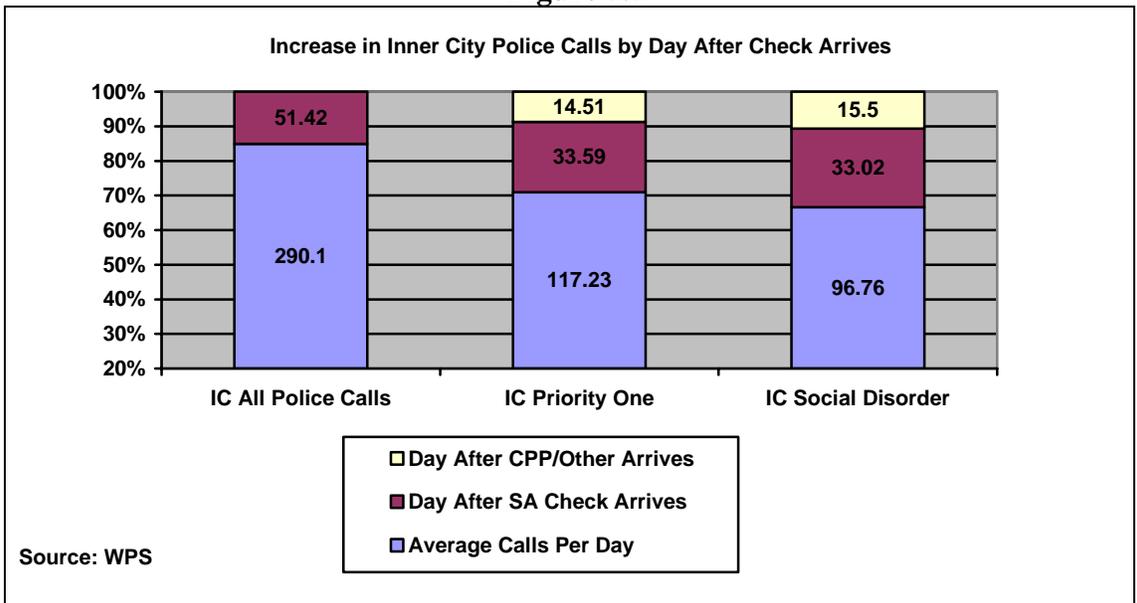
**Table 5.3**  
**Regression of Non Inner City Police Call Type**  
**On Cheque Received Status and Day of Week**

	Non Inner City		
	Count	Priority 1	Social Disorder
(Constant)	422.20	155.81	117.31
chksrec0	3.17	3.92	3.00
chksrec1	-5.29	2.70	3.64
day received	-6.28	-5.86	-3.57
day after receipt	15.05	6.59	4.86
2 day after receipt	21.31	7.16	4.14
Tuesday	9.88	3.00	4.46
Wednesday	5.75	3.15	2.36
Thursday	8.29	7.65*	7.72
Friday	35.64***	32.43***	30.24***
Saturday	15.48***	57.25***	62.13***
Sunday	-38.01***	25.72***	37.88***
Adjusted R <sup>2</sup>	.09	.32	.30

*p\* < .05, \*\*\*p < .01, \*\*\*\*p < .001, all test two-tailed.*

For Winnipeg’s Non-Inner City residents, there is little evidence that social assistance or other government assistance cheques have much impact. The weekend, or Friday, Saturday, Sunday, see the most consistent increases on all calls, priority one and social disorder calls.

**Figure 5.5**



While a greater rise in the volume of police calls for service occurs on the weekends, there should be no mistaking that government transfer payments do have a clear impact on police calls. In order to better appreciate the impact of government transfers on police calls in the inner city, a graphic representation is presented in Figure 5.5.

In controlled analysis, inner city residents could expect all types of police calls to rise 17% the day after social assistance cheques arrive (from 290 to 342), while other government transfer payment cheques do not seem to influence the category “all police calls”.

Of concern, more serious calls increase soon after social assistance cheques are released, and are also affected by other government cheques. Priority one calls increased by 28.7% the day after social assistance cheques were issued (117 to 151) and 12.4% when other cheques were issued (117 to 131).

A slightly more pronounced pattern emerges for social disorder calls. This call type was up by 34.1% one day after social assistance cheques were received and up 16% the day following receipt of other government cheques. This graphic representation clearly shows that social disorder calls are most highly sensitive to the timing of government cheque disbursal.

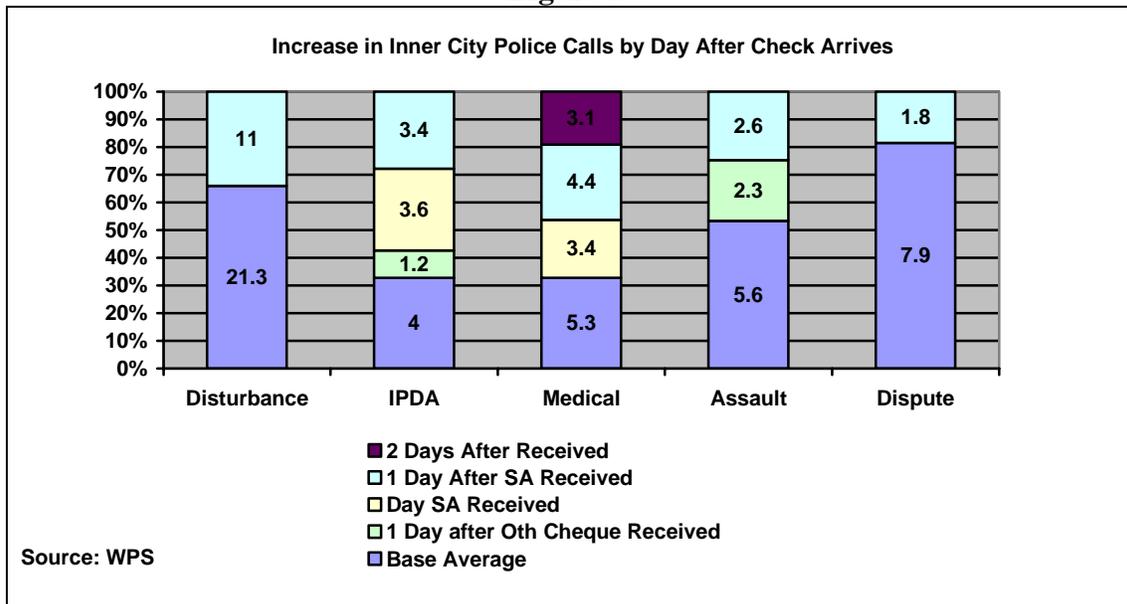
**Table 5.4**  
**Regressions of Specific Inner City Police Call Type**  
**On Cheque Received Status and Day of Week**

	<b>Disturbance</b>	<b>IPDA</b>	<b>Medical</b>	<b>Assault</b>	<b>Dispute</b>
(Constant)	21.25	4.03	5.31	5.63	7.90
chksrec0	1.60	-.27	.67	.36	.04
chksrec1	3.58***	1.21*	.22	2.26***	.83
Day received	2.61	3.62***	3.42**	-.19	1.58
Day after receipt	11.01***	3.37***	4.43***	2.57**	1.80*
2 day after receipt	3.75	.96	3.12**	.37	1.37
Tuesday	4.29***	2.30***	1.45**	.94	.55
Wednesday	6.79***	2.73***	2.20***	1.19*	.53
Thursday	6.44***	2.65***	2.13***	1.33*	.56
Friday	10.82***	4.87***	3.80***	2.77***	1.92***
Saturday	25.23***	5.19***	5.63***	6.16***	3.56***
Sunday	10.01***	1.83***	1.77**	2.73***	.94
Adjusted R <sup>2</sup>	.44	.25	.20	.25	.12

*p\* < .05, \*\*\*p < .01, \*\*\*\*p < .001, all tests two-tailed.*

It was projected that the impact of cheque receipt on police calls would vary by individual call type. The Social Disorder variable was disaggregated and controlled analysis was run to assess the effect of cheque disbursement. All of the variables that comprised social disorder were assessed, but only five categories were found to be particularly noteworthy: disturbance, Intoxicated Person’s Detention Act (IPDA), medical calls, assault and dispute. Results of statistical analysis are presented in Table 5.4 and reiterate that the days of the week have the largest, most stable effect on police calls, particularly those involving social disorder.

**Figure 5.6**

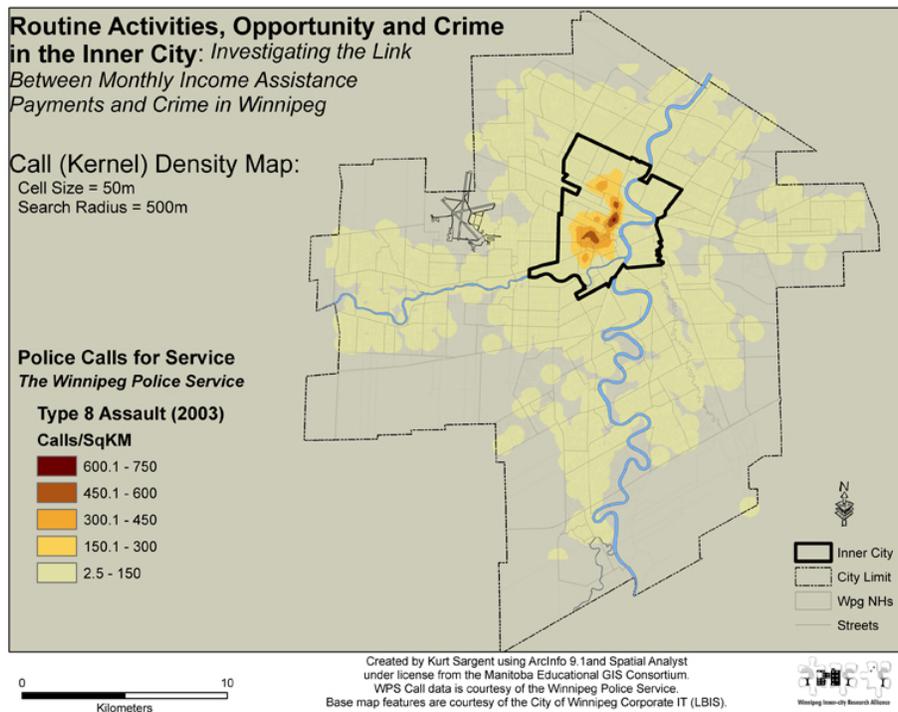


In Figure 5.6 we can see that the most critical time period across categories is again the day after a social assistance cheque is received, which affected all five types of calls. Increases to the average number of calls per day ranged from a quite high +84% to a low of 23%. It is also worth noting that the day after an “other” government cheque arrived three of the five call types increased by between 17% and 40%. The day a social assistance cheque arrived did not impact many calls but showed substantial effects on a nuisance call (IPDA +90%), and on more critical medical emergency calls (+64%). In fact, all three of the initial days of social assistance receipt were correlated with a rise in medical calls.

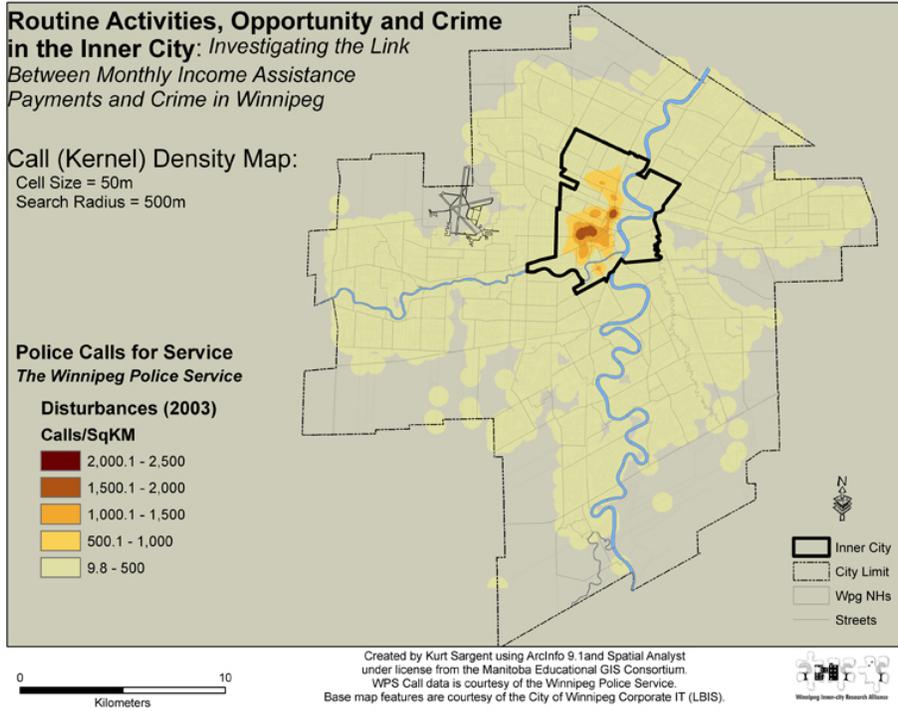
Likewise, it must not be forgotten that the burden of these increased call volumes across the 5 call types is felt most prominently in the inner city. Figures 5.7 through 5.11 depict the yearly distribution of social disorder calls for 2003. Notwithstanding some slight variation in the spatial pattern of IPDA calls and dispute calls, social disorder calls are found to be heavily concentrated within the formal boundaries of the inner city. However, a peculiar pattern emerged for IPDA calls. Three primary clusters of calls were generated by the mapping exercise. Two of these clusters were found within the

inner city and one cluster was located in the far northern suburbs of the city. Upon further examination of the data, we determined that two of the three clusters corresponded with two city hospitals (serving the inner city and north part of the city). The third major cluster is centered upon the Main Street “skid row” strip, home to many of the city’s single room occupancy hotels and beverage rooms. Likewise, dispute calls were predominantly concentrated in the inner city, though a few moderate concentrations of this call type can be found in other neighbourhoods just beyond the formal boundaries of the inner city. These slight anomalies aside, it is clear that the inner city is most sharply affected by social disorder call types, which are in turn found to be most sensitive temporal fluctuations related to the day of the week as well as the influence of government transfer payments.

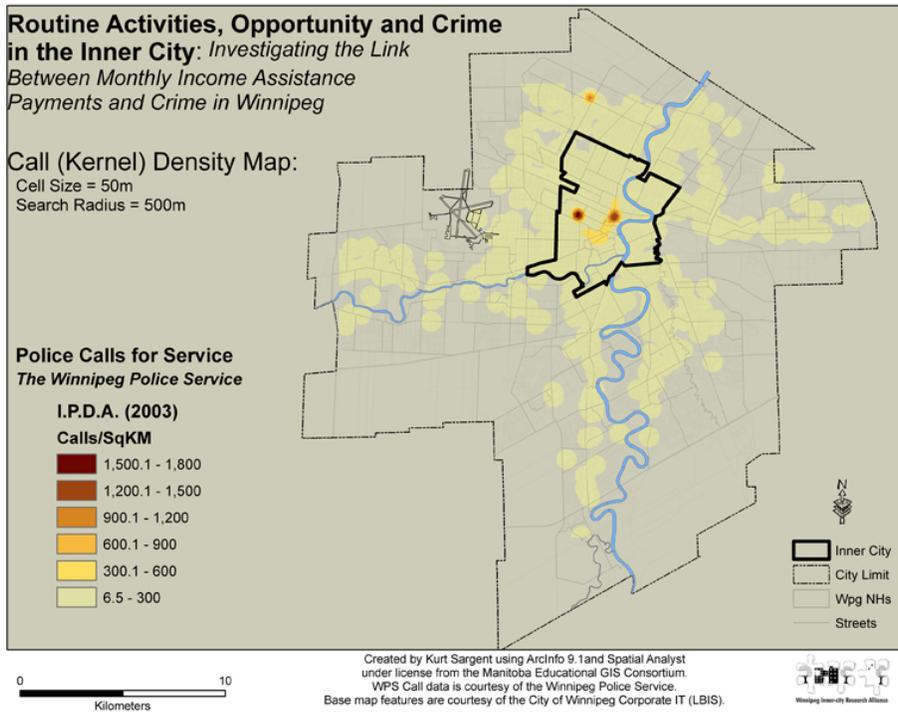
**Figure 5.7**  
**Assault Calls, 2003**



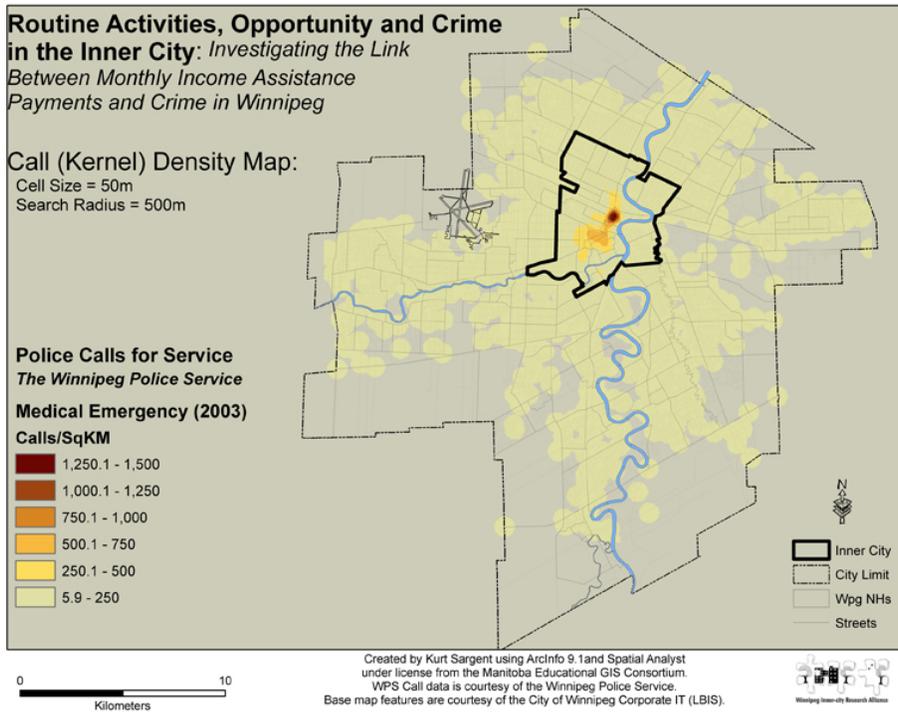
**Figure 5.8**  
**Disturbance Calls, 2003**



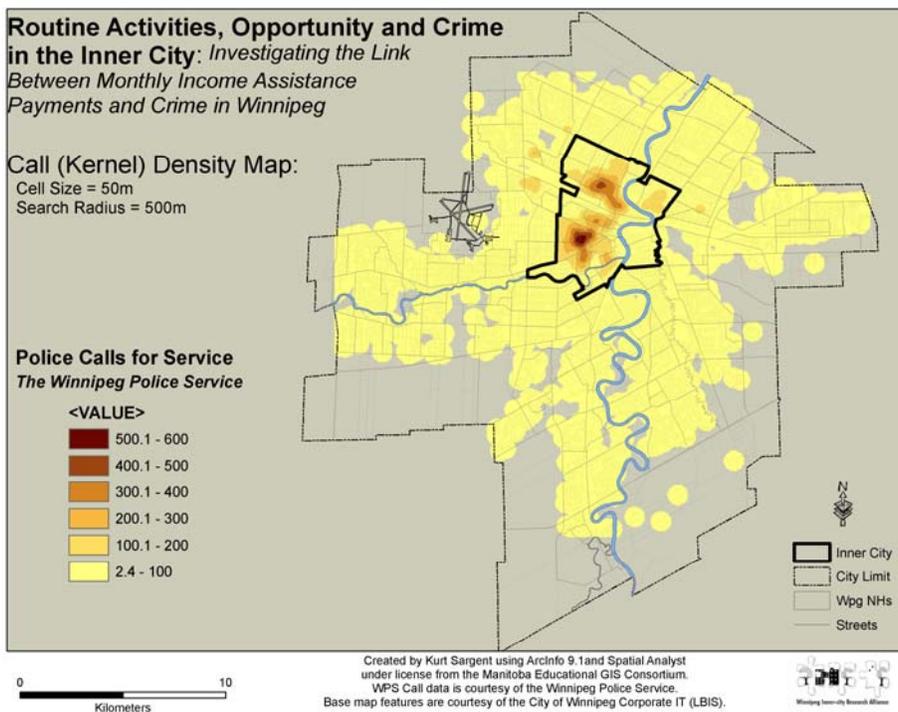
**Figure 5.9**  
**IPDA Calls, 2003**



**Figure 5.10**  
**Medical Emergency Calls, 2003**



**Figure 5.11**  
**Dispute Calls, 2003**



### **5.3 Discussion**

The controlled regression analysis revealed two very significant points relating to patterns of police calls for service. First, while government transfer payment timing seems to have some effect on some call types, day of the week has a much stronger and consistent effect across the different call types. Saturday in particular was more strongly associated with a rise in police calls for service. Second, both social assistance and “other” government transfers were associated with a rise in police calls in certain situations. Specifically, 1 day after receipt both types of transfers were associated with a rise in social disorder calls and more serious priority “1” calls. Based on this controlled regression analysis, we can estimate the expected rise in these call types 1 day after the release of government assistance cheques. However, the question remains: what do we do with this information? While not a very strong effect, there is nonetheless a measurable and consistent effect. The next task is to contextualize this quantitative data with qualitative interview data. In the following section we take the research question to social assistance recipients, EIA professionals and inner city police officers. The question of what changes might be made will remain front and centre through the next section and into the final section.

## **6. Qualitative Data Analysis**

This section presents the findings of qualitative interviews with EIA recipients, police and EIA professionals. Each section will follow a similar format, reporting the general patterns and unique perspectives offered on the disbursement of EIA benefits and crime and victimization. The largest amount of data was generated from the interviews with EIA recipients. This was well justified because the official data supplied by police and the EIA program needed to be counterbalanced by the perspective of recipients. Although individual police officers and provincial employees are also impacted by the disbursement of government transfers in their professional lives, it is the recipients who are most affected by the way government assistance is distributed. In acknowledging this, it is not to suggest that the perspectives of police and EIA professionals were unimportant. On the contrary, contextualizing the official data with the view of professionals and police was an essential aspect of 'triangulation' in the research design. However, it was felt that the voice of the recipients themselves was needed to bring sharper focus to the issue. The discussion in this section, therefore, begins with an in-depth analysis of the data gleaned from the 25 social assistance recipients interviewed in the summer of 2005.

### **6.1 Social Assistance Recipients:**

#### 6.1.1 Demographic Information and Participant Backgrounds

Twenty-five social assistance recipients from Winnipeg's inner city were selected by referrals from organizations dealing directly with the poor. There were 7 females and 18 males ranging from 21 through 55 years of age. All reported living in inner city areas of Winnipeg near the downtown core and so-called skid row area. In terms of accommodation type, 7 rented rooms at SRO hotels, 12 were living temporarily at shelters, 2 lived in rooming houses, and the remaining 4 rented other types of accommodations. Most of those interviewed lived alone, but 5 reported living with children or roommates. All but 2 participants were unmarried or without a common law spouse. Of those who were living in shelters at the time of the interview, most reported living in other parts of the inner city prior to ending up on the street. Only 3 people in the sample had lived in their present accommodations for longer than one year. One male participant reported living in a downtown SRO hotel for approximately five years, while another male reported renting his accommodations in the inner city for the past 7 years. It was somewhat surprising that many of those who reported living in shelters had been there for a period of months and in one case nearly a year. Although shelters are designed to provide emergency accommodations, it appears as though some of Winnipeg's poor turn to these services as long-term solutions to personal housing crises.

Although more than half of the people interviewed were not practically speaking homeless, many of their personal characteristics and life experiences mirrored those reported by other researchers studying homeless populations. For example, many of those interviewed had no family connections in Winnipeg. Only two reported being married (common law) at the time of the interview. Many described experiences of pronounced disconnection from family and friends mirroring the findings of studies of

homelessness street populations (e.g. Lee and Schreck 2005). Many of the participants reported suffering from chronic illnesses or were physically disabled. Mental illness was reported in one case. Several individuals reported spending time in prison prior to ending up in their present circumstances. In short, participants were profoundly marginalized and socially excluded from the general Canadian population.

### 6.1.2 Experience with Education and Work

Participants reported a range of educational experiences. Respondents were all asked to specify the highest grade or level of schooling completed. Six individuals reported completing grade 12 and four reported some technical college training. One individual reported only having a grade 3 education. Grades 7 through 11 were the highest level of education reported by the remaining fourteen participants.

Participants were asked to specify their work experience over the past five years, if they had worked at all. With very few exceptions, the participants experienced profound marginality from the traditional workforce. In fact, six individuals reported no paid work experience at all in the past five years. One respondent had trained as a mechanic and had some experience working in that field in the past five years. Two reported semi-skilled construction work they had performed in the past five years while one individual had worked as a welder and fabricator for several local manufacturing companies. Aside from these exceptions, the remaining fifteen participants who described some paid work in the last five years performed mostly intermittent and often menial tasks for low wages. Examples of jobs mentioned were telemarketing, hotel maid, landscaping, snow removal, collecting scrap metal, carnival labourer, cashier and dishwasher. Many worked intermittently for various day labour contracting firms. Many of the participants staying at shelters would spend their days working for these day labour firms when work was available.

### 6.1.3 Neighbourhood Perceptions

All participants were asked to describe their neighbourhood of residence and their accommodations. It was reasoned that issues of victimization or fear of victimization would be related to the immediate contexts of the participants. In order to facilitate qualitative description of their immediate surroundings, respondents were prompted to use descriptive words to characterize their neighbourhoods. Most participants described their neighbourhoods as dangerous and prone to violence. A 38-year-old single father of 4 children graphically described the potential for violence in his neighbourhood, which he identified as ‘the projects’:

My neighbourhood is probably a rotten neighbourhood. Easy place to be dead. Murders, shootings, and several beatings take place within a block radius of my home. I protect my kids.

Likewise, a 52-year-old long-term SRO resident emphasized death in his description of the skid row area: “Rough. Deadly. There’s been quite a few deaths in this area. Quite a few. And not only murders, but a lot of people die here, just from their habits.” For a 42 year old female SRO resident, racial tensions were also imbued within the day-to-day

violence. When asked to describe her neighbourhood to an uninformed outsider she suggested that it was “better to be Native down this way.” Moreover, she warned that it was important to be streetwise. She warned those who were not streetwise to stay out of the neighbourhood: “You’ll get walked over, you’ll get stepped on, you’ll get beat up.”

Addiction was a major theme running through many descriptions of the participants’ neighbourhoods. A 25-year-old shelter resident characterized skid row in just these terms:

You got your sniffers, you got your alcoholics, you got your crackheads, you got your Ts and R freaks, it’s just rough. To see your own kind, not just your own kind but other people, wasting their life away, just doing what they do. I do it too, I’m an alcoholic, I drink. Once in awhile I do the rag [abuse solvents]. I just hate to see my own people wasting their lives like that.

Although many individuals used adjectives that described violence, addiction and fear, some tempered these negative descriptions of their neighbourhoods with the language of community and survival. Like survivors who find themselves shipwrecked on an isolated island, the residents of skid row seemed at times to pull together in order to survive. A 21-year-old female participant likened the residents of skid row to a family:

It’s scary. I’ve had a couple of girls already try to fight me. Other than that, the people around here are very nice. – only when they’re not under the influence. Like, I have no problems with anybody, we’re all one big family around here I think. Just when they are under the influence and using, then I just watch myself a little more.

Another 36-year-old male participant talked about how the other people on the street looked out for one another in order to keep safe. “I hang out with my friends, they watch my back, I watch their back, seems to work. All of my friends on Main here are just like my brothers, we watch out for one another, stuff like that.” In short, while many felt that their neighbourhood was a dangerous place, some could find comfort and support in their fellow skid row residents. However, relying on other homeless or marginal people as a safety strategy may in fact place individuals at a higher level of risk as these very same people can end up being victimizers (Gaetz 2004).

While some described a bond of kinship between themselves and the other residents of skid row, others relied on their wits, good judgement or avoidance in order to survive life in this part of the inner city. A 37-year-old male participant described how avoidance was a central coping feature of life in his neighbourhood:

Well, I’d probably tell you if you could afford to avoid it, I’d probably avoid it. Basically, we all have our problems and some people are pretty miserable, they drink, and that misery comes out. I personally like to hop on a bus and go somewhere else, for the afternoon or something. That’s usually what I do. I

dunno, it's hard to say. It can be okay I guess, and some of the people are all right. There's just a higher chance of running into a miserable drunk person down here.

Similarly, a 26-year-old single mother of two children had little to tell me about her neighbourhood because she rarely left her home out of fear.

I don't know really, cause I don't really go anywhere with my kids cause I stay home with them, cause there's too much drugs and that around. So I'd rather not take my kids anywhere.

For a 47-year-old long-term resident of a downtown SRO hotel, survival was possible, but only if you are careful to keep to yourself. His narrative of the neighbourhood was one that spoke of the possibility of survival under adverse circumstances.

Lots of violence, obsessive drug use, constantly by pretty well everybody that's standing around, or walking around. Lots of potential for violence. But, if you mind your own business and stuff, I've managed quite successfully for the past year – smooth and I'll sail right through. It's not that you can't, it's just that [violence] is there.

Likewise, participants were asked to comment on their specific accommodations. As above, most felt their living conditions were unsatisfactory or even dangerous. When prompted for 5 words to describe the SRO hotel he had called home for the past 5 years, one participant suggested the following without hesitation: “Drugs. Alcohol. Violence. Death.” Those who lived in the many SRO hotels of downtown Winnipeg were generally very unsatisfied with their living arrangements. One 43-year-old female hotel resident suggested that her hotel room was just a place she slept and not somewhere that she could truly call home. She hoped to move somewhere else but could not afford to do so on the money provided by social assistance. Even with its shortcomings, she nevertheless viewed the hotel room as a step up from an inner city rooming house: “I don't really want to move into a rooming house. That's going to be fuller with people that maybe I wouldn't like. So far, it's okay where I am, nobody bothers me, I don't bother nobody.” This sentiment was echoed by a 42-year-old rooming house resident. The man had lived in this room for roughly the past month and a half. Though his room provided some measure of privacy, he was forced to share cooking and washroom facilities with his housemates. For this man, living in such circumstances was nearly intolerable. “I don't even cook in there, it's too dirty.” This was also a complaint of participants who lived in SRO hotels rooms without cooking or private washroom facilities.

The participants in one way or another indicated that their present living conditions were a result of a lack of economic resources. Many expressed a desire to find a better place to live in a better neighbourhood. Some told me that they would spend their days traveling out of the inner city to other neighbourhoods where they felt safer. In short, most respondents found themselves living in the inner city out of economic necessity and hoped someday that would change. A 55-year-old male resident of a downtown SRO hotel expressed his desire to leave at the earliest possible time:

I mean now that I've looked at the other side, once I get on my feet, get something coming in steady, other than this crap, I'm the hell out of there. That's it. Just really depressing, truly is. I'm not suicidal or anything like that, and I attend church, thank God I have that. But, it's not a nice place to be. It's called downtown nowhere.

#### 6.1.4 Experience with Social Assistance

There was a range of experience with social assistance among the 25 individuals interviewed. Some individuals had only marginal experience with social assistance. For example, a few participants reported only periodically seeking the help of social assistance in order to purchase specific items (e.g. work boots or a bus ticket to get out of town). Others would seek assistance from time to time to cover shortfalls with their rent. Conversely, others indicated that they had received social assistance their entire adult life. For three individuals in my sample, this amounted to nearly 20 years for each. However, more typical among these social assistance recipients was periodic and cyclical experience with assistance. Many reported receiving social assistance on and off over a period of years.

Several themes around social assistance emerged as prevalent experiences among those in my sample. A number of recipients suffered from various chronic illnesses such as Hepatitis C or Diabetes. One individual reported being HIV positive. Several others suffered from various injuries that limited their ability to work. Furthermore, one individual reported suffering from a mental illness that impaired his capacity to work. For these individuals, it was a constant struggle to secure 'disabled' status in the eyes of social assistance in order to qualify for increased benefits. Some were successful and even corrected me when I referred to the benefits they received as social assistance. "Disability" was the preferred term for those receiving benefits as a result of a medical condition.

Another common sentiment expressed among recipients was a feeling of general lack of control over the way social assistance benefits are delivered. Only four out of the 25 recipients felt that they had any input into the way they receive their payments. Conversely, several recipients reported having their cheques split weekly or biweekly as a result of their caseworkers' concern over improper money management. In one case, the change to weekly payment was a result of the worker finding out that a recipient had been abusing inhalants. Only four of the 25 participants interviewed received their cheques in one monthly lump sum. When asked about different options for cheque disbursement, most participants indicated that they had never thought about asking for different methods of payment. Instead most recipients seemed to view cheque delivery as a matter that was beyond their control.

A final theme that emerged from the discussion revolved around the number of times per month that monies were delivered to the client. Provincial social assistance officials had indicated at the outset of the study that most cheques go out once per month. However, as noted above, the vast majority of the people I spoke with received their money spread

over the month. When asked if there were any advantages or disadvantages to receiving their social assistance payments monthly, biweekly or weekly, most participants cited similar issues. Nine of the twenty-five interviewees indicated that having their assistance split over the month was a positive thing. Generally, they felt that this would allow them to more easily budget their money and ensure that they would not have to endure hardship if they lost their cheque early in the month or mismanaged their finances. Three respondents indicated that there were both advantages and disadvantages to monthly payments and weekly or biweekly schedules. These recipients indicated that it would make little difference to them how monies were paid. The key issue for these individuals was the amount of money they received, and not the timing of payments. Finally, eight respondents indicated that they would rather receive their payment all in one lump sum monthly payment. The main reasons cited for this preference were that there was too little money to split up in the first place, and that it would be cheaper to purchase monthly necessities in bulk if they had more money to work with. The response of a single parent recipient with 4 children was typical of others who held this point of view:

I get \$444 per month. If they split it up it would be ridiculous...if they only gave me \$222 every 2 weeks that would be just awful. 'Cause then I have to try to do laundry, transportation, food, and any other extra costs that come along. It's actually good to get it all at once. Cause, otherwise, if water wants money, then I give water their money. Then I am basically broke 'till the next cheque. We tried to do it; it didn't work out, the payment on utilities.

Interviewer: So you tried to have a split arrangement?

But it was too hard. I'd be back at the end of the week saying can I have the rest of the cheque. Made the workers upset.

One respondent noted that having two cheques cost him more each month in financial transaction charges because he was required to pay a cheque cashing service because he did not have access to legitimate banking. In short, there were mixed feelings among participants about the utility of splitting their cheques up through the month.

#### 6.1.5 Financial Services and Banking

A key motivation behind this study is not only to understand something about the nature of crime and victimization among social assistance recipients, but also to advocate changes in policy so that recipients would be less likely in the future to be victims of opportunistic forms of crime related to the way social assistance payments are disbursed. One relatively simple change that could enhance the safety of recipients is to mandate the electronic deposit of funds rather than issuing traditional cheques via the mail. However, it quickly became apparent, that there are significant barriers to clients of social assistance receiving their payments in the form of direct deposit. The original thought was that by avoiding the necessity of physically cashing a cheque at a distant bank branch or inner city cheque cashing business, opportunities for predatory crime might be reduced. However, in speaking with those individuals who are perhaps the most vulnerable among social assistance recipients, it is clear that direct deposit would be a

challenge or near impossibility. Only three of the 25 individuals interviewed were currently having their payments directly deposited. This was due in large part to the fact that most of the 25 did not have a bank account (only 9 reported having an account). Respondents who did not have a bank account cited inadequate identification as a key reason. Even those who did have an account expressed reluctance to have their cheque directly deposited or to deal with banks. Reasons cited included the inconvenience of traveling to a bank to retrieve funds, the hassle of learning to use bank cards and machines, fear of losing bank cards, the fees charged by banks, and the fact that banks might 'hold' cheques deposited in machines for a number of days (whereas cheque cashing businesses do not). For some, the thought of going to a bank where a social assistance recipient may be looked down upon was reason enough to use a cheque cashing business instead. One interviewee even defended private cheque cashing businesses as a desirable alternative to the banks that seemed not to want the business of social assistance recipients:

I have [a bank] account still. I don't use it. ...MoneyMart takes care of it. I feel loyal to MoneyMart, because all the times that the banks wouldn't touch me, MoneyMart helped me. ...banks made me beg, and MoneyMart said hi, how are you doing?

So while it is easy to suggest that businesses that cash the cheques of the poor for a profit are yet further examples of the many groups exploiting social assistance recipients, we must also recognize that these businesses are addressing a very acute need left in the inner city by the systematic closure of neighbourhood bank branches in the poorest of downtown neighbourhoods (see Buckland, et al 2004). Moreover, even where bank branches remain, many social assistance recipients report difficulties cashing government cheques and opening accounts. Instead, so-called 'shadow banks' have evolved to fill the needs of inner city residents for basic financial services. Recipients reported SRO hotels, grocery stores, pawnshops and cheque cashing businesses as possible alternatives to traditional banks for cheque cashing services. The rates varied from 2 dollars for a cheque of any value (for customers staying at a particular SRO hotel) upward to 11 dollars for an 82 dollar biweekly assistance cheque (just more than 9% of the total value). It is clear that any policy advocating electronic payment as a possible crime prevention strategy would be extremely difficult to implement for the most marginal – and indeed vulnerable – of social assistance recipients who live in and around skid row.

#### 6.1.6 Victimization and Social Assistance

The core of the study was to try to learn something about the crime and victimization experiences of the poorest of the urban poor. More specifically, we wanted to understand the relationship, if any, between social assistance and cyclical variations in the volume or type of criminal victimization. Thus, a major part of the conversations with interviewees addressed social assistance and personal experience with crime as well as victimization and fear of crime more generally.

Social assistance recipients were asked about their general thoughts about crime and being a victim of any type of crime. Sixteen of the 25 interviewees indicated that they worried to some extent about being a victim of crime in their day-to-day life. Most worried about violent crime specifically. Furthermore, many indicated that they felt their heightened vulnerability was tied to the fact that they lived in a violent environment where their impoverished and marginal circumstances make it hard to avoid victimization. One male resident of a downtown SRO hotel feared that the very cause of his impoverished way of life – his disability – might also lead to more severe forms of victimization. He feared that his physical disability would render him unable to defend himself if confronted violently:

I worry about that [being a victim of crime] in the hotel, only because I really can't defend myself properly because of my back. That terrifies me ...if someone was to jump me – especially if it was 2 guys – if I had my health I'd kick the shit out of three guys. [Now] I would have a problem with that. I'm terrified of the thought of that. I don't go out at night.

Much of the general fear of crime reported by social assistance recipients involved potential violence at the hands of intoxicated persons. Some distinguished between 'normal' behaviour, and behaviour at the hands of those under the influence of drugs or alcohol. One 48-year-old female respondent noted that generally she was not fearful in her neighbourhood, but she did feel that those who abused solvents were unpredictable: "After they're on sniff, the mind goes completely. They don't know if they're coming or going. I get afraid everyday." Likewise, a 21-year-old single female living in the Main Street area stated that her fear of violence depended on the state of mind of the potential aggressor:

...people are violent around here when they are under the influence. You don't really see anybody hurting somebody else when they are sober. The only thing I worry about is when people are using around this area they might come up to me and black out or something and think I'm someone else, and then hurt me in a way that I don't want to be hurt, you know?

Not all of the fear of crime and violence reported by participants revolved around the unpredictable behavior of strangers. A number of interviewees noted that friends and acquaintances were also potentially dangerous when abusing substances. One 25-year-old male respondent noted that even acquaintances could not necessarily be trusted when under the influence of drugs and alcohol.

Once and awhile, I have this feeling. Can I really trust these guys that I am hanging with? They like drinking, they like sniffing, they like arguing, they like fighting, jacking people. Maybe one of these days they'll go on a bad trip and just stab me right in the back. That's what I worry about, are they my friends? Maybe, I don't know.

Similarly, a 31-year-old male reported that even close friends may not be trusted if they are desperate for money: "...even if your best friend knows that you have money. If he's hurting he'll try to do something – try to take the money from you." This confirms observations by Gaetz (2005) and others who have noted that a high degree of violent crime and predation among marginal populations tends to be at the hands of one's peers. This effect seems to be heightened when substance abuse is common in the population.

A number of individuals indicated that they did not personally worry about or think about crime, but yet described what seemed to be high levels of fear or at least a belief that their risk of being a victim of crime was elevated. One 36-year-old male shelter resident indicated that he did not worry about being criminally victimized, yet described a scenario that would seem to be considerable cause for fear:

Interviewee: I just don't want to get jumped or stabbed. I've been stabbed once, slashed in the back, being stabbed ain't fun.

Interviewer: Do you worry about that much?

Interviewee: Being stabbed, yeah. I've got a lot of friends that got killed already and hung themselves. I don't want to end up like them. I got a friend in the hospital dying right now. I'm too young to die yet. I didn't get to see my newborn child yet.

This same pattern was repeated by others I spoke with. A 26-year-old female single parent of two children also stated that she didn't worry about crime or being a victim of crime but then went on to describe defensive behaviors she took to prevent the victimization of her children:

Interviewer: What about being a victim of crime? Do you worry about being a victim of crime?

Interviewee: No.

Interviewer: A little bit earlier, you were mentioning that you didn't know your neighbours too well.

Interviewee: I'm scared, you know, cause my kids pick up things, so we use our back door to leave the building, I don't want to go through the front. I know for a fact, there is some people and stuff going on in there, but that's just none of my business.

Interviewer: You worry for your children being exposed to crime?

Interviewee: Yeah, cause ever since they were born they weren't brought up around anything. So, I don't want them to be, so I kinda keep them in my apartment and away from those people that are in the hallways.

Interviewer: Do you worry about someone robbing you or assaulting you or your children?

Interviewee: On the streets?

Interviewer: Yeah, on the streets or at home.

Interviewee: Yeah, when we're walking, and it's dark. See, my daughter already knows that she can't be outside in the dark. It's dark out mom, we have to go home. And we're going home.

Interviewer: You stay in after dark because you're worried about your kids' safety?

Interviewee: Yeah.

These examples demonstrate a striking feature of many recipients' narratives around crime and victimization. Many seemed to accept a high risk of violence or crime as a fact of life in their neighbourhood. This may have led some to deny that their perception of risk amounted to fear or worry. It was also striking that many participants were reluctant to acknowledge that certain kinds of behavior stemmed from fear of crime.

Interviewees were asked to be as specific as possible about the types of situations in which they are most fearful of crime. Without prompting, a few participants indicated that cheque disbursement time was accompanied by an elevated level of fear. One lone parent recipient described very specific fear connected to the delivery of the child tax benefit cheque:

I've had friends of mine say on child tax day, you should stay away from your house, you live in this rough neighbourhood and everybody knows when child tax comes out, and they know you are getting a \$900 cheque ... they know where you live, they know your routine, they could be waiting for you at the house, or someone might do a home invasion while you're sleeping, catch you while you are sleeping. You're at their mercy once they get a hold of your kids ... I've had horrible thoughts like that.

When asked specifically about crime and social assistance cheque delivery, most of those interviewed indicated that they were concerned about their safety at the time when cheques are released. Logically, participants reasoned that incidents of potential violence would increase when assistance payments were disbursed. When asked if they worry more about crime at the time or times of the month when social assistance cheques are disbursed, 17 of the 25 indicated that they did worry more at those times.

Most of the general worry and fear of crime reported was directly linked to the presence of money generally in marginal neighbourhoods of the inner city. One very direct impact

of having more money in circulation is the increased number of potential targets for robbery and theft. This was an assumption that initially guided the study. However, most of those interviewed did not report significant fear of being a target of robbery or theft at the time they received their EIA benefits. Less than half of those interviewed reported significant fear or worry about this type of victimization. Several respondent comments are presented below to demonstrate how respondents assessed their risk of robbery or theft at the time when government transfer payments are disbursed:

...it's a community where everybody knows when the pay comes out and stuff like that. Everybody's cunning a little harder on welfare day, scam ya, call ya to trick ya, and borrow off ya. (38-year-old male)

A lot of people as far as I know get robbed, but I don't know who they are, there's just so many around. (48-year-old female)

Oh yeah, it's like magnets. Like hyenas come out to sniff a body. (...) When the old age pensioners get paid, these young girls come out from nowhere and they just use the pensioners. A lot of these young girls they just use the pensioners, they roll the pensioners, they get 'em drunk, then they dig their pockets. (52-year-old male)

Being a woman? Probably, yeah of course, I look around, I see other women that do look like they'd be victimized, there is a few of them that are, you kind of just know, hopefully they don't have any money to get beat up for. 'Cause they are gonna get beat up probably. (42-year-old female)

While some individuals did report worrying about robbery and theft at the time of cheque disbursement, more EIA recipients worried about the general level of crime and disorder that resulted from money being placed into the hands of those with addictions. One male shelter resident explained that alcoholism and addiction caused his level of fear to increase around the time of the month when EIA payments are made: "Yeah, the end of the month coming up, they're going to be getting money and I know where they're going with the money and I know what kind of shape they're going to be in afterwards." Others were very descriptive about the level of violence associated with addictions and the cyclical pattern of government transfers. A 55-year-old SRO resident described a typical day when social assistance cheques are disbursed at his hotel:

I don't go out at night for sure. And then there's usually scuffles all over the place. I keep my door shut, I don't care what's happening out there. I don't interfere at all. Even if I was physically fit, I wouldn't have, not my concern. It's a zoo. I don't even think police go there because they know it's the \_\_\_\_\_ hotel, they don't give a shit, unless it's a 911 call, then they'll show up.

A different SRO resident described a similar but more graphically violent scenario around his hotel on the days that assistance cheques are distributed.

Cheque day, any cheque day, I worry about it more than normal. I know it's easy to get caught up accidentally in a violent exchange with people, I've had enough experience to know that, just because you had nothing to do with it doesn't mean you're gonna get away with it by walking right past it. I'm just very conscious, I stop, I listen, I pay attention, if people are getting rowdy and they're a little bit drunk, I just stay in my room, till they move on. Well, hell, right outside my door four times, guys get loaded and beat each other right to death with claw hammers, with their head bouncing off my door. I can't even go to the bathroom sometimes because the stupid cops are doing the, taking the pictures and everything.

Others were less fearful of their personal safety at the time of cheque dispersal, but nevertheless expressed trepidation about the increased level of crime associated with the month end EIA payment schedule. For example, a 37-year-old male respondent expressed a heightened sense of concern about crime at the end of the month:

...at the end of the month, I'd be more concerned just because I know everybody's gonna be drunk, getting rowdy. So yeah, I would be a little more concerned, for sure.

A number of individuals felt that the potential for crime and violence was higher several days after cheques had been distributed. They reasoned that those with addictions would be more desperate after their money had run out. A 40-year-old male expressed this view about the days following EIA disbursement:

People start drinking or using, and then they run out of money. Crack cocaine is a highly addictive thing and when they run out, they'll go looking for money. If you happen to be handy, they'll approach you about that.

This comment highlighted a common feature of victimization reported by a number of participants. Many recipients characterized victimization around social assistance as a more subtle form of harassment rather than what would be typically regarded as predatory victimization. One participant described it in the following way:

Harassing is the thing. If you don't totally isolate yourself every time the cheques come out, the people who spend it all on crack and stuff like that, right away they just attach to anybody who doesn't, 'cause they figure that's where the money is. I'll even go so far as to unplug my phone and not answer my door when people knock. 48 hours after the cheques come out, I'll just totally isolate myself just to keep from being hassled.

Similarly, a 36-year-old male shelter resident described this form of harassment by friends rather than strangers.

They cash their cheques and there'll be like 10 people following them. After awhile you'll see them in the park somewhere, passed out broke. People roll them. I know quite a few people down here that get robbed of their money. Everybody

knows that they get their cheques at a certain time, and they get robbed. I don't know if they get beat up. They're friends with them, and they get so vulnerable and drunk, and then they get robbed.

A 21-year-old female participant described an incident where money was taken from her shortly after receiving social assistance in a different city. She described the incident as being 'walked on' rather than harassed or victimized. Her narrative suggests that she felt the incident was not a true form of victimization and perhaps she played a part in it herself because of her own personal problems.

No, I never had that problem in [a different Canadian city]. The people I hung out with, there'd be a couple of times I'd probably be getting walked on 'cause I have money and they didn't, but, I think it was more on a level that they needed support. I'd help them out with smokes or something like that, but if they came to me and they wanted drugs or alcohol or something I'd say no, 'cause I can't support somebody, I had my own problems at the time. I never really had to worry about that, just a couple of times where I'd feel like I was walked on, most of my friends are pretty decent.

It becomes difficult to separate out victimization from harassment or simply the sharing of scarce resources among a desperate population. While the first two narratives above clearly defined these harassing behaviors as being closer to victimization, the third narrative seemed to suggest that this type of coercion is more akin to sharing.

Participants could be roughly divided into two categories in terms of their reaction to victimization experiences or fear of becoming a victim. The first group seemed to take their victimization in stride as if it was just a normal fact of living in the inner city. For these people, the idea that police should be brought in to deal with cases of victimization was absurd and might perhaps lead to further problems. These individuals tended to regard their experiences of victimization as relatively minor events. A 25-year-old male shelter resident described a recent case of violent predatory victimization in rather fatalistic terms:

I ain't a rat. Easy come, easy go. If they're hurting for money, to hell with it, I'm not gonna get myself killed over a few dollars. I told 'em no. I didn't think they would do anything, but they did. They got maybe 25-30 bucks out of me, but I still have the rest in my shoe, I didn't really care. Got a few kicks in the head for it, whatever. Like I said, easy come, easy go.

A similar characterization of predatory robbery was offered by a female participant. When I asked about any personal experiences she had with victimization around the time of her monthly social assistance cheque she indicated rather extensive experiences, yet did not seem to regard these incidents as a large concern.

Interviewee: There are cases where my roommate she got jumped, from a few girls that knew her, and knew when she got paid. She got jumped three times for

her money. Nothing really drastic (...) I've been jumped for my money a few times when I just cashed my cheque, but things happen you know?

Interviewer: How many times would you say?

Interviewee: About five or six times.

A second group of participants had very different reactions to their fear of victimization. This group took precautions and did not view the threat of violence in a fatalistic or light manner. In one case, the reaction of a 52-year-old male participant was to become tougher on the street and react first before there was a chance the he might become a victim:

You know what? I toughened myself up, and I hurt a few people who tried to do that, myself. I just got harder and harder and more hateful. When those people approach me, I don't give them a chance, I hit first now. Before, I just minded my own business. Those people get in my face, they are down before they even try. 'Cause, I hardened myself up to be like that. I don't like it, but it's the only way they'll leave you alone. They know that you're a person not to be dealing with. And word gets around on the street that, okay, this guy watch him. Sometimes it'll save your bacon, sometimes it won't. Some people may challenge you, they may have a weapon next time. That's life, you have to deal with it the best you can. If you back away, that's the worst thing you can do. Then they got you marked, you're a target, might as well just put an X right on your forehead. They know it, crack heads know it, the punks know it, you're just a walking victim.

Others described strategies of avoidance or even target hardening. Interviewees employed a variety of tactics to reduce their likelihood of victimization. Some would alter their walking routes on the day they received their cheques to avoid what they perceived to be dangerous areas. Others told me they paid to ride the bus on the day they received their money because they felt it was safer than walking. Many described strategies of only carrying a small sum of money when on the street and never flashing money in public. One downtown SRO resident took steps to better secure his hotel room door against breaking and entering:

I reinforced my door because I've seen guys get in with a butter knife. So I've fixed mine, I've put in 4 inch screws in mine, so they can't. They can knock the door in if they want to get in, but then they'll make one hell of a lot of noise.

In short, just like any victim of crime, participants had a variety of reactions to their experiences. However, what really stood out from these conversations was the overall amount and the violent nature of crime that seemed to be all around the area. As if to punctuate the solemnity of the research project, toward the end of the interviewing process a man was stabbed and killed on the street right at the very heart of skid row. Most of those who were interviewed after this time spoke of this event. Many felt that it could have happened to any one of them as the dispute that led to the homicide involved

something as minor as a package of cigarettes and a few items of clothing. While this sort of violence is foreign and incomprehensible in suburban areas, some participants contextualized this as merely part of life in the inner city of Winnipeg. It would be hard to walk away from this research project without the distinct impression that the experience of crime and victimization in the inner city is indeed qualitatively worlds away from the picture of victimization in other parts of the city. Moreover, it seems impossible to fully appreciate victimization in the inner city without considering the effects associated with deep poverty and access to government assistance.

#### 6.1.7 Reporting Victimization and Crime

It would be impossible to fully appreciate crime and victimization among any group in society without considering patterns of reporting behavior. Studies of crime victims typically report that individuals confronted by an incident of victimization will have a number of different reactions. In fact, a significant number of those affected by crime do not report their victimization to police for a variety of reasons. In the present study, we are interested to know why individuals receiving social assistance may or may not be inclined to report their experiences to the authorities. In order to properly address this issue, it is necessary to consider EIA recipients' past experiences with reporting victimization to police and their likelihood of reporting future incidents. Therefore, the discussion in this section will explore the broad attitudes of social assistance recipients that might impact their propensity to report crime. Specifically, our interviews revealed that a key factor influencing an individual's likelihood of reporting victimization was their general perceptions of the police.

One encouraging finding from the interviews was that generally, participants had positive views of police. However, less encouraging was that with very few exceptions, participants did not report incidents of victimization – even when they were quite serious. Most did not feel that police would be able to respond or worse, many felt that police would not be inclined to respond to the concerns of inner city residents. Part of any solution to crime and victimization of residents must involve finding ways to bridge the perceived gap that exists between the residents of the inner city and the police.

The perceptions of interview participants are presented in this section not to suggest that they reflect the views of all EIA recipients or the inner city poor generally, but rather to try to understand how we might better respond to the victimization of highly marginalized populations. In order to do this, it is necessary to understand the barriers to reporting victimization including general perceptions of the police among EIA recipients.

#### 6.1.8 Experience Reporting Victimization to Police

Participants were asked if they had reported victimization to the police, and if so, how they felt about their experience. As noted above, most respondents indicated that they had not dealt with the police as a victim of crime. In other words, most could not comment about what it was like to report crime to the police because they had never done so. For the minority that had dealt with police as a victim of crime there were mixed

feelings about the experience. For some, the experience was not a particularly memorable one but certainly not a negative one:

No, it was all right. Basically, report and that, getting the details down, it was okay, nothing bad about it or anything. (39-year-old male)

A number of respondents who had reported victimization described the police as essentially respectful and professional. However, a handful of others described their experience in the opposite terms. Some felt that the police were suspicious of social assistance recipients in general and treated them as if they were the 'bad guy.' One female respondent worried that the victims of crime from poor inner city neighbourhoods might be treated differently than others, especially those who might have been drinking at the time of their violation:

Somehow, the police, when you phone them, some how they turn it around on you. Even when you're sober, my friend she got hit in the back of the head and her purse was stolen, she had a few, and she got charged. They just don't call the police, 'cause they don't get any justice from the police anyways. (Female 51)

I felt like I was the one being questioned by the police. I felt like it was my fault, the way they were questioning me, well do you know this person, did you deal drugs with him, you know? They assume that I was in some kind of criminal activity with these people. (Male 52)

A number of participants – irrespective of having any direct experience with the police as a victim of crime – felt that the police might not treat them fairly because of their racial background or their socio-economic status. A few respondents who identified as Aboriginal or Metis reported feeling that race was the main cause of their differential treatment by the police. One 21-year-old EIA recipient felt that police might occasionally treat him differently because of his background:

I would probably say because of my background. Not talking about rap sheet or anything, I'm talking about being an Aboriginal. I would think that, there's still a little bit of superiority among the White people. Especially with cops, because they just think he's just another bum, he's an Indian, he's just another bum. That runs through my mind a lot, but that's probably the only reason, one of the reasons why I wouldn't do it [report victimization to police]. (Male 21)

Other participants felt that the police did not care about the plight of the poor in the inner city. A number of interviewees singled out their own poverty as a key reason why they were reluctant to report victimization to the police. Several comments are presented below that reflect this point of view:

Cause, cops don't care, cops don't care. The only time they care if it's in a rich area, they don't care about people down here, they don't care. (Male 36)

[Police] treat you like a second class citizen. They really do... I know how they treat you when you are up there [in the North End]. And down here [Main Street area] they just treat you like whatever. Who you scamming? Who you trying to get money from? What are you trying to pull here? Their first questions are against you. They don't even want to hear the descriptions, the names, anything. They just want to get to the bottom line, are you scamming? (Male 38)

They don't care, they figured it's from the \_\_\_\_\_ [downtown SRO hotel], who cares? That's their attitude. It's discriminating against people that live there, even though some of the people down here might be decent people. Because you're generalized, right, and discriminated against just because the area you live in. I thought they were supposed to be here to protect and serve, instead of discriminate. (Male 52)

Like many victims of theft, those on social assistance reported feeling that the police did not do anything about their particular case. One participant reported having her apartment broken into on the day she received her social assistance benefits. She reported the break-in to the police, and was left with mixed feelings about her experience.

They were okay and stuff like that, they went through the house and stuff like that (...) Actually, they didn't do anything about it [reported B&E], I don't think. 'Cause I haven't heard anything back. (Female 26)

Like many victims of crime, respondents stated that their likelihood of reporting victimization to the police was dependent on the type and seriousness of the incident. Many parents reported a greater likelihood of reporting crime if it involved their children. Others suggested that they would be more likely to report violent crimes than non-violent ones. Still others said that they would be likely to report victimization if it was required in order to be reimbursed for stolen cheques or money.

Tell you the truth, if I got a welfare cheque [stolen] today, other people I've talked to have had to get a police report to get their money reissued. I imagine if I had to do that, I would do it; I would need that money to survive. Other than just out of necessity to get that money replaced, I probably wouldn't bother. (Male 37)

If it's a violent crime, I'd have to call them. If it's my children, I'd have to call them. But if someone stole money and they are gone already, no fun to call them, cause they are gonna come and be more irritated that you called them. Treat you like second class citizen. They really do... (Male 38)

Those who did not report victimization to police were asked why they had not done so. Like those Canadians surveyed for the 2004 General Social Survey (GSS), many indicated that they had not reported their victimization to the police (or would not in the future) because they did not feel that the incident was important enough or they felt that police would not be able to do anything (see for example Gannon and Mihorean 2005, p. 19).

Sure, I had guys trying to mug me, and he's so drunk, you just grab 'em by the shoulders and turn 'em around and say go that way. I'm not gonna call the cops over something like that. (Male 47)

I didn't bother reporting it [theft of video game console], I just say whatever. I was working at the time, so I could wait until the next paycheck, I'll just buy another. (Male 21)

You get tired of the same routines. Place got broken into, you know you're waiting for hours, could be a day or two before they actually got to your place. (Female 42)

But while only a small fraction of those surveyed in the GSS (4% for property crime and 11% for violent offences) did not report their victimization out of fear (Gannon and Mihorean 2005, pp. 13, 19), a considerable number of those interviewed for this study reported fear as a key reason why they did not report to the police. Several comments are presented below from those who typified this perspective:

Fear. I was worried that they'd ask me to testify in court. At that time I was hanging out at bars, and you become well known on the streets, and they know exactly where to come and find you. So, I would never report anybody that I've seen on the street before. (Male 40)

Now? I dunno, I probably won't, I probably wouldn't [report victimization]. It seems like when you tell on someone, they're not going to stop bugging you, they're gonna come right back at you. So, I wouldn't bother with it, I know this city's gone crazy now. (Female 26)

If I'm living in a neighbourhood like this, and I phone the police, then I get labeled a rat. People I don't even know are going to be coming up, punching me out, that's just kind of the way it goes down here (...) That's just something I guess I've learnt, living on the street, you kinda learn to mind your own business. (Male 37)

Many indicated that they did not want to be a 'rat' by reporting victimization to police. This is clearly a manifestation of fear. Not wanting to be a 'rat' is also tied to the close-knit nature of many inner city communities, particularly 'skid row.' Participants felt that they would be clearly identified by others as a 'snitch' and the potential consequences could be serious. This anti-'snitching' mentality is clearly a barrier to police dealing effectively with those who victimize or take advantage of the poor and marginal in Winnipeg's inner city.

### 6.1.9 General Attitudes Toward Police

Participants were asked to generally talk about their experiences with police and their general attitudes toward police. A key reason this was done was because general attitudes toward police are so closely tied to reporting behavior. Furthermore, the search for solutions to crime and disorder in the inner city must naturally try to enhance the relationships that exist between the people most affected by crime and those charged with enforcing the law. Therefore, it was critical to assess the positive and negative attitudes of our participants in order to identify the issues that need to be addressed in any policy initiative aimed at crime reduction in the inner city.

Overall, our participants had fairly positive attitudes toward the police. While some felt a certain distance from police, others were able to point to some very positive experiences with the police. A number of the positive comments made about the police are presented below.

Police are really nice to my boys. They let them play with their siren, their loudspeakers and everything. (...) they pull over and let kids play with the radio. They try to build a positive relationship, cause they have to, these are tomorrow's people. I think they'd like to change a people's feelings towards them. They treat my kids pretty nice. They treat other people nice. (38 male)

I know that they have to do what they have to do. I have no fear of them. I do like them generally. (52 Male)

For all and all, the cops I've dealt with through being a victim and being a criminal, they're pretty good shits actually. Most of them are, regular guys, just doing a job, getting a cheque and trying to do their job properly. I don't see it much different than that. Most of the cops I've ever dealt with, their pretty good shits. A lot of cops are good guys, there's the odd bad apple, but there's a bad apple everywhere. It's how you deal with them too. If you talk with a police officer while he's doing his duty, and you come on like a hot shot, cursing and swearing to him, act up like that, then he's gonna treat you a lot different than if you just be yourself and a regular person. (Male 51)

I got treated with nothing but respect, 'cause I didn't give them a hard time. You get caught for an impaired, what are you going do, the cop's fault cause he never got laid the night before, the judge sentencing, he's an asshole anyway? If you don't accept responsibility for your screw ups, you're in big time trouble. (...) So, you know, the police have always treated me fair. It's just common sense, if you respect them, they'll respect. You want to be an idiot, they're gonna get locked up. It's just common sense. Same with you and I, if we don't respect each other, nothing gonna happen except for bad things. (Male 55)

They're okay, sometimes. (Male 42)

...if I have an open bottle of beer and I'm in the park, I know I'm not supposed to be there, if I get caught I'm busted. I'm just polite to them, and I find that most cases they are the same way back. I found that if you start cursing and swearing and yelling at them, then you're gonna get into more problems. (Male 38)

I guess I feel positive [about the police]. I don't envy their work. (Male 37)

If you're considerate and kind and don't get mouthy and treat 'em like a human being and not call 'em names, they'll treat you back. Enough respect as a human being, you know. You get back what you give. (Male 21)

Sometimes I was quite rude some of the times, other than that if I was polite, they would be pretty good on their part. Depends on what I was doing at what point, what time in my life. The police were actually pretty good. (Female 42)

I have a positive opinion, but they're short staffed. That shows on the streets. Sometimes, when I phone them to report that attempted robbery, took them an hour and a half to get there. And, I have had friends, for domestic violence and stuff, by the time the police got there, women could have been easily beaten, severely. (Male 40)

Participants generally wanted to see greater police involvement in their communities. Despite some of the misgivings they may have had about police treating them fairly, most of those interviewed wanted to see more police regularly in their neighbourhoods. Specifically, many wanted a greater police presence on foot in the community as opposed to patrols by cruiser cars. Many felt that police should take more time to work proactively in the community instead of only reacting to 911 calls. Like other advocates of community-oriented forms of policing, social assistance recipients in Winnipeg's inner city wanted to see mutually respectful partnerships between community members and the police. One participant summed up this perspective cogently by calling for a return to earlier forms of policing and greater respect from officers:

Like I've never had a cop say, are you alright or something? Anyplace you're going? Nothing, no respect. And, it's not the older police here that got that crappy attitude, it's all the younger ones. They're all like little robocops, they want to be little heroes. They got a crappy attitude compared to the older officers that used to walk on the street here 30 years ago. Not the same. The attitude has changed. (Male 52)

Others complained that the only contact they were likely to have with police was if they were responding to an emergency in the neighbourhood.

Yeah, you never see a cop. Usually when you see them they got their guns drawn, and their sirens are on, and the lights are on, chasing someone. (Male 38)

But, they should have them [police] out there walking the beat. Especially in the high risk areas, they should have a cop in the high risk areas all the time, instead of just cruising by once in awhile. That's all they do. They say they patrol, but they cruise fast. (Male 52)

In short, the EIA recipients that participated in this study had generally positive attitudes toward the police and wanted to see more police in their community, particular foot patrols and community policing. However, despite these improvements, many were pessimistic about policing as a solution to the problems afflicting impoverished areas of inner city Winnipeg. Many felt that a solution to victimization among the poor would have to involve tackling the root causes of poverty rather than simply shifting the payment of social assistance benefits around the month or increasing police presence in the community.

#### 6.1.10 Changing the Way Government Transfers are Disbursed

When asked if they felt that changing the way social assistance is paid throughout the month (e.g. staggering payments or disbursing monies weekly instead of monthly) would have an impact on crime or opportunistic victimization, there was little agreement among participants that this would have the desired effect. Most felt that this might simply have the effect of spreading the same absolute amount of victimization around the month. Many felt that in a close-knit community such as theirs, it would be very hard for an individual to hide the fact that they had money when the others did not. Consequently, some felt that this might even make matters worse. In the end, few recipients felt that changing the timing of social assistance payments would have a meaningful impact on crime in the inner city.

#### 6.1.11 Final Thoughts: Where do we go from here?

The experience of EIA recipients provides some support for the various routine activities and 'lifestyle-exposure' theories of predatory victimization. Many suggested that their spatial proximity to crime in the inner city placed them at a much higher risk of potential victimization. While the lived experiences of the urban poor chronicled in this study in no way amount to a 'lifestyle choice,' there is no doubt that the daily routines of social assistance recipients in and around the skid row area of Winnipeg place them directly into an environment characterized by high levels of violence and predatory victimization.

Many participants tended to minimize or deny their elevated risk and fear of crime. At the same time, however, nearly everyone could provide numerous examples of friends or acquaintances who had been victimized in relation to the cyclical payment of social assistance. There are several possible explanations for this. First, front line professionals working with the inner city poor who were consulted during this project suggested that many participants would be reluctant to appear weak or vulnerable to crime. This fits with the defensive strategy of 'toughening up' described by a number of interviewees. Being tough means never admitting to being a victim of crime. Thus, many participants would talk about victimization in general or in abstract terms but would seldom

personalize the issue without persistent probing. Secondly, there is a sense that many participants genuinely did not view certain forms of behavior as ‘real’ victimization. For example, being ‘walked on’ was a term that suggested something other than outright criminal victimization. A number of participants reported being ‘walked on’ by people who were known to them. Like many victims of crime at the hands of friends or family, there appears to be a reluctance to view such forms of victimization as legitimate crime. Lastly, there was a common tendency for participants to view their experiences in very fatalistic terms. Terms like ‘easy come, easy go’ were used to minimize episodes of violent predation. This latter reaction is perhaps the most troubling for anyone concerned with the well-being of society’s most vulnerable. What this suggests is a tacit acceptance of a very grim set of personal circumstances. In this way, violence and crime truly have become a normal aspect of life for many among the urban poor in the inner city of Winnipeg.

Recipients were divided about the possible effects of disbursing monies differently. Few felt this measure in and of itself would have a positive impact on their daily lives in the inner city. Nevertheless, these data do beg some important questions that must be considered when formulating strategies that involve assistance delivery. First and foremost, the issue of banking and access to financial services must be addressed before we can come to terms with victimization and exploitation of social assistance recipients. Any opportunity reduction strategies that involve electronic payment must take into account the challenges that face poor inner city residents in securing proper banking services. Most social assistance recipients reported difficulty securing legitimate banking services, while others reported a reluctance to use mainstream banks because of high service fees, inconvenient locations and a perception that their business was not wanted. A community based financial institution – perhaps along the lines of a credit union – that understood and could actively cater to the needs of the area population might be an alternative to banks worth considering. This type of recommendation has already been put forward by Buckland et al (2004) in the context of North Central Winnipeg.

## **6.2 Employment and Income Assistance Professionals<sup>2</sup>**

Interviews were conducted with a sample of provincial EIA employees representing a cross-section of professionals who had extensive contact with recipients. The only criteria we had for choosing volunteer respondents was that they have a willingness to speak with us, experience dealing directly with EIA recipients and experience working with inner city social assistance recipients in particular. We sought the experiential wisdom of this purposive sample of professionals not to assemble a statistically representative sample of opinion, but rather to gauge the day-to-day realities of working with EIA recipients and to discuss alternatives to the current disbursement patterns of provincial social assistance. It is worth stressing at this time that the following discussion is meant to provide context to our data analysis and some direction for possible policy change. It is hoped that our discussions with EIA professionals will highlight some of the

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<sup>2</sup> The views, opinions and observations expressed by the EIA interviewees are their own and have not been endorsed or approved by the Government of Manitoba

issues that must be considered before policy changes are contemplated. It is also hoped that the following discussion will link up with and extend the previous discussion from the perspective of EIA recipients.

#### 6.2.1 General Characteristics and Perspectives of Crime and Social Assistance

Our sample reflected a range of perspectives and experiences of those working within the Employment and Income Assistance program. Professionals who spoke with us spanned all age categories (e.g. 20s, 30s, 40s, 50s, and 60s) and were composed of an equal number of males and females. In terms of on-the-job experience, interviewees had as few as three years of experiences to more than 15 years of experience working within the social assistance program. With respect to the professionals' personal characteristics and perceptions, a few key trends are worth mentioning. First of all, with only one exception, all of the EIA interviewees lived in suburban parts of Winnipeg. Secondly, when asked about their general perceptions of crime, most felt that crime in Winnipeg had generally increased over the last five years, while only 2 felt that crime rates were relatively stable over this period. None felt that crime rates had declined in the last five years. Similarly, most respondents felt that crime was more frequent or serious in the inner city of Winnipeg than in other parts of the city. None felt that crime was less serious in the inner city than in the suburbs. In many ways, the EIA professionals in our study were similar to most Winnipeggers in their characteristics and perceptions of crime: they are typically suburban dwellers who feel that crime is generally worsening in the city and that the problem is more pronounced in the inner city in particular.

#### 6.2.2: Program Organization and the Potential For Crime and Victimization

The Manitoba EIA program uses the City of Winnipeg's (and the Winnipeg Regional Health Authority's) neighbourhood clusters to organize benefit delivery and case management around the city (see Appendix 6). Different categories of assistance are handled somewhat differently for the purposes of program administration. Based on our conversations with EIA staff, it is our understanding that social assistance recipients are organized in the following manner:

**General Assistance (GA):** GA benefits are paid to single individuals or childless couples deemed 'employable.' Service delivery is handled from a centralized office located in the downtown area (Centralized Services). All GA recipients throughout the city are served from this office. Although in theory, GA recipients could live anywhere in Winnipeg, the vast majority live in the inner city because of the availability of inexpensive rental accommodations. Caseworkers who deal with the GA category of assistance consequently deal with individuals potentially scattered throughout the city, but primarily concentrated in inner-city part of Winnipeg.

Basically my clients live in all areas in the city but for a single person without any income the only place where they can get a room or an apartment is the inner city. That's really it. A few may rent or share with another participant, if they are going to take an apartment let's say in St. James or around Fermor and St. Annes, really

like ten percent of recipients might do this, ninety percent are in the inner city: Downtown Main, Downtown Point Douglas, Downtown East, Downtown West, that's basically the area.

**Assistance for Single Parent Families:** Caseworkers sometimes referred to this category of assistance as Mother's Allowance (MA) or Father's Allowance (FA). In general, MA or FA is organized geographically with recipients being served by offices located in or near to their neighbourhood cluster. Inner city recipients in this category would be placed into the caseloads of workers assigned to the four neighbourhood clusters comprising the inner city of Winnipeg (Downtown East, Downtown West, Point Douglas North and Point Douglas South). Workers would be responsible for one of these areas only and their caseloads might also include the Disability category of assistance (discussed below). These inner city caseworkers were based out of the same office as Centralized Services.

**Disability:** Disability is a category of assistance paid to individuals who are not considered employable because of chronic health problems or conditions. Benefits levels are higher in this category of assistance than under GA and more individuals are able to reside outside of the inner city. Caseworkers indicated that individuals in this category typically include those with mental illness; individuals with serious illnesses such as AIDs, HIV or Hepatitis; as well as those with many other health problems that impair their ability to work. Like the MA and FA category, recipients in this category are organized geographically based on their neighbourhood of residence.

The caseworkers we spoke with handled GA only for clients residing potentially anywhere in the city, or they were assigned a mixed caseload of MA, FA and Disability in one of the 4 inner city neighbourhood areas. While the experiences of caseworkers dealing with MA, FA and Disability recipients living in suburban areas of the city might have been interesting to investigate and may very well parallel the experience of inner city EIA recipients, we kept our discussion focused on the inner city and professionals with experience dealing with inner city EIA recipients. Future research might do well to explore the specific experiences of EIA recipients in suburban areas with crime and victimization.

EIA professionals were asked generally if they believed there was a link between the disbursement of EIA benefits and crime and/or victimization. Most answered in the affirmative, although our conversations revealed some interesting issues that we had not considered at the outset of the study. A number of comments are presented below to give the reader a general sense of the view of EIA professionals on this issue:

On an almost continual basis, absolutely every single month I've received reports of theft, fraud, robbery, etcetera around the end of the month when we're releasing the cheques... there are thefts reported – usually personal thefts. Quite often what we'll hear is somebody has cashed their cheque and then they've been robbed on their way to buy groceries. That's the most common and will probably account for eighty percent of the crime reported at our month end cycle.

Yeah I would say that if I sat down and tracked our cheques and then watched the violent crimes in the newspaper if I didn't see a correlation then I'd be amazed, I would be very, very amazed if there wasn't a really apparent correlation between the two.

Yeah, theft, I lost my cheque, someone stole, assaulted me or jumped me. Lost the kids... I lost the kids because I went out and used my EIA money to do something inappropriate that I shouldn't have done. So yeah, I think the police know us very well for the incident numbers.

Oh yes they do, they do report. Some of them are in my opinion real and some of them could be a way to try to get a little bit more money. In a week I can get six or seven reports stating that I lost my money, somebody robbed me, or somebody jumped me and I get like seventy percent back from the police department that are real... in a week I can see forty people and from those forty, five to six will be telling me a story that they've been robbed.

We have some people they come in and they, you know, they'll have their cheque stolen and for whatever reasons people carry a lot of money with them. Or that they've lost their cheque, I don't really hear a lot of my cheque got stolen because it's really something that they couldn't cash. It's more people saying that they've lost it, not necessarily that it's been through crime I find.

Implicit in many of our conversations was a certain degree of skepticism about the reality of the victimization incidents reported by some recipients. Some felt that the high rates of victimization reported might have been the result of recipients' mismanagement of funds or a desire to get more money from the system to feed addictions. For others, there was a feeling that their clients may even be responsible for some of the victimization and crime reported at month end. We asked professionals involved with case management how they handled reports of victimization by their clients. What we found was that there was a certain degree of discretion used by caseworkers. Most relied on the past and present reporting behavior of clients to ascertain whether or not the incident was likely to be real or potentially untruthful.

Well they're required to provide us with a police report, an incident report that it has been reported to the police. They look at the history too. You know how many times have they reported this? And I've seen some six and seven times. You know, what are the odds that happens? We might as well be buying lottery tickets.

Basically, you have the ability to decide, I mean it's up to us, believe or not. As far as a procedure I haven't been notified. But it sounds as if pretty much all of us do that [ask for a police report]... but it's not something, like a policy. That's part of case management, you will decide because you know the person... if I know

the person and it's the first time and I go through case notes and it didn't happen before then it could be real.

I check out their story and get them to tell me the story because I mean sometimes if they had been jumped or whatever they'd have, like, bruises on them or things like that too so I think I'd kind of question if they were to tell me this big story about how a whole bunch of people jumped them and then they don't have a bruise or a scratch on them kind of thing so it depends a lot on how they tell the story and what they say and what their demeanor's like. It would really depend.

There is a certain amount of discretion involved, there are requirements the program would need to satisfy, however previous history is a factor, the structure and tone of previous dealings with the client is a factor so yes there is discretion.

A typical response is to inquire about the situation and assess what's happened; assess the person if they have another cheque that might be in the system that I can release to them to support them at that time; to have them provide the particulars; if there's an incident number with the police involved... Part of your job here is to critically assess what is valid and what might not be valid and then go from there, each situation is going to be different.

While there seemed to be some concern about the veracity of reports of recipient victimization, there was also general awareness of the fact that some recipients could be placed in a vulnerable situation by virtue of the realities of benefit disbursement. The EIA professionals were asked specifically to comment on the timing of EIA cheque delivery and the impact timing might have on criminal victimization or offending behaviour.

They know that it's between the twenty-ninth and the first when they're getting the money and they know where to go. And sometimes they live in buildings where they lose cheques, with drug dealers and gang members their cash gets stolen, there's partying and people drunk all the time and yet sometimes they are trying to, some participants they are trying to get off assistance but they will be harassed.

Sure, we get a lot a lot of calls at month end and that's because that's when our cheques are issued, our cheques are stolen. They come out of the mail, somebody robbed me, I was going to the store they took my money. Because people know when they get their cheque they're more apt to have that happen and it's more frequent.

Even in places like the Salvation Army or the Main Street Project. Participants there will know when other participants have a mental disability or some vulnerable participants will get money.

It's certainly not just a coincidence month after month, year after year and I've been here long enough that we see it every month, so yes in my opinion there is a correlation... But the way it plays out is when somebody's had enough involvement with our system they know our system, they know the dates, they know the times and sitting in the waiting room they know the clients. So just by dealing with the program for a long enough period of time they can apply the information they need in order to know when somebody's getting their cheque and where this person lives.

There's definitely a vulnerability in the core area with the transience that happens, a lot of gals will hide gang members in their house or boyfriends that just got out of jail and find out that they aren't so nice after all and they take off with their money, that's a frequent occurrence. So yeah there would be an increase of victimization just because it's accessible at that time, the monetary funds, and for some reason I can't get it through people's heads that you don't cash your entire cheques and put it in your pocket; that's asking for trouble and it happens all the time, my clients constantly do that and I'm just like, you've got people in and out of your house you're putting yourself at risk.

Yeah I think probably a lot of the people who are more likely to perpetrate these sort of crimes against people know when the cheques come out so they know the best time to either rob somebody or to make contact with someone with the intent of taking the money or property.

A logical response to the cyclical victimization experienced by EIA recipients and acknowledged by many EIA professionals is to alter the schedule of payments in such a way as to minimize the circumstances that produce crime. However, when asked about varying the delivery of EIA benefits in various ways, the professionals indicated that most recipients already receive their disbursement in ways other than the single lump sum. Furthermore, the professionals were already frequently altering the way benefits are delivered to recipients.

We can provide them weekly, bi-weekly or each twenty-one days or monthly but anyway they're going to try they're always aware of who's vulnerable and how to take advantage of them. It might help a bit but it won't solve the problem. I know because I work with participants and release a week, two weeks, three weeks... it's the neighbourhood... it's about the social issue.

One thing we do is we can alter the disbursement so that a client may get more than one cheque in a month keeping the amount smaller, particularly if this is somebody who's reported theft and stuff in the past. We would encourage them to get more smaller cheques in the month and yeah throughout the month we can release them at alternate times but at the end of the month it's best if everybody gets them on the same day in my experience.

I very rarely give one cheque. I couldn't manage money on one cheque, I mean there's no way I could do that. So you need to be realistic, I tell my clients that you need to know that there's one coming in the middle of the month, even if it's just a hundred dollars before your child tax, you know you have the extra for some diapers and formula and whatever else you need.

Generally for most citizens who are receiving assistance with the program, we normally spread out cheques. With families and people with disabilities, for the most part they're the fifteenth and thirtieth of each month. In some situations though we'll issue the whole month at one time depending on the situation. If people have problems handling money or hanging onto money or if it disappears at the beginning of the month for a month or two then we'll split it up to make sure they don't get left hanging in case the money disappears at the beginning of the month. With most general assistance we would issue every two weeks.

On the basis of our conversations, it would seem that EIA has already taken steps to spread benefit cheques throughout the month to minimize the ill effects of the single lump sum payment. While it appears that budgeting concerns are the primary motivating factor behind this, it may nevertheless go some distance toward reducing or spreading out the risk for opportunistic forms of crime and victimization. However, the professionals were not particularly enthusiastic about the potential for crime reduction. When asked for the pros and cons of mandating more frequent disbursements – such as weekly cheques for recipients – the responses of the professionals indicated a somewhat pessimistic sentiment:

Oh the positive effect will be that criminals will need to work more to get the money and the negative is about budgeting. Because of the amount of money that we give out to participants, those participants who use the money in order to support themselves they need a monthly cheque. They can go and buy a big package of meat instead of going everyday and buying just a little tray. That's a negative, it's about budgeting.

Short answer, I would have to say I don't think that for the most part that more cheques is going to reduce instances of victimization. I think administratively it would cause more problems than it would solve on the other end. I think it would be very problematic to administer and of dubious merit.

Well the positives would be that if something happened they would know that they would have three remaining payments through the month, so they would maybe feel not as hopeless or not as in crisis. The negative effects would be I would be less able to do my job as a case worker because I would be getting constant phone calls from people wanting their second cheque earlier. And they call all the time right now about getting their mid-month early so that would be a definite negative.

I'm not sure if like a weekly payment cheque would be more effective. One problem with a weekly cheque is that it's not that much money and if you've got three kids you have to have a good whack of money at least sometime during the month I would think in order to buy sufficient groceries to feed the family, bills always come around certain times of the month, like hydro and electric and gas bills, so you need to have that up front.

Well the positives would be if they [recipients] would have ongoing funds to manage and there would not be a crisis one week before the end of a month when a person is issued their full benefit. So I mean that's a positive towards recipients but the negative is to the program, it involves a lot more administration of benefits and how do we do that more efficiently if our staffing isn't increased? So I think most staff would say I don't want that.

It creates a lot more work for sure for workers. I think that in some instances in terms of participants I think it would kind of take away their independence a little bit more if it was if that's the way, whoever is out there decided it was supposed to be. I don't think that everybody has to be babysat that much, I think to have the option of it is a good thing.

Another potential change to the cycle of benefit disbursement is to spread out or 'stagger' cheques throughout the month so that recipients would receive their benefits at different days throughout the month. For example, the date of program intake could be used as a recipient's future date of benefit disbursement. When asked to specify the possible positives and negatives of this change to disbursement, the professionals were equally dubious about its merits. One professional even suggested that there is good reason to issue all cheques on the same day:

We try and get things as far as possible organized so people are getting their assistance all on the same day in fact to reduce instances of cheque fraud and whatnot. We find that if everybody gets their assistance on the same day, this will happen a lot less, whereas if some people are waiting an extra day then these people might become desperate and in fact we would have more instances of cheques going missing or cheques being cashed and then the funds being stolen.

Others felt that the administrative burden of organizing multiple cheque disbursements throughout the month would far outweigh any potential benefits gained.

Yeah, that could help. The positive thing is that it will make it confusing for crime for awhile until they figure out what's going on. That's a negative. It won't take long to figure it out.

It's tough to say. I wouldn't say that it would make it worse but I just don't see that it would make it better. The problem tends to occur when you know a desperate, desperate or violent group is without money on a day when a

vulnerable group got their money. So in terms staggering the payments I don't see that it would have much beneficial effect.

Staggering payments might be helpful I think that would probably be more helpful than saying every week people get the same. I have staggered payments but it takes a lot to set it up in the system because you having to go to an individual's case load and stagger those payments and set up different dates. The thing is the seventh might be a Monday on one month but might be a Sunday on another month, and so that's difficult to set up, because they'll want to know that they're getting at a certain day every month on a certain calendar date but a weekday date so you would have to be going in and changing it all the time, I've done it and it's a nightmare. I can't do it.

Something like that, I think, would make it tougher for people to manage their money but I think if other people don't know when you're getting your cheque they don't know when to hit you up for it... I think it would makes things incredible difficult from our point of view but as far as reducing that I mean if cheques we issued on a random basis then definitely people wouldn't know when the most opportune moments to victimize people would be.

Oh seems too rigid for me, for both sides. The workers as well as the recipients, it seems a little rigid. When I run my caseload I like to be able to change things and do things so that it benefits the participant so it's not only well it's only that day or this week that you can do something, or issue a cheque you know it just seems a little rigid to me.

Generally, the professionals interviewed felt that making radical changes to the timing of cheque delivery was a cumbersome and difficult process. While flexibility did exist in the system to disburse funds at different times than the usual mid-month and month-end times, they believed there was no simple way to do so. The professionals pointed out that the computer system used by the EIA program was antiquated and unable to even generate statistical reports on the numbers of individuals receiving their benefits monthly, bi-monthly or weekly. Therefore, it was impossible to determine how many individuals received their payment already on an altered schedule. At the outset of the study, we were told by senior officials at EIA that the vast majority of EIA recipients received cheques monthly as opposed to bi-weekly. However, at the end of the interviews with EIA professionals as well as with our sample of recipients, it seemed that there was a large number of bi-monthly cheques being issued. When asked to estimate the proportion of their caseloads receiving cheques monthly versus bi-monthly or weekly, the caseworkers we interviewed overwhelmingly indicated that most received bi-monthly payments (about 60 to 70 percent bi-weekly was commonly estimated). In light of this fact, it does not seem that recommending more bi-monthly cheque disbursement would radically depart from the present practices.

Other potential changes to cheque delivery discussed with EIA professionals included mandating direct deposit, mandating cheque pick-up in person at an EIA office or

mandating purchase vouchers instead of cheques. While EIA professionals could see some benefits in the first two of these suggestions, their enthusiasm was tempered by other concerns. Chief among these concerns was the difficulty EIA recipients had in obtaining a bank account:

Oh ideally it would help but they can lose their bank card they can get robbed and lose their ID. The other thing is, is a bank going to change the policy in order to allow them to get direct deposit?

It's easy for me to see the positives in there, it's there's just less opportunities for fraud and theft, it's more reliable in terms of we can provide an exact day and it's a lot more difficult to coerce somebody into actually giving up their personal information than taking that money out of an account than it is to simply get a cheque out of somebody or to cajole someone into signing a cheque that you can then take away and cash... I think direct deposit has great merit if it can be administered properly and if our clients can have access to reliable banking which is the biggest difficulty I see in that.

I think that mandating direct deposit would be great. The implications are that the government would then have to support people in getting the identification necessary and supply the funds for that, to go and buy their IDs... and then there'd have to be the accessibility at the banks and there would have to be something about how the bank fees work because that's a question that many of my clients have said that I'm not paying these bank fees anymore it's just not working for me.

I think it's a good idea and it would eliminate the whole losing cheques bit, I think it would be a lot easier for both sides really but then you'd run into the whole ID problem and it kind of snowballs from there.

They have a problem because they don't have proper ID and a bank is not going to open an account without proper ID. That's part of the circle... if they get jumped they will steal their ID and that way they won't be able to open an account, because if they go to get an account they need two picture IDs, if you don't have two picture IDs okay just get a cheque and go to Money Mart and cash the cheque.

Another pitfall of mandating direct deposit relates to individuals on GA who are required to submit information to their caseworkers before having funds released. Frequently those on GA are required to carry out regular job searches before being eligible to receive benefits. A job search form is submitted in person to the caseworker and then funds are released by cheque. The easiest way to deal with this situation is to provide a cheque rather than direct deposit, which would delay payment for a number of days:

Yeah that can be tough... take a general assistance person that's looking for work. We have them on a two week, issued fourteen days at time. If we require them to

turn in a job search form usually they bring it in on the day of their assistance and then if they went to direct deposit at that point it would take another couple of days for that to go into the bank... it would create a hardship for a lot of single general assistance people if the direct deposit didn't actually occur until after they brought in their stuff 'cause then they'd end up getting their cheque three days late. And usually it could make things pretty tight.

On the suggestion of mandating pick-up of cheques, the EIA professionals were generally negative, although one caseworker felt that a possible positive effect would be that EIA would be better able to monitor the needs of clients if they were able to see them on a regular basis. In general, most felt that there were not enough resources to deal with the thousands of recipients in person in the offices and that such a scenario would create havoc. There is also some indication that there is pressure from management currently being placed on caseworkers to eliminate the pick-up of cheques entirely. More than this, some professionals suggested that in-person pick-up of cheques can actually put people more at risk than direct deposit or a traditional cheque sent through the mail:

We don't have the environment to support that – holy cow! No and then we are mixing mental health issues from this area, parents with children, gangs, gang members, and people with dependencies. Very volatile, very volatile!

That's difficult especially in the inner city and Downtown. That works beautifully in suburban areas, unfortunately that's not where we have the problems. In the Downtown area, mixing of different categories of clients, mixing with vulnerable and dangerous people the pick up, picking up of benefits cheques adds to that problem it doesn't take away from it.

Likewise purchase vouchers were a non-starter with the EIA professional volunteers. Most felt that it would be too restrictive for the vast majority of recipients and that it would be cumbersome to administer from their own standpoint.

No that wouldn't work. One problem with purchase vouchers is usually they have kind of a limited application so our purchase vouchers can't be used for cigarettes. Yeah a lot of people smoke I mean probably about three quarters of my population at least if not more smoke and if they weren't able to buy cigarettes for better for worse it's still a hardship on them because it affects their lifestyle and they have the right to spend the money on whatever they want to.

Because you have to specify on the bottom what they can buy with it sometimes it doesn't always work at the grocery store depending on how strict the grocery store is going to be. I'd rather give a cheque.

In the end, EIA professionals seemed to think that systemic changes to the way EIA benefits are disbursed would either not be practical from their standpoint, or that they would not have any long-term appreciable impact on crime and victimization. Most felt that the problems of crime and victimization in the inner city are much larger than simply

reflecting the cyclical availability of money. Many felt that we would be better off trying to understand and remedy issues of poverty and joblessness among the marginal in the inner city. At best, changing the payment of EIA benefits would only scatter the problem around or temporarily frustrate potential victimizers who would eventually figure the new system out anyway. The only conclusion possible to draw from these interviews is that EIA professionals generally recognize that there is a link between the payment of social assistance benefits and a regular cycle of crime, disorder and victimization in the inner city, but they see the ultimate remedy for this situation as lying well beyond the EIA system itself.

### **6.3 Police**

In order to further contextualize the data on calls for service and government transfer payments, in-depth interviews were conducted with a purposive sample of ten Winnipeg Police officers experienced in the inner city of Winnipeg. Initially, we hoped to interview officers from both District 1 (which encompasses the downtown and West End) and District 3 (the North End and West Kildonan). However, we were unable to secure in-person interviews with District 1 officers. Nevertheless, we were able to carry out in-depth qualitative interviews with 10 officers currently working in District 3. Furthermore, many of these officers had experience working in other parts of Winnipeg including the downtown and West End. We therefore have every confidence that the experiences of the officers sampled from District 3 are reflective of the experiences of their counterparts in other inner city areas.

As mentioned above, we were unable to ask specific questions about the officers' personal characteristics and attitudes other than to ask about years of service and in which police districts they had experience as officers. The officers had between a few months of experience to more than 10 years of experience. Five had less than 5 years of experience, while 4 had more than 10 years of experience. All had experience in general patrol in the inner city. Some had worked in other more specialized divisions within the police service, but all were currently assigned to general patrol duties in District 3.

Officers were told initially that the study was about police workload and the factors that influence their overall workload levels. Nothing was revealed up front to the officers about social assistance or government transfer payments. The rationale for doing this was to gauge whether or not the individual officers regarded social assistance as a main factor influencing their workload without being prompted to do so. Also, it allowed us to get a sense of the order of importance officers attributed to various factors.

The first question posed to police was "Are there any particular days of the week, times in the month or times during the year that are busier for police?" Most officers volunteered weekends and periods of warm weather as two main times when police workload increases most sharply. However, seven of the officers also volunteered 'cheque days' or 'welfare days' as another busier time. Perhaps due to the time of the year when the interviews were completed – early spring – many officers prominently

remarked that the emergence of warmer weather was an important driver of higher rates of calls for police. Generally warm weather and weekends were mentioned first by the officers, followed later – and sometimes only after probing – by government transfer payments.

A sample of police comments is presented below to give the reader a sense of the initial reaction of the officers.

Well, weekly I would say definitely the weekends, usually from sometimes Thursday right through to Sunday and the workload starts to pick up, actually it's right about his time now with summer coming on, the warmer weather more people are outside. So you see this big increase in calls, around this time of year.

Well weekends obviously. Friday, Saturday nights, cheque day which is like Welfare day or Child Tax day. Summer is busier than winter, Christmas is usually pretty busy and New Years. The whole holidays, but yeah those are the busiest times I can think of.

Well obviously we notice a difference with temperature... if it's warmer nights then definitely more kids are out and that jumps up the crime. You know people are out doing more stuff naturally, we noticed that so yeah weather, weather's a big yeah you know rain or cold it changes the amount of calls we have. And then also, yeah, when we get paid, as far as you know it's kind of our running joke that usually the times that we get paid the city gives out the cheques to the city employees and a lot of times then the welfare cheques in that same weekend come out. So, alright we definitely then see an increase in calls and the thing about it usually you see the increase the night before when the cheques actually just come in, you know they get access to the cheques I guess midnight on the Instabanks so from there they start buying the beer so from that night they start, the beer calls come in.

Warm days and warm nights, so that'll be like basically any time of the year it gets warmer, weekends, and any kind of money that there is on the street.

Generally the summer is the most busiest time of the year, it seems over the years that I've been on it's been getting busier and busier throughout the year though, so when I got on I was always told by the senior officers oh the winter months tend to be quieter and then once spring comes and into the summer that's when it gets really hectic but now things seem to be heavy all year round and it doesn't seem to make a difference what time of the year it is for that matter, so yeah.

Probably summer, weekends and when Social Assistance cheques go out. Yeah the winters, winter's night shifts can be a little slower. When it's hot out is when it gets really crazy.

Certainly on weekends, you know Thursday to Sunday are always busier than other days of the week and I've already noticed that Thursdays and Sundays seem busier than they had when I first started and it hasn't been long so I've certainly noticed increases in calls then. Also around cheque time as we call it. When family allowance cheques or Social Assistance, welfare cheques come out there's certainly a lot more activity and the police are required to answer the calls for sure.

I think the busiest time for police is the warmer it gets the busier it is so usually the summer months are the busiest. Weekends including I guess Friday, Saturdays are usually very busy. Days welfare cheques come out are very busy, I think those are the times where it's usually the busiest for police officers.

Summers, weekends, warm days, when cheques come out there's a big increase for the first day or two after social assistance cheques or I guess pension cheques come out at the same time too. So I'd say around those days.

You know it used to be that the weekends would be the busiest times but now I find that any day can just erupt and become absolutely crazy. Sometimes a Friday can be very quiet, you'll get Sunday which you think should be quiet it'll be the busiest day of the week. And you get the strangest calls on a Sunday.

Officers were asked to comment on the nature of the calls they see at their busier periods. While some felt there was no qualitative difference in the type of calls received during peak periods, others felt calls during these times were somewhat different. A number of officers commented on the involvement of alcohol during peak periods. Many equated the availability of alcohol with a rise in domestic incidents and other forms of violence.

...a lot more drunks obviously and usually the more drunk people are we go to more beatings, more stabbings.

Basically everyone we deal with is in some way intoxicated, which is not uncommon at all and that's again I think it's because people have money and they go out and they want to spend and they end up doing things and they end up calling the police, that's when we get involved.

Yeah, oh yeah they're drinking party calls, it's all like from large consumption of beer that kind of thing. You know just overindulgence in the beer and families just sitting around drinking, drinking and yeah it's pretty obvious a lot of it has to do with probably getting the cheques that few hours previous and just sitting around and drinking.

I believe that alcohol consumption plays a huge role and in every, every kind of call that we go to always seems to be alcohol related or you know drugs or something like that.

I guess during Welfare cheque times there's more incidents of calls that deal with people being drunk, the money that they get from welfare they're able to spend it on alcohol and a lot of the calls that we go to involve people that are intoxicated.

Officers tended to view the introduction of government transfer payments as an aggravating factor in an already difficult situation in the inner city. Most felt that generally their call loads were very high in the inner city to begin with. One officer described police work in the inner city as going from "domestic to domestic to domestic" – meaning that there is a high frequency of domestic calls at all times. The cyclical introduction of Social Assistance at month end or Child Tax in the mid-month period was seen as akin to adding fuel to an already volatile situation. Of course it is important to stress that the officers readily acknowledged that not all recipients of government transfer payments overindulged in alcohol and caused crime. Instead, they noted that the introduction of any sort of money on a large scale creates problems when coupled with alcohol and drugs.

When asked specifically about the relationship between government transfer payment and police workload, all the officers readily cited a causal relationship. The same themes of money, alcohol available and domestic violence were noted.

Yes and that's been consistent ever since I've started, there's a definite correlation there, people have money, they spend it and they spend on bad choices. GST cheques, welfare days, Child Tax credits usually you'll see it as an increase in calls. More people on the streets, more people intoxicated, I'm assuming it's related to that people have some extra cash on hand and they'll go to the bar so that's my, that's my feelings on it.

Officers described feeling overwhelmed by the large volume of calls they received during days when government transfers were released. Sometimes, they felt that it was impossible to keep on top of all the calls and answer the public's plea for assistance in a timely manner.

Well I'd expect to see, lots of calls in the queue, lots of calls like waiting for us to be dispatched to. And there'd be lots of, lots of fight calls and lots of assault calls and more than likely there'd be a couple stabbings probably. And I don't know we just, we'd be going all night and they wouldn't stop.

It's pretty much chaos and you can hear the desperation sometimes in our dispatcher's voice when she's on the air and she's asking if is there any car for this any car for that. You're looking at your queue, there's like a hundred and fifty calls waiting for services and with our policies now that we have in place we have a lot more to do we have to spend more time on a call, accountability and liability are much more than it used to be, so we have certain things that we have to do before we can go onto the next one and those calls will pile up and it's extremely busy and it's it can be stressful like if you, you've got to have the mentality you take one call at a time you can't worry all those other calls in the cue, alright now

I've got to clear this one, so if you're like that stress level. I remember when I first started that stress was there, like I've got to produce I've got to get this done I've got to get the next call done that's a lot of stress on you to do that and then to do the right thing and do your job properly. We can't take short cuts.

Basically in our terms the activity we are dispatched by computer most of the time but if things are starting to happen more frequently the radios are shouting on and on and on. And basically in the busiest times sometimes the radio just doesn't shut up at all, you will have dispatch and maybe trying to get crews, get crews, get crews and the thing is you're already on call you have somebody in the car or you're going somewhere, to exactly the same kind of situation so it doesn't really make any difference if you drop this one and cut to this one you have to do it call by call.

Essentially on a night like that it's you pretty much go call to call to call. You don't have a lot of time to do that community-type police work that our service sometimes talks about as much as I would like to and my partner would like to and pretty much every member of the service would like to do that, more patrolling and more proactive policing rather than just responsive... Those nights too unfortunately a lot of people get kind of left behind because we're going call to call to call.

Typical days when cheques were released were described by the officers in very detailed and graphic terms, again reflecting the themes of domestic violence, substance abuse and poverty. Officers were asked to describe a typical shift at the time when transfer payments are made and the typical situations encountered on these shifts. A selection of these comments are presented below to give the reader a sense of the officers' perspectives on these times:

I'll try and be general here, people in poor situations, poor living conditions where they've been brought up in bad family situations, you'll see a lot of. Usually that's the type of people that we will visit more often. Run down homes broken families, alcoholic mothers and fathers who are not there for their kids, the kids are running rampant there's no supervision that type of people, group I say we visit a lot during those times.

Oh it's, it's almost strange but quite often they'll be family and friends and basically things will start to happen and the tension will be there and they'll be drunk out their mind and so it's not like, well somebody you don't know on the street... Well if there's nothing left you know to be stolen or damaged or something like that they will venture outside, but otherwise it's like they're starting basically with the closet thing that's, that's at hand.

You'll see fast food like McDonald's, things like that on the tables whatever and then the adults will have all the beer that they bought, you know what I mean? Or what you get is too, is the arguments or like they have the ex-boyfriends

coming over and not staying at the house and then asking for the money because they know they have the money. You know they so that's an increase in arguments over money and coming for cash and looking for money from their exs and you know common laws and all that, there's an increase in that too.

Like I said we would be dealing with the usual calls, domestics and what not, house parties. Probably an increase to drinking establishments, mostly on Main Street, like and just a lot more intoxicated persons out and about especially with the warm weather and stuff so. People just have more money so they do increase their bad behaviour because they allows them to, so probably that more drinking establishments, more assaults because people are trying to get other people's money, so robberies too yeah.

Well the alcohol's flowing. I mean every place you go to everyone is like sloshed out of their minds and that usually starts in the afternoon and it goes right the entire night. Like I used to make a joke about the typical North End Christmas where you'd walk up on a call and you're walking down the front walk and there's the crushed beer bottles as you're going up the stairs to the open door, the tree is down, the kids are playing with the broken gifts, you know there's blood everywhere you barely can walk on the tile floor because you're slipping on so much shit, like urine, beer spilled everything else and there's mom and dad you know probably half bloodied up, passed out at the kitchen table. Merry Christmas. And we've done a numerous calls like that.

Many of the officers felt that government transfer payments were really just one aggravating factor tied up with the larger problems facing police officers vis-à-vis their level of workload. Some felt that the level of workload was excessively high in Winnipeg and in fact much higher than in other similar cities, such as Calgary. One officer even suggested that the busiest district in Calgary had only as many calls as the quietest suburban district in Winnipeg. Many continued to suggest that hot weather and weekends were also very busy. Furthermore, with low staffing levels in the summer months, officers feared they would be overworked throughout the upcoming season. In short, social assistance was a concern of officers, but it was not their biggest concern around the issue of police workload.

The final portion of the interviews with police centered on potential solutions to the cyclical increase of crime around the issuance of government transfer payments. Similar to the interviews with EIA professionals, the police were also skeptical about changes to the payment of EIA. Many felt that the issue was larger and rooted more firmly in society and the social conditions of the inner city. Some commented that dispersing benefits differently would simply move the problem around and was not really a true solution to the issue. Officers were asked to comment on a number of possible changes to EIA cheque delivery. They were asked to consider how these changes might impact their workload or other aspects of their job. Officers were asked what they thought about the impact of staggering cheques throughout the month or otherwise changing the timing of benefit disbursement:

It would just be spaced out more... I don't know because, I mean, if we have slower you know weekdays during the month and then weekends are crazy because all the cheques come out that's just going to make it busy right through. So it might be an answer but I don't know, maybe.

Well, you know I don't know if staggering the cheques would make a lot of difference. It may decrease those really busy days when all the cheques go out. It may disperse it over a bigger time period but I think overall it's still the same, I don't know what the answer is.

If things would be different maybe if they didn't receive on Thursdays and Fridays and maybe received on a Monday. Staggering things like that, sure, that could assist I mean time will tell but I don't have a definitive answer but I would assume it would. Or maybe it would just make the whole week that much busier, I don't know.

They could definitely stagger it instead of giving them a lump sum you know but yeah definitely moving it, making it during the week is a good time to do it. Earlier in the week is better, preferably than having it say on a Thursday or Friday just before the weekend.

I don't think that issuing the cheque at another time of the week would have any difference it would just move their period of partying to the middle of the week so I don't think that's going to help. When the cheque is issued, when they have that money, it's more of a social issue. The way these people were brought up and what they saw their mother and father do and what supervision they had and that. What has to be changed, they have to have some kind of a positive effect to their life. They don't have that and they probably never will and I don't know if the government can do anything about that, it's a cycle that I see. It's "I do like mom and dad, I'll have kids and they'll do like mom and dad and mom and dad before." That's what I see. I don't relate it to when they have a cheque. What can the government do? I don't know how the government can fix that problem.

Even worse than being ineffective, some officers suggested that spreading out or staggering EIA benefits throughout the month might even make their job more difficult because there would be no slow periods between monthly disbursements.

I heard rumor of that they wanted to stagger it or something like that which I don't think is going to help because what you're going to have is one group getting their cheque first, figuring out when the other group is going to get their cheque, they're either going to rob them of their cheques or they're going to make sure they're together with the group at that time so you're just going to, instead of just having one time of the month which is exceptional busy you're going to have the entire month being busy. And I think the robberies would go up too because they'll start robbing each other for the cheques. They'll wait at ATMs.

I've seen the rumor about supposedly like staggering the amounts of money that they get but who knows maybe it'll spread out the crime more I don't know. Like you know then maybe it'll be a constant anxiety like we always kind of say at least when we see an increase for that weekend like say if this weekend is busy the next five days aren't because they just get overwhelmed with drinking and then they're done and they're quiet and then there's not as much crime. Now I wonder if you were to say like stagger the amount of money they get, then it would be a constant high level of crime maybe. Maybe every second night might be a party again right.

Similarly, other professionals working in healthcare and social services in the inner city interviewed for this project argued that keeping a regular bi-weekly or monthly EIA cycle allows for critical – and predictable – times between cheques for interventions. For individuals with addictions problems, periods between cheques allow frontline workers a chance to work with individuals before they resume their destructive activities. In the same way, police might be subject to high call loads and increased levels of stress during the regular cycles of transfer payment disbursement, but those cycles are nevertheless rather predictable and somewhat spread out from each other. As the officer quoted above aptly points out, it may possibly be worse to create a situation where a constant level of disorder is spread more evenly throughout the month.

In addition to changing the timing of disbursement, a few of the officers suggested that instead of a cheque, food vouchers or coupons might be issued to reduce the amount of substance abuse and resultant crime that takes place on the day of government transfer payments. However, most felt that addictions, poverty and family upbringing were far more important than the form of government transfer payment or timing.

## **7. Discussion and Conclusion**

### **7.1 Discussion: The Principal Researcher's Perspective**

At the outset of this study, the principal researcher was approached by a concerned member of the Winnipeg Police Service with a very specific research problem and some ideas for crime reduction through situational prevention. After more than a year working on this problem it is clear that the relationship between government transfer payments and crime, victimization, and police workload is a complex one. The quantitative data analysis above suggests that there is some support for the anecdotal observations of police that their workload increases after government cheques are released. However, the analysis revealed that police calls for service are in fact more sensitive to the effect of the weekends than to cheque disbursement. Day of the week is a far more powerful predictor of police calls for service than the days immediately following the disbursement of EIA cheques or other government transfers. This is not to suggest that there is no statistical effect on calls for service from the disbursement of government funds, but it is important to note that any effect may appear more powerful when seen in combination with the effect of the weekend. As noted above, officers noted that the combination of several factors produced their busiest time periods: weekends, government transfers and warm weather. However, government transfer payment benefits are distributed throughout the days of the week according to a payment schedule based on calendar days (e.g. month-end EIA payments are made one working day before the end of the month regardless of what day of the week that date might fall on).

Having said this, it is clear that government transfer payments do form part of the complex web of social relations and institutional practices that lead to crime and disorder in the inner city of Winnipeg. However, it is important to consider the impact of government transfers in the wider social context in which they are imbedded. It is useful to return to the theoretical criminological models and research discussed in the earlier pages of this report. First of all, it is clear that a much larger backdrop of macro socio-economic issues clearly underpins the relationship between social assistance and crime and victimization. While it is well beyond the scope of this report to consider the impact of general economic conditions or other social processes that might lead a person to require government assistance in the first place, it is important not to lose sight of the fact that transfer payments and crime are merely one consequence of a long chain of events and material contexts in which the urban poor reside. There is a long intellectual history in criminology of exploring poverty, socially disorganized communities and their links to crime and delinquency. Theorists of many stripes have postulated a relationship between these factors and come to many conflicting conclusions. However, few criminologists or other social scientists have tried to evaluate the structure of criminal opportunities created by the administration of government transfer payment schemes. The present research, in contrast, has tried to do precisely that. We have started from the observation that the cyclical disbursement of government transfer payments presents a regular and predictable set of opportunities for crime, disorder, and the victimization of vulnerable groups. Thus, our work builds upon opportunity-based theories of crime causation and more importantly opportunity-based theories of crime prevention.

Two theories were specifically drawn upon in the early stages of this research: Routine Activities and Lifestyles/Exposure. Both theories are rooted in a similar intellectual history and both suggest that crime, disorder and victimization are largely attributable to opportunity structures found in contemporary societies, which are in turn influenced by the socio-economic conditions more generally. For example, through the post war period, more Canadian women entered the workforce, leaving more homes unoccupied during the day, resulting in more break-ins and thefts. As mentioned above, Routine Activities Theory argues the crime will take place where there is a convergence in space and time of three elements: 1) a motivated offender, 2) a suitable target, 3) and an absence of capable guardianship against predation (Cohen and Felson 1979). While all three elements could merit analysis, Routine Activities theorists generally take the first element to be a constant. It is assumed that there is no shortage of individuals willing to commit crimes if presented with a viable opportunity. Instead, Routine Activities theorists spend much more time trying to understand the other elements in the equation. That is to say, how individuals or items may be vulnerable to crimes by virtue of improper guardianship or surveillance. It is also worthwhile noting that Routine Activities derived approaches pay considerable attention to the spatial and temporal contexts of crime and victimization. Variants of this approach focus on ‘hot spots’ and ‘hot times’ of crime and try to understand why certain locations or times are generators of crime.

In the context of the present research, it was reasoned at the outset that opportunities for criminal victimization would be generated by the cyclical payment of government transfers. Times shortly following government transfer payments might amount to a ‘hot time’ for crime. It was also reasoned that motivated offenders in neighbourhoods with a large number of individuals receiving government transfers would be well aware of the timing of cheque disbursement, and consequently, vulnerable individuals – for example those who are elderly, intoxicated or mentally ill – would present as suitable targets for a variety of crimes or other forms of victimization and exploitation. Generally, those who rely on government transfers are more likely to live in inner city areas characterized by low levels of social control and high levels of crime (see Appendix 7 for a map of the proportion of individuals receiving government transfer payments by neighbourhood). Thus, locations in the inner city become ‘hot spots’ for certain crime, particularly around certain ‘hot times’, such as weekend and in the days following dispersal of government transfer payments. Furthermore, because access to vehicles and proper banking is restricted for many inner city poor, they face greater potential risk from predatory crime than individuals who live in suburban areas, who own vehicles, and who can store their money securely in banks or other financial institutions. In other words, by virtue of their regular routines—which are in turn structured by the social, spatial and economic environments in which they are situated—social assistance recipients are more likely to be placed into situations where there is a greater likelihood of victimization.

The quantitative data presented above provide little support for a traditional Routine Activities approach to victimization. The quantitative analysis of police data found that the call types most notably influenced by the timing of government transfer payments were of a disorderly nature. That is to say, police calls for social disorder activities such

as disturbances, intoxicated persons and medical issues tended to increase fairly substantially one day after government cheque release. However, predatory crimes like robberies and thefts were not strongly linked to the timing of social assistance disbursement or other government transfers. At the same time, assaults – which could potentially be predatory in nature – were associated with the date of government cheque release. However, it should be pointed out that assaults were more strongly associated with weekends than with social assistance disbursement. All of this suggests that a Routine Activities framework may not be the best fit for this research problem.

Nevertheless, such a conclusion must be tempered by a few observations about the reporting behavior of social assistance recipients. As with any official measure of crime, police calls for service are sensitive to the reporting behaviors of victims. If incidents are never called in, or are reported days after their occurrence, the data will be systematically skewed, negating any potential association between the timing of government transfers and crime. Our qualitative interview data revealed that social assistance recipients may in fact be very reluctant to report robberies or other incidents of a predatory nature for a variety of reasons. First of all, many interviewees expressed a somewhat fatalistic attitude toward their own victimization. Terms like ‘easy come, easy go’ were used to suggest that being ‘jumped’ or ‘jacked’ for their meager funds are just a fact of life for social assistance recipients living in the inner city. Such an outlook on their victimization would preclude telephoning police with any regularity about their victimization. Secondly, many individuals spoke of not wanting to be a ‘rat’ or otherwise reported feeling fearful about reporting incidents of victimization. This too would act as an effective break on the reporting of criminal incidents by social assistance recipients. Lastly, a number of recipients felt that there was little police would do for them if they reported their victimization. A number of interviewees also reported feeling that police may not be inclined to take the complaints of poor inner city residents seriously. In short, it is necessary to understand something about the reporting behavior of social assistance recipients and those in the inner city more generally before drawing any conclusions based on a lack of association between predatory offences and social assistance timing. It may very well be that many incidents are simply going unreported for all of the reasons cited above. It is on this cautionary note, therefore, that I conclude that the Routine Activities framework is not fully borne out by the data in this study.

The Lifestyles/Exposure explanation for crime and victimization may offer a better way to understand the findings presented in this report. Lifestyles/Exposure theory suggests that crime and victimization is related to the “patterned activities, or lifestyles, of individuals” (Williams and McShane 1999, p. 237). This perspective acknowledges that a person’s place in the social structure can work to locate them in a position of greater vulnerability to crime. For example, those with fewer material resources are at higher risk of crime because they spend time in riskier places or situations. Furthermore, frequent associations with individuals who are likely to be victimizers further amplify a person’s risk of criminal victimization. In the context of the present study, the qualitative interview data confirm that social assistance recipients are likely to be in close proximity to potential offenders due to their patterned activities. For example, if regularly picking up a cheque at a downtown EIA office, going to inner city bars, or waiting in line at

Money Mart are parts of your regular “patterned activities,” it is likely that you will be in close proximity to offenders and at greater risk of victimization. However, the crime and victimization that flow from the patterned routines of social assistance recipients may not be of a traditional predatory variety. Instead, more subtle forms of harassment and exploitation can result from these associations and activities. For example, EIA professionals worried about having GA recipients in the same waiting room as Disability recipients with physical or mental illnesses. Likewise, many police, professionals and EIA recipients contend that a large amount of exploitation of EIA recipients is at the hands of friends and family who know the regular routines of EIA cheque release. The increase in calls for disturbances, assaults, medical calls and IPDA provide further evidence of a general routine or pattern of social disorder associated with the regular disbursement of EIA benefits. This patterned routine of alcohol consumption and disorder is closely tied to the regular cycle of government transfers and the regular cycle of victimization at the hands of associates and family members.

#### 7.1.1 Recommendations for Change

The policy ramifications of the present study are simple. The timing of government cheque release is associated with a rise in some police call types, particularly those related to social disorder and particularly in the inner-city. Making changes to the way cheques are released could potentially smooth out some of the monthly fluctuations in police calls for service in the inner-city. However, the analysis only found a moderate relationship between the timing of government cheque release and police calls for service. A much stronger relationship was found between police calls and weekends. Weekends are a much better predictor of the volume of police calls.

An interesting perception among inner city police officers is worth considering at this time. Most police officers interviewed in connection with this project believed that social assistance cheques are released on Fridays – coinciding with their own paydays and that of other civic employees. As a result of this perception, some officers suggested that government cheques should not be released on Fridays. Despite the consistency with which we encountered this perception among police, it must be pointed out that this perception is a false one. Cheques are released by EIA in a way that coincides with the monthly calendar, not the days of the week. In other words, EIA endeavors to have cheques in the hands of recipients on the 15<sup>th</sup> of the month (for those receiving bi-weekly disbursement) and one working day before the end of the month, regardless of the day of week that these dates fall on. To illustrate, in 2001 only 1 month-end cheque would have been initially received on a Friday. By contrast, 6 of the 12 cheques were initially received on a Monday, Tuesday or Wednesday. In 2003, 2 month-end cheques were initially released on a Friday and 4 were released on a Monday, Tuesday or Wednesday. Interestingly, in both years Thursday was the most frequent day of initial cheque release, occurring about half of the time in each year. It may very well be that the frequency of Thursday cheque release dates in recent years adds to the police perception that EIA benefits are associated with weekends since the full effects would be felt on the day following disbursement. However, this pattern of cheque release is by no means intentional on the part of EIA officials.

Because of the variability of the calendar each year, cheque release dates will always vary randomly among the days of the week under the current system of disbursement. However, it may be worthwhile considering a strategy of cheque release that attempts to minimize any ill effects for police by not coinciding with a weekend. According to our data analysis and confirmed in the police interviews, weekends will always be a busy time for police. Compounding this already busy period by releasing government cheques at the same time only adds to police workload and occupational stress. If cheque release dates were more consistently timed to coincide with a typically slower time for police calls (e.g. Monday or Tuesday) then a small reduction in the variability of police calls throughout the month might be achieved. Based on a consideration of the qualitative and quantitative evidence assessed here, a strong case could be made for the routinization of EIA cheque release dates in this fashion. However, it should be stressed again that a much larger amount of variability in police calls is statistically attributable to weekends. Therefore, any relief to police or emergency personnel as a result of such a change to EIA disbursement would be modest.

Other possible changes to the disbursement of EIA benefits such as the randomized 'staggering' of individual benefits throughout the month can be largely ruled out based on our qualitative interviews with police, EIA professionals and Social Assistance recipients. While it is possible that a small reduction in the variability of police calls could be achieved by such a measure, the burden to the EIA program would be considerable. EIA professionals doubted that it would even be possible to randomize benefit delivery given the antiquated computer technology in use by the EIA program and the large caseloads managed by frontline professionals. Furthermore, EIA professionals were resistant to this idea for a number of reasons related to case management. Furthermore, some felt that the randomization of benefit release could lead to greater problems of fraud and abuse by recipients. Therefore, the consensus among professionals was that this is not a viable change that could be made to the EIA program. It must also be kept in mind that the benefits that might accrue by the randomization of cheque disbursement would be of a very modest magnitude. The small potential reduction in police calls may not be worth the burdens placed on the EIA program, its staff and ultimately the recipients.

A final note that should be made at this point relates to the frequency of EIA cheque release. At the outset of the study we were told by senior EIA officials that the vast majority of EIA benefits are released monthly. Therefore, we wondered if altering this pattern by increasing the frequency of benefit release to bi-weekly or weekly regimes might reduce the problems associated with the single lump sum disbursement at month-end. However, after carrying out interviews with EIA professionals and recipients the very opposite picture emerged. EIA professionals working with inner city caseloads indicated that they rarely disbursed benefits monthly and EIA recipients from the inner city indicated that they tended to receive their benefits bi-weekly more commonly than monthly. Upon further inquiry, we learned that EIA did not compile statistics on the proportion of recipients receiving benefits monthly versus bi-weekly or weekly. EIA staff even indicated that the nature of the computer software employed by the program

precluded such statistical information from being prepared. Further clarification by EIA officials is needed in this area in order to be able to better understand the impact of the frequency of benefit disbursement on police calls for service. There is no use calling for bi-weekly or weekly cheque release if this is already a common practice. There is simply not enough data to make any coherent recommendations around the frequency of benefit disbursement.

## **7.2 Discussion: The Perspective of the Project Partners**

It is important to end this report with the perspective of our police partners who initiated this inquiry. While the principal researcher has provided his own perspective based on the analysis of the qualitative and quantitative data, the police perspective remains important as a firsthand experiential account. It is fitting that this report should end by returning to the concerns that have underpinned this research project from the beginning. It is hoped that the reader will view this final section as a plea by the police for better understanding on the part of the general community. More than this, the following section should also be read as a call to action for the community. Motivated only by the wish to see change and improvement in the inner city, the police have earnestly provided a window into their perspective on the issue. All readers of this report should take note of this important perspective and keep it firmly in mind as they go forward to consider the report's recommendations and analyses.

### 7.2.2: The Police Perspective by Kirk Fuhr

In the late 1990's the Winnipeg Police Service began a Neighbourhood Foot Patrol initiative. The purpose of the initiative was to solve problems in conjunction with the community. An area of Winnipeg, known as the West End, was one neighbourhood selected for the initiative. The West End is one of Winnipeg's original neighbourhoods. Over time, the older housing stock had become, in many cases, low-income housing. The abundance of low-income housing tended to attract tenants on social assistance.

Residents loved the central location, the close proximity to services, and the feeling of community where you know your neighbour. They did not, however, like the level of crime and disorder. A recurring complaint was that a large portion of the community was intoxicated at the same time because everyone was paid at the same time.

It is important to point out here, that social assistance recipients are not assumed to be substance abusers. Social assistance recipients had self-selected the neighbourhood due to the availability of low-income housing. These residents had an affect on the neighbourhood just as any other community is affected by its composition. Many of the citizens that expressed concern with the level of disorder were in fact social assistance recipients with few other housing options due to their low-income status.

This increased level of disorder was evident in the volume of disturbance type calls to police, the number of persons lodged for being intoxicated in public, and the number of

patients in the emergency room obviously intoxicated and suffering from injuries apparently related to their intoxication.

Officers observed that when Social Assistance payments were broken up over a weekend, there seemed to be less of an effect on the community from the payment.

Officers also noted that there appeared to be a link between the types of pay, and the types of disturbances. Child Tax Credit is paid to parents of young children. Domestic and child welfare types of incidents seemed to increase during Child Tax Credit pay periods.

Officers also noted that there appeared to be a link between the types of pay, and the quantity of disturbances. Although there was an increase in general disturbance type calls during social assistance pay-periods, there appeared to be an even greater increase during G.S.T. pay-periods. The increase during G.S.T. pay-periods may be explained by the fact that a greater portion of this rebate is considered discretionary spending in many households.

Conversations with social service agencies in other jurisdictions revealed that they dealt with payment schedules in a similar manner.

The initial information suggested that a formal study could be useful, so a partnership was formed with the Winnipeg Police Service and the University Of Winnipeg through the Winnipeg Inner-city Research Alliance.

All of this begs the question, 'why study something that seemed obvious to residents of the community'? Police departments have often considered the effect of individual intoxication on community disorder. It is widely accepted that the level of disorder is directly proportional to the level of intoxication, and also that the level of intoxication can be affected by the size of the individual, quantity consumed, and the duration the substance is consumed over.

If the increased level of intoxication of a community leads to an increase in disorder problems, it may be possible to reduce the disorder by altering the size, quantity, or duration of the consumption of intoxicating substances.

The size of the community is fixed. However, existing programs that convert low-income rental housing into affordable ownership housing may change the composition of the neighbourhood, and in turn the number of people receiving payment simultaneously.

Police continuously attempt to use enforcement and education to affect the quantity of intoxicating substances consumed. These attempts are met with varying degrees of success.

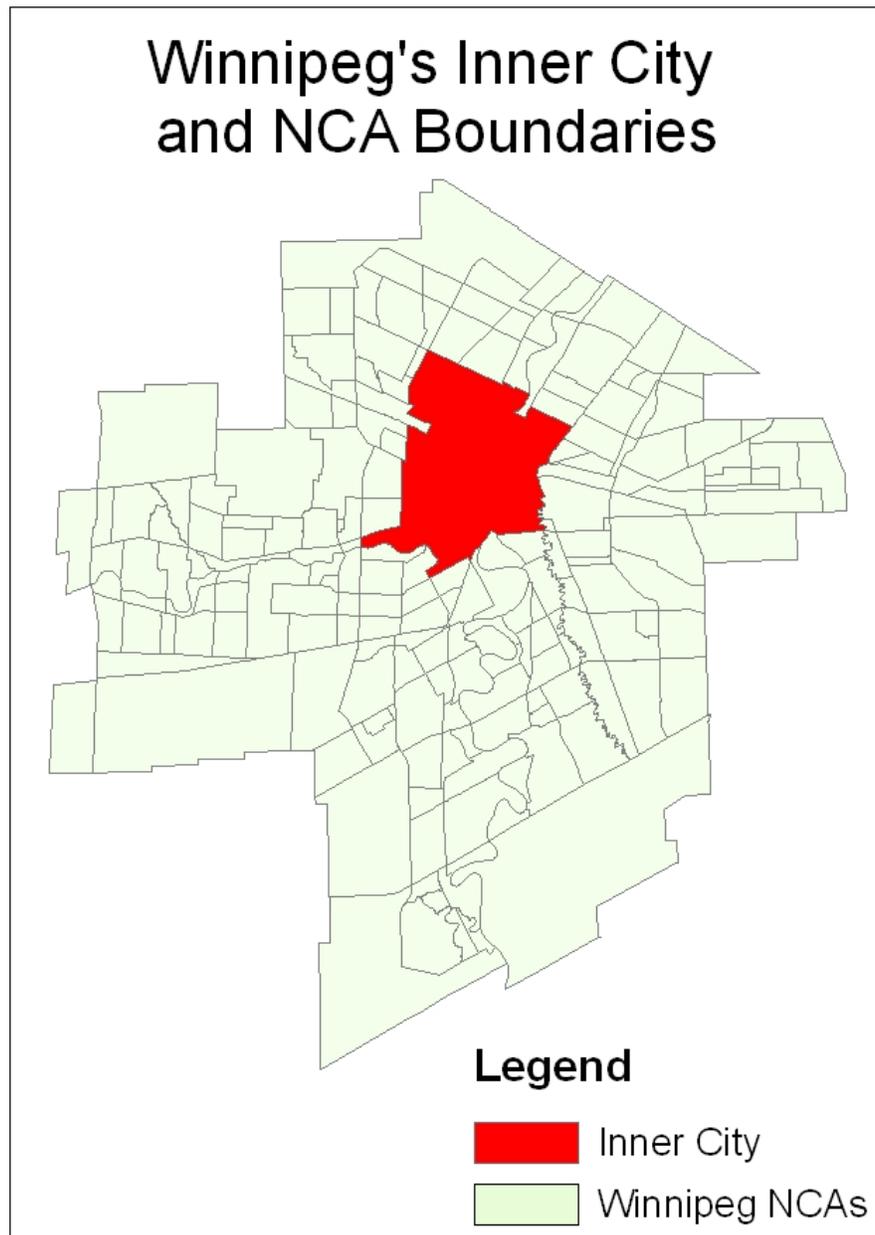
The one area that has received very little consideration is changing the duration over which intoxicating substances are consumed. By spreading the various forms of payment

over time, disorder should be reduced in the community. One example would be by making payments alphabetically each day of the month (e.g. pay A's on the first, B's on the second and so on). In theory, the disturbances created over two or three days would be spread out over twenty-six days and should be less disruptive to the community and more manageable for police and emergency services. Another example may be to make the payments weekly or bi-weekly rather than monthly. Although some forms of payment such as Social Assistance and Old Age Security may lend itself more readily to one type of payment schedule, other payments such as Child Tax Credit and G.S.T. may require another schedule.

The hope for this study was to demonstrate whether there is in fact a correlation between payment schedules and community disorder. The issue is certainly not restricted to the West End. Rather, it likely extends to other areas of Canada and the United States. Not only is the community affected, but also police, fire/paramedic services, social service providers, and the health care system.

With any correlation that is demonstrated, the community can determine the importance of the issue with regard to lobbying for change, and changes can be made in consultation with the community.

**Appendix 1**  
**Winnipeg's Inner City**



## Appendix 2

### ORAL CONSENT PROCEDURE FOR INTERVIEW

I'm **Steven Kohm** from the University of Winnipeg (**786-9102**). I would like to interview you because I am interested in your experiences with social assistance payments and criminal victimization. I very much appreciate your willingness to participate in this study, but please understand that you do not need to answer any questions you don't want to, and that I want you to tell me at any time if you do not want to continue with the interview. Depending on how much you have to tell me, the interview should take about one hour to complete.

I would also like you to know that I will probably be using the information you have so kindly provided in several different ways. I may talk about it in lectures to my students, in public talks I may give on the radio or in other media, and in papers I present to my colleagues and students at conferences. I may publish this information in books and articles. Do you have any objections to any of these uses? Are there any places--these or others--where you do not want your information used? Also, if you would like to write down your address for me, I will send you a copy of a paper when it is written. Are you interested?

I would like to assure you that you will not be identified in any way in the communication of the research. That is, I will not attach your name or any other identifying information to any material that is produced as a result of this research. Any notes or tape recordings made in the course of this interview will be destroyed promptly after they have been transcribed with all identifying information removed.

I would like you to know that I am accountable to you for the accuracy of the information and for other aspects of the research. I am also accountable to Dr. Michael Weinrath, Coordinator of the Criminal Justice Studies Program at the University of Winnipeg and the Senate ethics chair Dr. Laura Sokal. Dr. Weinrath may be contacted at 786-9403, or by email: [Michael.Weinrath@ds1.uwinnipeg.ca](mailto:Michael.Weinrath@ds1.uwinnipeg.ca). Dr. Sokal may be contacted at 786-9915 or by e-mail: [Laura.Sokal@ds1.uwinnipeg.ca](mailto:Laura.Sokal@ds1.uwinnipeg.ca). I encourage you to first ask me about any questions you may have about the work, but please do speak with Dr. Weinrath or Dr. Sokal about any aspects of the research that I cannot justify to your satisfaction.

Before we begin, do you have any questions or concerns about this research, or about what we will be discussing?

**Then I would like to begin the interview. Is that OK with you?**

## Appendix 3

### **INTERVIEW SCHEDULE SOCIAL ASSISTANCE RECIPIENTS**

Please note that interviews are being conducted according to the principles of qualitative research. The interview schedule only serves as a general guideline to structure the conversations between the researchers and interviewees. Participants will be encouraged to elaborate on these general topic areas and to provide specific examples where applicable. The discussion may therefore range beyond these general areas.

#### **I: Personal & Situational Characteristics:**

- 1) If you are comfortable, could you please tell me your age?
- 2) In what part of Winnipeg do you currently live? How long have you lived there?
- 3) How long have you lived in Winnipeg?
- 4) What five words would you use to describe your neighbourhood and neighbours?
- 5) What type of accommodations? (rent/own; house, townhouse, duplex, apartment, room in a rooming house, other?)
- 6) What five words would you use to describe your accommodations?
- 7) Do you share accommodations, or live on your own?
- 8) Marital status? Family/household composition?
- 9) What is the highest grade or level of schooling that you have attained?
- 10) If you have worked in the last five years, what types of jobs have you worked at?
- 11) What kind of transportation do you use to get around? (bus, walk, car, bicycle, other?)
- 12) Is there anything else about yourself that you think I should know in order to understand you better?

#### **II: Social Assistance and Banking**

- 13) Are you currently receiving social assistance (welfare) or have you ever received it in the past?

- 14) For what length of time have you received it? (if more than one period, how long in each time period, approximately?)
- 15) Do you receive your payments once per month? Twice per month? Weekly? Some other arrangement? Please explain.
- 16) Did you choose this payment schedule? If yes, explain why?
- 17) What advantages (if any) do you see to this payment schedule? (**probe:** ask for more information or reasons why they list advantages. Probe for as many advantages as they can think of – e.g. Anything else?)
- 18) What disadvantages do you see to this payment schedule? (**probe:** ask for more information or reasons why they list disadvantages. Probe for as many disadvantages as they can think of – e.g. Anything else?)
- 19) In what form do you receive payment? (cheque, direct bank deposit, other)
- 20) What advantages or disadvantages do you see to this form of payment?
- 21) How do you handle your monthly payment(s)? (e.g. deposit the money in a bank; cash the cheque at a cheque cashing business and keep the cash on your person, some other arrangement?)
- 22) Do you have a bank account? If no please explain why. If yes, how far is the nearest bank branch?
- 23) If you have a bank account, are you able to get to your branch easily? Do you rely on bank machines?
- 24) Do you ever use cheque cashing businesses (e.g. Money Mart, pawn shops, etc.)? If yes, why? How often? What are the positive and negative aspects of using these places?
- 25) Given a choice, would you prefer direct deposit or a traditional cheque in the mail? Please explain why?
- 26) Do you receive other forms of government transfer payments? (e.g. GST, Child Tax Benefits) and how frequently? In what form? (cheque or direct deposit)
- 27) What kind of things do you do when you receive payments (social assistance, GST, etc.) that you don't ordinarily do? **Probe:** Do you go places that you wouldn't normally go? Would you be out later in the evening than other times? Please describe how these times of the month/year are different than other times.

Describe a typical 'payday' for me?

- 28) Is there anything you'd like to add about your experience with social assistance payments and banking?

### III: Crime and Criminal Victimization

In this section, I'd like you to tell me a little bit about your experiences with crime and criminal victimization. In particular, I'm interested in the types of crime associated with the payment of social assistance. For example, being robbed or having money stolen on payday.

- 29) Is crime something that you normally think about or worry about in your day-to-day life? **(if yes, probe:** Why? At what times and in what places or situations are you more likely to think/worry about it?
- 30) What types of crime – if any – do you think about or worry about? **(probe:** why is that? Please explain. Probe for as many types as they can think of: e.g. Anything else you worry or think about?)
- 31) Do you think you are more at risk of crime in your neighbourhood than in other places in Winnipeg? Why or why not?
- 32) Do you feel safe walking alone in your neighbourhood: At night? During the day? Explain why or why not.
- 33) Does being worried about crime prevent you from doing certain activities? Or doing certain activities at certain times of the day? Please explain.
- 34) Do you worry more about crime and victimization at the time of the month when you receive your government assistance payment(s)? Please explain.
- 35) Do you think you are more at risk of criminal victimization when you receive your government assistance payments? Please explain why.
- 36) Do you take any measures to reduce your risk of criminal victimization? If yes, please explain.
- 37) One of the concerns motivating this study is the belief that social assistance recipients may be more at risk of being a victim of opportunistic crime when they receive single monthly lump sum payments. Do you have any personal experience that might shed some light on this for me? **Probe:** have you (or someone you know) ever had problems at the time when assistance payments are made? For example, felt threatened or harassed? Robbed after cashing your

cheque? Got into a fight when going out after receiving your monthly payment?

38) Relations with police:

- a. Have you ever dealt with the police as a victim of crime? **If yes:** How would you describe that experience? **Probe:** were there positive aspects to your encounter? Negative ones?
- b. Have you ever been a victim of crime and not reported it to police? Explain why?
- c. In the future, how likely would you be to report victimization to police? Please explain why.
- d. Aside from being a victim of crime, have you had other encounters with police? **Probe:** Tell me about what happened in those encounters.
- e. Overall, how would you describe your personal opinion (or feelings) toward the police? **Probe:** Explain why you feel that way.

39) What do you think could be done to prevent crime or criminal victimization in your neighbourhood or area? What people, groups or organizations could help the most and how?

40) Is there anything else you would like to add about crime, criminal victimization and social assistance payments?

#### **IV: Final Remarks**

41) Is there anything that you feel I missed in this interview that you would like to add?

42) Overall, did you find the interview process to be a positive experience? If no, please explain why so that I can make changes to how I do this in the future.

43) If you know of anyone else who you think could provide me their personal experiences on this subject like you did today, would you please consider passing my contact information along to them?

44) Please feel free to contact me in the future if anything else comes to mind that you'd like to add or change.

45) Thank you for your time.

## Appendix 4

### INTERVIEW SCHEDULE POLICE

#### I. Experience

We want to understand your experiences with crime and patterns in your workload throughout the month and year. In order to contextualize your experiences, we would like to ask you two questions about your experience with the Winnipeg Police Service.

- 1) How many years have you served on the force?
- 2) What districts have you worked within in the past? How long have you worked in these districts?

#### II: Perceptions of Workload

- 3) Are there any particular days of the week, times in a month or times during the year that are busier for Police? (or other agencies you work with)

**(Probe:** In other words, do you see any regular patterns (in terms of the number of crimes or degree of work load) you deal with?

- 4) What types of incidents do you deal with during your busier time periods?

**(Probe:** In other words, do the incidents you deal with during busier times tend to be different than the usual incidents during slower time periods? **Probe for more detail if necessary)**

- 5) What do you think causes certain times to be busier than others?
- 6) Police and other observers have sometimes noted an increase in the volume of incidents at the time when social assistance (EIA) payments are made or when other government payments are delivered (e.g. GST, CPP, CTB). Have you noticed any change in your workload related to the timing of these payments? Could you tell me what it's like for you on the job at the time when social assistance cheques or other government cheques are delivered?
- 7) Can you tell me about the typical types of criminal incidents (e.g. call type or offence type) that you see around the time social assistance or government payments are made?

For example, who is typically involved? (victims and offenders)

What types of incidents? (violent, property, etc.)

Please answer in general terms. Do not specify any specific individuals or locations.

- 8) In your opinion, what do you think could be done differently by governments to minimize these regular increases in crime?
- 9) Do you have anything else you would like to add on the topic of police workload and social assistance?
- 10) Is there anything else about your work or your experiences that you could tell me that would help me better understand this issue?

## Appendix 5

### INTERVIEW SCHEDULE EIA PROFESSIONALS

**I: Personal & Situational Characteristics:** I would like to begin by asking you a few questions related to your personal characteristics and background. Understanding a little bit about you will help ensure that we have a diverse sample of professionals in our study.

- 1) [Researcher will note the sex of the participant]
- 2) Into which of the following ranges does your age fall?  
Under 30  
30-39  
40-49  
50-59  
60 and over
- 3) Please describe your educational background including the highest level of education completed.
- 4) Which of the following categories best describes your current place of residence:
  - a. **Downtown**
  - b. **Inner City** excluding downtown (e.g. West End, Old North End, West Broadway, etc.)
  - c. **Suburban Winnipeg**
  - d. **Beyond city limits**

**II General Perceptions of Crime and Social Assistance:** I'd like to ask you a few general questions about your personal opinions or perceptions about crime and the general social welfare system in Canada. **I'd like to stress that these questions are general, personal opinions related to your total life experience, not your professional experience or opinion.** Please answer these questions as best you can from a personal point of view.

- 5) Generally in Winnipeg as a whole, do think crime has increased, decreased or remained about the same over the last five years? (**if yes, probe:** why? What kinds of crime?)
- 6) Specifically in the Inner City, do think crime is has increased, decreased or remained about the same over the last five years? (**if yes, probe:** why? What kinds of crime?)

- 7) Overall, would you say crime in Winnipeg's inner city is:
  - e. MORE SERIOUS OR FREQUENT than the city as a whole
  - f. About the SAME as the city as a whole
  - g. LESS SERIOUS OR FREQUENT than in the city as a whole
  
- 8) In your personal opinion, do you think our nation's general social welfare system does a 1) good job, 2) fair job or 3) poor job in the following areas:
  - h. Ensuring that those who require assistance are able to access financial help
  - i. Providing an adequate amount of money for those in need
  - j. Detecting and punishing those who cheat the system
  
- 9) If you answered fair or poor to any of the above, what in your opinion could be done to improve or reform the social welfare system?

**III: Employment:** The next series of questions deals with your past and present employment.

- 10) Prior to working for EIA, did you have any previous work experience related to the inner city, the poor or to social assistance recipients? **[probe]** How long? In what capacity?
  
- 11) Could you describe your current position at EIA for me? What does the position entail? In what capacity do you work with EIA recipients? **[probe]** Do you have personal contact with individual recipients?
  
- 12) How long have you worked at your present position with EIA?
  
- 13) Do you work with clients in all areas of the city, or only a particular area? **[probe]** Do your clients reside in the inner city only? Do your clients live throughout the city?

**If the interviewee is not a caseworker, skip to question #32.**

- 14) What is the approximate size your present caseload (e.g. approximately how many clients do you presently work with)?
  
- 15) Has the size of your caseload increased or decreased in the time you've worked here?
  
- 16) Does your caseload include all categories of assistance (e.g. General Assistance, Disability, Single Parent or Family, Other?)

**IV: Social Assistance and Criminal Victimization (Caseworkers' Perceptions):** The next series of questions deals with your perceptions about the link between crime, victimization and social assistance.

- 17) Do your clients ever report incidents of criminal victimization at or around the time they receive their EIA payment? [for example, do they report having their cheques stolen, money stolen after cashing a cheque, break-ins, thefts, fights, etc.]
- 18) Without naming any specific individuals, what kinds of incidents of victimization have your clients reported? [**probe for more detail if needed**]
- 19) How do you typically respond to these reports? [**probe**: are cases sometimes handled informally?]. What is the official policy for dealing with clients who report cheques or money stolen? [**probe**]
- 20) In your opinion, do you believe there is a relationship between the **timing** of EIA payments and reported victimization by recipients? [**clarify**: When I say timing of EIA payments, I'm referring to the fact that most recipients receive payment on the same 1 or 2 days each month] If yes, how or why do you think the timing of EIA might influence criminal victimization?
- 21) In your opinion, do you believe there is a relationship between the **timing** of EIA payments and criminal offending by recipients? [**probe**: why?]
- 22) Do you require or recommend altering payment schedules for clients (e.g. weekly, bi-weekly, monthly)? On what basis do you make those decisions? [**probe**] Do clients have any input into payment schedules? Could they request changes?
- 23) Approximately what proportion (or percentage) of your caseload receives benefits a) once per month, b) bi-weekly, or c) weekly?
- 24) In your opinion, do you believe altering the **frequency or timing** of payments (e.g. weekly, bi-weekly, or monthly) would have any impact on criminal victimization or offending on the part of your clients?
- 25) Do you think there is a relationship between the **form of payment** (i.e. mailed cheque, direct deposit, pick-up) and incidents of criminal victimization by recipients? [**probe**]
- 26) Do you think there is a relationship between the **form of payment** (i.e. mailed cheque, direct deposit, pick-up) and incidents of criminal offending by recipients? [**probe**]
- 27) Do you require or recommend certain payment forms for clients? On what basis do you make those decisions? [**probe**] Do clients have any input into form of payment? Can they request changes?

- 28) Approximately what proportion (or percentage) of your caseload receives benefits a) by a cheque mailed to their residence, b) direct deposit, or c) a cheque they must pick up?
- 29) Do you think altering the **form** of payment would have any impact on incidents of criminal victimization or offending by recipients?
- 30) Do clients report a preferred method of payment? If so why? [probe for banking if not mentioned] Which method of payment do you think most prefer?
- 31) Do your clients report difficulties in accessing legitimate banking services? What reasons do they report for this? In your opinion, does this put them at a greater risk of victimization? [probe for more detail]

**If the interviewee is a caseworker, skip to question #40.**

**IV: Social Assistance and Criminal Victimization (Other EIA Professional's Perceptions):** The next series of questions deals with your perceptions about the link between crime, victimization and social assistance.

- 32) The main concern of the present study is to understand the relationship, if any, between social assistance and crime or criminal victimization. In your opinion and experience, does such a relationship exist? If yes, in what way do you believe social assistance and crime may be connected?
- 33) In your opinion, do you believe there is a relationship between the **timing** of EIA payments and reported victimization by recipients? [**probe:** In other words, since recipients receive their payments at the same time each month, does this result in an increase in the volume of incidents?]
- 34) In your opinion, do you believe there is a relationship between the **timing** of EIA payments and criminal offending by recipients? [**probe:** same as above]
- 35) In your opinion, do you believe altering the frequency of payments (e.g. weekly, bi-weekly, or monthly) would have any impact on criminal victimization or offending on the part of social assistance recipients?
- 36) Do you think there is a relationship between the **form of payment** (i.e. mailed cheque, direct deposit, pick-up) and incidents of criminal victimization by recipients? [**probe**]
- 37) Do you think there is a relationship between the **form of payment** (i.e. mailed cheque, direct deposit, pick-up) and incidents of criminal offending by recipients? [**probe**]

38) Do you think altering the form of payment would have any impact on incidents of criminal victimization or offending by recipients?

39) Many recipients report difficulty accessing proper banking services. In your opinion, does this in any way increase the likelihood of criminal victimization or offending for recipients? **[probe for more detail]**

## **V: Solutions**

40) Do you think changing the way EIA benefits are paid would have any impact at all on crime or victimization? **[probe]** This includes timing, frequency and method of payment.

41) I'm going to read several different options for changes to the disbursement of EIA benefits. I'd like you to comment on the possible positive and negative implications of making these changes. When responding, consider the impact on recipients, on you or other professionals and on the system as a whole. What are the positive and negative implications of:

- k. Mandating weekly payments, instead of monthly or bi-monthly payments?
- l. Staggering payments throughout the month (e.g. alphabetically)?
- m. Mandating direct deposit instead of cheques?
- n. Mandating pick-up of cheques instead of mailing?
- o. Mandating purchase vouchers for all recipients?

If you expressed concerns about any of the above, do you think there is any way your concerns could be addressed or overcome?

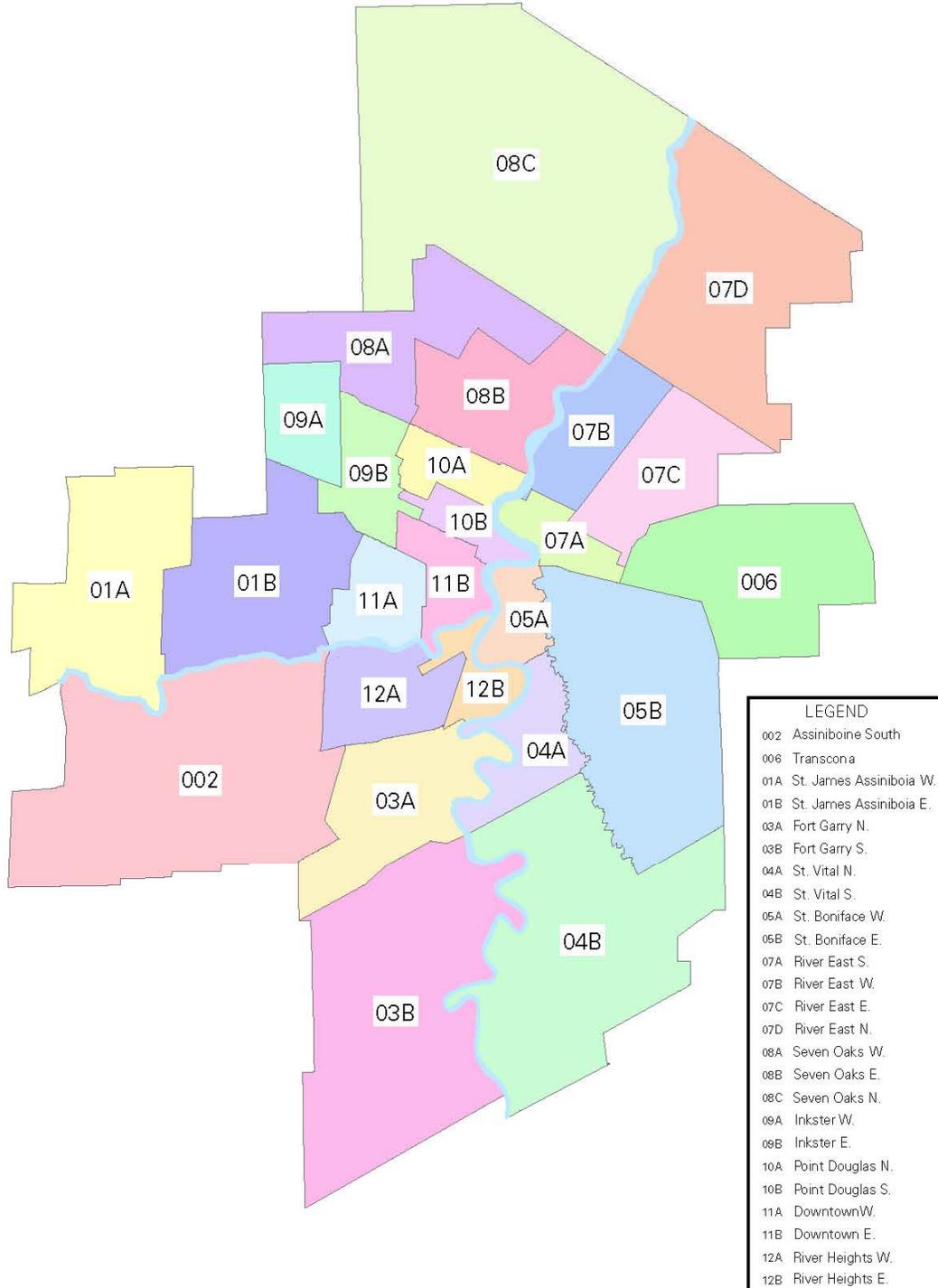
42) Do you have anything else you'd like to add on the topic of social assistance and crime/victimization? Is there anything else about your work or your experience that you could tell me that would help me better understand this issue?

43) Do you know of anyone who could help me better understand this issue? Would you consider passing along my contact information to that person or persons?

44) Please feel free to contact me in the future if anything else comes to mind that you'd like to add or change.

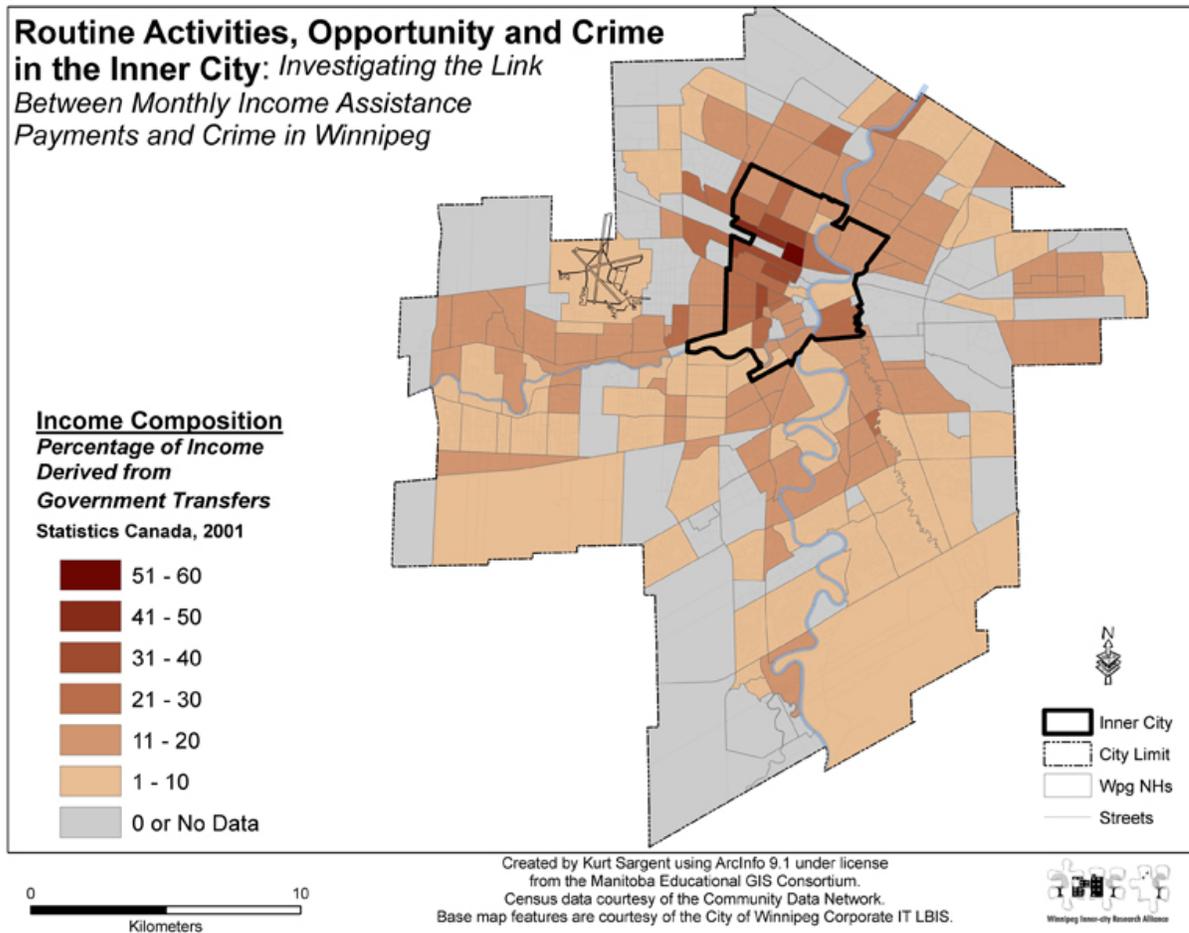
45) Thank you for your time.

## Appendix 6 WRHA Neighbourhood Clusters



## Appendix 7

### Proportion of Population Relying on Government Transfer Payments as a Principal Source of Income, By Neighbourhood Characterization Area, 2001



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