



# Walking the Line to Put Their Families First

Lone Mothers Navigating Welfare and Work in British Columbia



Walking the line to put their families first: Lone mothers navigating welfare and work in British Columbia

Organization Authors: Social Planning and Research Council of British Columbia (SPARC BC), First Call BC Child and Youth Advocacy Coalition, Single Mothers' Alliance BC

Academic Authors: Jane Pulkingham, Sylvia Fuller, Marina Morrow, Sylvia Parusel

© January 2016

First Call BC Child and Youth Advocacy Coalition  
#810-815 West Hastings Street  
Vancouver, BC V6C 1B4

Simon Fraser University  
8888 University Drive  
Burnaby, BC V5A 1S6

Single Mothers' Alliance BC  
#11-1820 Bayswater St.  
Vancouver, BC V6K 4A4

Social Planning and Research Council of British Columbia (SPARC BC)  
4445 Norfolk Street  
Burnaby, BC V5G 0A7

# ACKNOWLEDGEMENTS

We have many people to thank who supported this research project.

Firstly, we want to acknowledge the contributions of the women who participated in the longitudinal interviews that form the basis for this study. This document would not be possible without you. Thank you.

We would also like to extend our sincere thanks to the group of nine lone mother interviewers who, as members of the research team, worked so diligently and with such respect to record the stories of the lone mothers who were interviewed.

Another big thank you goes to the numerous reviewers – academics, community-based agencies and women with lived experience – who took time to reflect and provide feedback during the development of this document.

Thank you to all of the community partners who worked together through all phases of this project. Formal community partners in the research project include:

- Atira Women’s Resource Society (Atira);
- Immigrant Services Society of British Columbia (ISS);
- Newton Advocacy Group Society (NAGS);
- Tri-City Family Place; and
- YWCA (Single Mothers’ Services).

Finally, thank you to the funders who invited and supported this project. This research—Lone Mothers: Building Social Inclusion—is funded by a Social Science and Humanities Research Council of Canada, Community University Research Alliance grant (2005-2011).

# TABLE OF CONTENTS

1 Introduction	1
2 Guiding questions, research methods and approach to analysis	2
3 Profile of lone mother research participants and lone parent households in Metro Vancouver	5
4 Four vignettes about lone mothers receiving income assistance in Metro Vancouver	13
4.1 Crisis and come back: Supports for lone mothers fleeing an abusive partner	13
4.2 Resilience: An Aboriginal mother in the private rental housing market receiving welfare income	16
4.3 Barriers and benefits: Transitioning from welfare to work for a lone mother who recently immigrated	20
4.4 Building better ladders: Welfare for those with intermittent employment and uncertain income	23
5 Recommendations and opportunities to help lone mothers and their children	26
6 End notes	31

# TABLES AND FIGURES

Table 1: Characteristics of lone mother participants at the time of the first interview	5
Table 2. Average monthly expenses for a single parent family household	8
Table 3. Affordability gap calculation for a single parent family household in BC	10
Table 4. Affordability gap calculation for a single parent family household in Metro Vancouver	11
Table 5. Affordability gap calculation for 2 person and 3 person single parent family households receiving income assistance in BC	11
Table 6. Affordability gap calculation based on average rents in Metro Vancouver calculated for 2 person and 3 person single parent family households receiving income assistance	12
Table 7. Families living in low income based on LIM-BT	27
Figure 1: Stacey's income gap	15
Figure 2: Chrissie's income gap	18
Figure 3: Daisy's income gap	22
Figure 4: Erin's income gap	25

# 1 Introduction

For many lone mothers, welfare is a lifeline providing indispensable income as they struggle to care for and financially support their families.

Lone mothers turn to welfare for many reasons, almost always as a last resort. They turn to welfare when they find themselves parenting alone without a job or other source of income to house, clothe, feed and care for themselves and their children. Some mothers have fled an abusive male partner. Others turn to welfare because the father is not supporting his family financially or otherwise; sometimes because he does not have the means to do so, and sometimes because he is not interested in taking responsibility for his children. Other lone mothers turn to welfare because their health makes it impossible to hold down a job that will financially support the family.

*Walking the Line* describes the daunting challenges faced by lone mothers receiving income assistance. In an effort to respect the voices of lone mothers receiving welfare, the report privileges the self-reported experiences of lone mothers, recounting their struggles getting by on welfare and making transitions to and from employment. We present the experiences of lone mothers and their children receiving welfare so that both the public and public policy makers understand what it means to live on welfare, and how the current welfare system is inadequate for raising healthy children and strong families.

A diverse set of research methods was used to create this report. *Guiding questions and methodologies* are explained in the following section. The profile of research participants and a series of data tables about the socio-demographic and economic characteristics of lone parents in British Columbia are presented to provide the reader with a sense of the number of low income lone parents (male and female) in BC who struggle to support their families. A key section of this report (section 4) contains four *vignettes* developed from a longitudinal qualitative study that illustrate lone mothers' experiences. Each lone mother vignette includes an *income gap calculation* based on a modified Market Basket Measure (MBM). *Suggested next steps* to improve the lives of lone mothers and their families are provided in the final chapter. Technical appendices for this report are available in a separate document for those seeking more information on how the income gap was calculated for each vignette. To receive a copy of the technical appendices, please email: [info@sparc.bc.ca](mailto:info@sparc.bc.ca).

# 2 Guiding Questions, Research Methods and Approach to Analysis

BC's income assistance policies present multiple and frequently compounding challenges for lone mothers in need of income support. To understand these challenges, and the underlying social and economic forces that can often make an already difficult situation even worse, our research seeks to answer two (2) key questions:

1. What are the general social and economic circumstances for low income lone parents (male and female) in BC?
2. What types of challenges do lone mothers who receive income assistance experience, and what roles do individual circumstances and broader social and economic forces play in shaping outcomes?

We draw on a variety of sources of information and research to help answer these questions. For the first question, we use information from the 2011 Census, the National Household Survey, and Housing in Canada On-Line (HICO). For the second question, we analyzed and reported on longitudinal qualitative interview data from a Social Sciences and Humanities Research Council (SSHRC) funded project entitled *Lone Mothers: Building Social Inclusion (2005 to 2011)*.<sup>1</sup>

*Lone Mothers: Building Social Inclusion (Vancouver site)* involved twenty-nine (29) lone mothers who were receiving income assistance in Metro Vancouver. The lone mothers were recruited to participate in a series of four qualitative interviews conducted over the course of four years. The primary criteria for participating in the study included being a lone mother and receiving income assistance at the time of recruitment. At the same time, the sample was designed to ensure diversity related to:

- Geographic area within Greater Vancouver (e.g., Downtown Vancouver, Vancouver East, Surrey and the Tri-Cities area);
- Formal administrative income assistance designation (e.g., Expected to Work and Persons with a Disability);
- Aboriginality; and,
- Immigrants with English as an Additional Language (EAL).

The sample was drawn: (a) with the assistance of community partners who placed notices/posters of the study in various locations where they provided services, distributing the notices broadly to facilitators and managers of relevant programs within their organization; (b) with the assistance of community partners who gave notices/posters to their clients; (c) by placing advertisements in several community papers; and (d) other word-of-mouth points of referral (for example, other community agencies heard about the project and although they were not formal partners in the research, some agencies helped to pass on information about this initiative and to distribute posters to their clients). Formal community partners in this research project included the Atira Women's Resource Society (Atira), Immigrant Services Society of British Columbia (ISS), Newton Advocacy Group Society (NAGS), the Social Planning and Research Council of British Columbia (SPARC BC), Tri-City Family Place, and the YWCA (Single Mothers' Services).

In total, twelve participants learned about the project through one of the community partner agencies formally participating in the research project; six were recruited through community paper advertisements; and eleven learned about the project through other sources, primarily notices posted at other community agencies, and by word of mouth. Seventeen respondents participated in all four interviews. Some attrition occurred over the course of the three year study period: six of the participants moved out of the area; and six did not respond to call-backs for subsequent interviews.

A series of four vignettes illustrate common themes emerging from the lone mother interviews. To protect the identities of individual mothers participating in the study,<sup>2</sup> experiences reported by participants have been combined to create composites that broadly represent the circumstances they experienced.<sup>3</sup> At the same time, and importantly, each vignette draws exclusively on information shared by lone mothers who participated in the study. Thus, while each vignette is not a “real” person, the circumstances and experiences reported in each are derived from the interviews. We also avoid discussing details of specific circumstances that were important but that could inadvertently identify lone mothers such as particular circumstances relating to health issues, experiences of abuse, custody battles, access arrangements or other specific issues.

Building the vignettes involved several stages beginning with a comprehensive review of all case summaries (n=29) and thematic review of the interview transcripts (n=90) using NVivo software. Case summaries were compiled for each mother based on information collected through the succession of interviews (up to four interviews over a four year period). Next, we developed a matrix that delimited key themes raised by mothers in the interviews. We populated the matrix with the names of mothers who raised that theme, identified four “sub-set” groups with common themes and drafted four corresponding vignettes.

The draft vignettes went through several rounds of internal review, culminating in a validation workshop with community stakeholders. The half-day validation workshop was held in Vancouver with the following key stakeholder organizations, some of whom also participated in the SSHRC Lone Mothers study: Legal Services Society, the YWCA, Vancouver Coastal Health, the Immigrant Services Society and participating lone mother interviewers. The aim of the validation workshop was to draw upon the knowledge of people who provide program and service support to lone mothers who access income assistance, and to use that knowledge to scrutinize whether the vignettes meaningfully reflect real life circumstances for the women they represent. The structure of the workshop was simple. Project team members provided background information about the study and methods used to develop the vignettes. Each of the four vignettes was then read and analyzed in turn. Recommendations are summarized in section 5.

Each vignette reflects the key experiences of at least two actual lone mother participants. The four final vignettes are:

1. Stacey, a lone mother who fled a violent partner and entered the shelter system with her two children;
2. Chrissie, an Aboriginal woman who is raising three teenage children while receiving disability assistance, and who, in her long wait for subsidized housing, struggles to provide a secure home in a single school catchment area while contending with Vancouver's expensive, and often substandard and unstable, private rental housing market;
3. Daisy, a highly educated immigrant who, not long after being sponsored by her spouse to come to Canada, was abused by her sponsor and fled to raise her two daughters in safety; and
4. Erin, a lone mother to three pre-teen and teenage children, who suffered a debilitating injury in a car accident and applied for disability assistance.

As a complement to the stories relayed in each vignette, the research team created a set of data figures that present household income and expense estimates that relate to the particular socio-economic circumstances of each lone mother. A poverty measure developed by Statistics Canada, the Market Basket Measure (MBM)<sup>4</sup> methodology was adapted to develop income and expense estimates. All calculations and related assumptions are provided in the technical appendices.



# 3

## Profile of Lone Mother Research Participants and Lone Parent Households in Metro Vancouver

This section provides an overview of the socio-demographic and economic profile of lone parent families in British Columbia and Metro Vancouver and makes some general comparisons with the sample of lone mother research participants in the SSHRC project entitled *Lone Mothers: Building Social Inclusion (2006 to 2011)*. This comparison shows similarities and differences in the experiences and circumstances of lone mothers across the Province when compared to those who participated in the SSHRC study.

### About the Study Sample

The vignettes included in this report were based on the experiences and circumstances of twenty-nine (29) female-led lone parent family households living in Metro Vancouver who participated in a series of interviews. **Table 1** provides information on the general profile of respondents.

**Table 1. Characteristics of the lone mother participants at the time of the first interview**

Total number of respondents	29
Mother's Median Age (Age range)	36 Years (26-53 Years)
Youngest Child's Median Age (Age range)	5 Years (1-17 Years)
Oldest or Only Child's Median Age (Age range)	11 Years (3–25 Years)
Mean Number of Children (Number range)	2 (1-6)
Mean Number of Children Living at Home (Number range)	1.8 (1-5)
Education	
- Some high school but no diploma, or less	21 per cent
- High school diploma	34 per cent
- Completed college diploma or university degree	45 per cent
English as an Additional Language (EAL)	28 per cent
Immigrant to Canada	31 per cent
Median Length of time in Canada – immigrated as adult (Year range)	3 Years (2-6 Years)
Aboriginal – Self-identified	34 per cent
Income Assistance Category	
- Person with a Disability (PWD)	34 per cent
- Expected to Work (ETW)	24 per cent
- Temporarily Excused Due to Child's Age (TECA)	24 per cent
- Person with Persistent Multiple Barriers (PPMB)	10 per cent
- Temporarily Excused due to Medical Condition (TEMC)	3 per cent
- N/A	3 per cent
Received income assistance as a child (Number of respondents)	37 per cent (n=11)
Median Length of Time Receiving Income Assistance as Adult (Year Range)	4 Years (<1–34 Years)
Living in Subsidized Housing at any Point during the Research (Number of respondents)	48 per cent (n=14)
Income assistance cheque withheld/suspended in previous year *	36 per cent (n=11)
- Number of respondents	
Participated in Training through Income Assistance**	60 per cent (n=15)
- Number of Respondents	

\*At the time of the last interview.

\*\*At the time of the last interview, for those who were still in receipt of income assistance.

## **The Experiences and Circumstances of Female Lone Parent Families in British Columbia**

Using the 2011 Census and National Household Survey, the summaries below provide the reader with important statistics about the systemic challenges faced by lone parents, including lone mothers, at both the provincial and regional levels of geography. The information below also includes an overview of the profile of the respondents who were part of the SSHRC study of lone mothers receiving income assistance in order to show similarities and differences between the study group and the regional and provincial profile of lone parents and lone mothers.

### **About Lone Parent Family Households in British Columbia**

At the time of the 2011 Census, there were 189,805 lone parent family households in BC (male-led and female-led). Of these, 149,010 (78.5%) were female-led while 40,975 were male-led. In Metro Vancouver at the time of the 2011 Census there were 98,280 lone parent family households including 78,930 (80.3%) that were female-led.

### **About Female-Led Lone Parent Family Households**

Of the 149,010 female-led lone parent family households in BC, 90,255 (61%) had only one child while 43,935 (29.5%) reported two children. There were also 14,835 (10%) who reported three or more children. In Metro Vancouver, 48,170 (60.6%) lone parent family households reported only one child while 23,990 (30.2%) reported two children. There were also 7,370 lone parent family households (9.3%) in Metro Vancouver who reported three or more children. The sample of participants who were part of the SSHRC study included households ranging in size from one child to five children with a median household size of three including two children.

### **Age Profile of Female-Led Lone Parent Households**

Of the 149,010 female-led lone parent households in BC, 13,905 (9.4%) were 29 years or younger while 28,045 (19.1%) were between 30 and 39 years. There were also 45,905 (31.3%) between 40 and 49 years and 59,240 (40.3%) who were 50 years or older. In Metro Vancouver, 4,795 (6.1%) of the female-led lone parent households in the region were 29 or younger while 12,390 (15.7%) were between 30 and 39 years. There were also 25,010 female-led lone parent households in Metro Vancouver who were between 40 and 49 years (31.6%) and 36,975 (46.8%) who were 50 or older. The sample of participants who were part of the SSHRC study were between the ages of 26 to 53 with a median age of 36.

### **Children 17 and Under Living in Female-Led Lone Parent Family Households**

Of the children living in female-led lone parent family households in BC, 73,445 (49.3%) were 17 and younger while 40,390 (27.1%) were between the ages of 18 and 24. There were also 35,170 (23.6%) children living in female-led lone parent family households who were 25 and older. Across Metro Vancouver, 34,130 (43.2%) children living in female-led lone parent family households were 17 and younger, while 23,675 (30%) were between the ages of 18 and 24. There were also 21,125 (26.7%) children living in female-led lone parent family households in Metro Vancouver who were 25 or older. The sample of participants who were part of the SSHRC study included households with children between the ages of one and 25 with the median age of the youngest child being five and the median age of the oldest child being seven.

## **Aboriginal Identity**

In BC, Aboriginal people account for approximately 6% of the population. Of the 149,010 female-led single parent family households, 15,220 (10%) were Aboriginal. In Metro Vancouver, Aboriginal people account for approximately 3% of the population. Of the 78,930 female-led lone parent families in Metro Vancouver, 3,615 (4.5%) were Aboriginal. Approximately 34% of the sample of participants in the SSHRC study reported that they were Aboriginal.

## **Immigrants and Newcomers**

Of the 149,010 female-led single parent family households in BC, 50,375 (33.8%) were immigrants with 5,525 (10.9%) being recent immigrants. Recent immigrants include families and individuals who have lived in Canada for less than five (5) years. In Metro Vancouver, there were 41,690 (52.8%) female-led single parents who reported that they were immigrants, including 4,930 (11.8%) who reported that they were recent immigrants. Approximately 31% of the sample of participants in the SSHRC study reported that they were recent immigrants.

## **Health and Activity Limitations**

Of the 149,010 female-led single parent family households in BC, 25,285 (16.9%) reported that they have specific health and activity limitations. This included 15,315 (10.2%) reporting difficulties with activities of daily living and 9,970 (6.6%) who reported a reduction in their level of activity because of their health and activity limitations. In Metro Vancouver, there were approximately 11,380 (14.4%) female lone parent family households who reported specific health and activity limitations including 6,190 (7.8%) who reported difficulties with activities of daily living as well as 5,190 who reported a reduction in their level of activity because of their specific health and activity limitations. Approximately 34% of the participants in the SSHRC study reported that they were receiving PWD (Persons with Disabilities) benefits, while 3% reported that they were temporarily excused from work due to a medical condition.

## **Employment Income and Economic Security**

Of the 149,010 female lone parents, 67,605 (45.3%) reported that they worked full-time while 22,170 (14.8%) reported that they worked part-time. In Metro Vancouver, 35,925 (45.5%) reported that they worked full-time while 10,575 (7.1%) reported that they worked part-time. The average income in 2010 reported by female lone parents in the work force was \$46,124 while the median income was \$41,753. In Metro Vancouver, the average income was \$48,113 while the median income was \$43,017.

On average, the income of single parent families in the work force is less than the average income reported across all workers. Based on the 2011 National Household Survey the average income reported across all workers in BC was \$58,016 compared to \$46,124 reported by female-led single parent family households. In Metro Vancouver, the average income reported across all workers was \$61,416 compared to \$48,113 reported by female-led single parent family households. This translates into a difference of \$11,874 for single parent family households province-wide (\$989 per month) and \$13,033 in Metro Vancouver (\$1,086 per month).

## **Income Profile of Single Parent Family Households**

In 2010, 27,455 (19.8%) female-led lone parent households reported an annual income of less than \$20,000. In addition, 38,255 (27.5%) reported annual incomes of between \$20,000 and \$40,000. In Metro Vancouver, there were 15,110 (20.7%) female-led lone parent households with an annual income of less than \$20,000 and an additional 17,505 (24%) with an annual income of between \$20,000 and \$40,000. Based on the 2011 Census, the average household income reported across single parent family

households (male-led and female-led) in BC was equal to approximately 70% of the average annual income for all households. In Metro Vancouver the average annual income for a single parent family household was approximately two-thirds of the average annual income for all households. The difference in the average annual income for single parent family households compared to all households is \$21,420 province-wide and \$28,347 in Metro Vancouver.

## Education and Access to Opportunities

Based on the 2011 Census, 26,410 (18%) female-led single parent families in BC had not completed high school, while this was the case for 13,455 (17%) households in Metro Vancouver. An additional 38,395 (26%) female-led single parent households reported having a high school diploma or equivalent while 20,325 (26%) across Metro Vancouver reported this to be the case. The majority of female-led single parent households had some level of post-secondary education with this being true for 81,725 (54%) households across BC and 44,760 (57%) in Metro Vancouver.

## Female Lone Parent Families Living in Low Income

There were 43,665 female-led single parent family households in BC between the ages of 18 and 64 who were in low income in 2010. This represents approximately 29% of all female single parent family households across BC. More than half of all female-led single parent family households in low income were living in Metro Vancouver. Region-wide in 2010, there were more than 23,200 female-led single parent family households between the ages of 18 and 64 who were living in low income. This rate is almost twice that of the general population.

## Housing and Other Costs

This section provides some information on the cost of food, housing and other basic essentials. The information reported in this section is taken from the National Survey of Household Spending and includes information on the average monthly expenditures reported by single parent family households. **Table 2** includes information on changes in the average monthly expenditures and the implications in terms of the limited household budgets that many single parent family households face. As shown in **Table 2**, the average monthly household expenses reported by single parent family households in 2013 was \$5,121 per month with housing and transportation-related expenses accounting for approximately 38% of this total.

**Table 2. Average monthly expenses for a single parent family household**

	2010	2011	2012	2013
<b>Total expenditure</b>	\$4,588	\$4,746	\$4,909	\$5,121
<b>Shelter</b>	\$1,098	\$1,121	\$1,218	\$1,193
<b>Transportation</b>	\$652	\$695	\$675	\$774
<b>Food</b>	\$568	\$580	\$560	\$581
<b>Recreation</b>	\$217	\$237	\$256	\$272
<b>Education</b>	\$146	\$104	\$142	\$157

Source: Housing in Canada On-Line, CMHC

## **Housing Costs and Housing Choices**

British Columbia is known for its high housing costs. Using information available through the Canada Mortgage and Housing Corporation (CMHC) resource, Housing in Canada On-Line (HICO), this section looks more specifically at the housing situation for lone parent family households living in BC. This includes information on their average housing costs as well as information on the number of single parent family households that are in “core housing need”.<sup>5</sup>

## **Housing and Tenure Arrangements for Lone Parent Family Households**

Based on the information contained in Housing in Canada On-Line, information is available for approximately 143,580 lone parent family households in BC and 65,964 lone parent family households in Metro Vancouver. In BC, 85,075 (60%) lone parent family households are owners while 58,510 (40%) are renters. In Metro Vancouver 43,880 (60%) lone parent family households own while 30,245 (40%) rent.

## **Average Housing Costs and Average Income**

Across single parent family households in BC who own their home, the average housing cost is \$1,194 per month while the average housing cost across single parent family households in BC that are renters is \$986 per month. In Metro Vancouver, the average housing cost for a single parent family household that owns is \$1,420 per month while the average monthly rental cost is \$1,043. The average income for a single parent family household in BC that owns is \$72,541 while the average household income for a single parent family household that rents is \$45,531. In Metro Vancouver, the average income for a single parent family household that owns is \$77,033 while the average income for a single parent family household that rents is \$49,905.

## **Housing Affordability Pressures and Housing Stress**

While many single parent family households appear to be doing reasonably well, it is important to note that the average income of a single parent family household in BC that owns is equal to 77% of that of other owners. As a result, many single parent family households do not have as many resources to draw upon compared to other owners and may therefore be more precariously housed.

In Metro Vancouver, the gap is even greater with single parent family households that own having an average income of \$77,033 compared to \$105,202 across other households. In the rental market, a similar pattern emerges with single parent family households that rent having lower average annual incomes when compared to renter households as a whole. Across BC, there is a difference of \$9,752 (21%) between the average annual income of single parent family households and the average annual income of renter households in general. In Metro Vancouver, this gap is \$10,230.

## **Single Parent Family Households in Core Housing Need**

Across British Columbia, there are 237,825 renter households in core housing need. This represents 45.3% of all renter households. Across Metro Vancouver, there are 134,477 renter households in core housing need, or 44.7% of all renter households. Of the renter households in core housing need in BC, 126,040 (53%) are low-income families including 47,660 single parent family households. Across Metro Vancouver, there are 78,300 families in core housing need. This represents approximately 59% of all renter households in core housing need with single parent family households accounting for 26,080 or almost 40% of this total.

## Single Parent Family Households In “Worst Case Need ”<sup>6</sup>

Of the 47,660 single parent family households in BC in core housing need, there are 13,525 households (29%) that fall within the category of ‘worst case need’. These are households who are in core housing need and who are spending 50% or more of their income on their housing costs. Across Metro Vancouver, approximately one in four single parent family households in core housing need fall into the category of ‘worst case need’. This represents approximately 6,800 single parent family households across the region.

### Affordability Pressures for Households in Core Housing Need

Based on the income data available through Housing In Canada On-Line, the average income for all renter households across BC in core housing need is \$22,946. For a household with this income profile an affordable rent would be equal to \$574 per month. For single parent family households across BC who are in core housing need, the average income was \$26,864. For a household with this income profile, an affordable rent is \$671 per month. For single parent family households in Metro Vancouver who are in core housing need, the average annual income was equal to \$28,725. Based on this income profile an affordable rent is equal to approximately \$718 per month.

### Affordability Gap Calculation for Single Parent Family Households in BC

In BC, average housing costs range from \$753 per month for a low-rise rental unit to \$1,022 per month for a single detached home. This section looks at the gap between the cost of housing and a rent that would be affordable to a single parent family household in core housing need. Based on the information in Housing in Canada On-Line, a single parent family household in BC in core housing need has an annual income of \$26,864. Based on this income, an affordable rent is equal to \$671 per month assuming the standard that housing should not cost more than 30% of a household’s income. Based on the average rents reported across the different housing types, **Table 3** shows the average monthly affordability gap experienced by single parent family households and the implications in terms of the shelter-cost-to-income ratio for that household.

**Table 3. Affordability gap calculation for single parent family household in BC**

	Average Rent	Affordable Rent	Affordability Gap	Shelter-Cost-To-Income Ratio
<b>Single detached</b>	\$1,022	\$671	(\$351)	45.6%
<b>Semi-detached/row</b>	\$844	\$671	(\$173)	37.7%
<b>Apartment (low rise)</b>	\$753	\$671	(\$82)	33.6%
<b>Apartment (high-rise)</b>	\$947	\$671	(\$276)	42.3%
<b>Garden or basement suite</b>	\$815	\$671	(\$144)	36.4%
<b>Manufactured housing</b>	\$794	\$671	(\$123)	35.5%

Source: Statistics Canada, Custom Table CR\_CT.1.1 (CSDs)

## Affordability Gap Calculation for Single Parent Family Households in Metro Vancouver

A single parent family household in Metro Vancouver in core housing need has an annual income of \$28,725. Based on this income, an affordable rent is equal to \$718 per month assuming the standard that housing should not cost more than 30% of a household's income. Based on the average rents reported across the different housing types, the following shows the average monthly affordability gap experienced by single parent family households and the implications in terms of the shelter-cost-to-income ratio for single parent family households in Metro Vancouver.

**Table 4. Affordability gap calculation for single parent family household in Metro Vancouver**

	Average Rent	Affordable Rent	Affordability Gap	Shelter-Cost-To-Income Ratio
<b>Single detached</b>	\$1,228	\$718	(\$510)	51.3%
<b>Semi-detached/row</b>	\$941	\$718	(\$223)	39.3%
<b>Apartment (low rise)</b>	\$840	\$718	(\$122)	35.1%
<b>Apartment (high-rise)</b>	\$967	\$718	(\$249)	40.4%
<b>Garden or basement suite</b>	\$840	\$718	(\$122)	35.1%
<b>Manufactured housing</b>	\$845	\$718	(\$127)	35.3%

Source: Statistics Canada, Custom Table CRO0140233\_CT.1.1 (CSDs)

## Affordability Pressures for Households Receiving Income Assistance

The affordability pressures for families who receive income assistance are even greater with the level of assistance available ranging from \$570 per month for a household with two people (a single mother and one child) to \$750 per month for a household of five people. Based on the average reported rents, the affordability gap for a single mother and one child is between \$183 and \$452 per month based on the average reported rents and the type of housing that is available. For a household of three persons the affordability gap is between \$93 and \$362 per month. In Metro Vancouver, the affordability gap is even greater.

**Table 5. Affordability gap calculation for 2 person and 3 person single parent family household receiving income assistance in BC**

	2 person household (single parent with 1 child)			3 person household (single parent with 2 children)		
	Average Rent	BCEA Shelter Allowance	Affordability Gap	Average Rent	BCEA Shelter Allowance	Affordability Gap
<b>Single detached</b>	\$1,022	\$570	(\$452)	\$1,022	\$660	(\$362)
<b>Semi-detached/row</b>	\$844	\$570	(\$274)	\$844	\$660	(\$184)
<b>Apartment (low rise)</b>	\$753	\$570	(\$183)	\$753	\$660	(\$93)
<b>Apartment (high-rise)</b>	\$947	\$570	(\$377)	\$947	\$660	(\$287)
<b>Garden/basement suite</b>	\$815	\$570	(\$245)	\$815	\$660	(\$155)
<b>Manufactured housing</b>	\$794	\$570	(\$224)	\$794	\$660	(\$134)

Calculated based on shelter allowance data from: BC Employment and Assistance Rates Tables: Income Assistance, Effective June 1, 2007. Retrieved from <http://www.eia.gov.bc.ca/mhr/ia.htm>

**Table 6. Affordability gap calculation based on average rents in Metro Vancouver calculated for a 2 person and 3 person single parent family households receiving income assistance**

	2 person household (single parent with 1 child)			3 person household (single parent with 2 children)		
	Average Rent	BCEA Shelter Allowance	Affordability Gap	Average Rent	BCEA Shelter Allowance	Affordability Gap
<b>Single detached</b>	\$1,228	\$570	(\$658)	\$1,228	\$660	(\$568)
<b>Semi-detached/row</b>	\$941	\$570	(\$371)	\$941	\$660	(\$281)
<b>Apartment (low rise)</b>	\$840	\$570	(\$270)	\$840	\$660	(\$180)
<b>Apartment (high-rise)</b>	\$967	\$570	(\$397)	\$967	\$660	(\$307)
<b>Garden/basement suite</b>	\$840	\$570	(\$270)	\$840	\$660	(\$180)
<b>Manufactured housing</b>	\$845	\$570	(\$275)	\$845	\$660	(\$185)

Calculated based on shelter allowance data from: BC Employment and Assistance Rates Tables: Income Assistance, Effective June 1, 2007. Retrieved from <http://www.eia.gov.bc.ca/mhr/ia.htm>



# 4

## Four Vignettes about Lone Mothers receiving Income Assistance in Metro Vancouver

### 4.1 Crisis and come back: Supports for lone mothers fleeing an abusive partner

Stacey is a 35-year-old mother of two children, a boy aged four and a girl aged seven. Stacey has been raising her children independently for the past three years, after fleeing a verbally abusive and physically violent husband. She has just moved into a three bedroom subsidized townhouse in the Lower Mainland. This is the fifth time she has moved since she left her husband, but Stacey finally feels her living situation is safe. She has recently re-entered the workforce and regained some financial and emotional stability.

Except for two brief periods of time, Stacey has been in paid employment her entire adult life. She left home at the age of 16. To support herself, Stacey dropped out of high school to work full time. After a few years, Stacey completed her high school equivalency and found a good job in shipping and receiving. Work is an important part of Stacey's identity. Although she feels good working, she finds balancing child care responsibilities and employment extremely difficult. Raising her children alone while working, she feels like she has two full time jobs.

Stacey's first husband left while she was still pregnant. She exhausted her personal savings on divorce proceedings and living expenses. With less than \$250 in the bank (the cash asset limit allowed to be eligible for income assistance), and a baby to care for alone, Stacey turned to income assistance to get by. The income assistance base rates for a lone mother with one child left her little money to make ends meet after paying rent. Although her first husband paid child support, Stacey and her daughter did not see any of this money as every dollar he contributed was deducted from her welfare cheque. For a time she worked under the table, choosing not to report her part-time earnings to income assistance.

When Stacey remarried, her new husband's income combined with her part-time earnings allowed her to leave income assistance. After having a baby boy together, however, the relationship deteriorated. While Stacey was off work with the new baby her second husband became violent and abusive towards Stacey. When her little boy was one year old, he physically assaulted Stacey in front of the children and left her with serious injuries. Terrified, she fled to her sister's house with the children. She had no savings, no car and nowhere else to go.

At the hospital emergency, having her injuries attended to, a medical social worker became involved and Stacey was referred to a Ministry of Children and Family Development (MCFD) social worker. The social worker helped Stacey access crisis grants, programming and temporary residence at a woman's shelter. She and her children lived at the shelter

*I just want to move away from here so he doesn't know where I am, and yeah, I just want to concentrate on raising my children and not having him come and bother me. Every time it happens I am just scared and I get – my mind is worrying and, you know, and it just makes me feel very sick.*

for a month. Stacey received income assistance per diems during that time. Stacey was still reeling from the emotional trauma of the violence she suffered. After a month in the women's shelter, the social worker helped locate a transition house for Stacey and her children. While at the transition house, Stacey's case was transferred to one of the transition house caseworkers. The caseworker worked with Stacey to secure income assistance. Stacey also entered a Ministry funded stream of counseling that targets families experiencing/witnessing abuse. After three months at the transition house, Stacey and her two children moved to a second-stage transition house (another temporary solution) while she looked for more permanent housing with the help of a support worker at the transition house and her MCFD-appointed social worker.

While Stacey and the children were in the second-stage transition house, her second ex-husband fought to gain custody of his son. He had learned that Stacey and her children were moving from shelter to transition house, and expressed concern for his son's welfare and wanted custody. On two occasions he unexpectedly arrived at the second-stage transition house to see his son. Stacey had a restraining order issued but that hasn't stopped her ex from making regular and uninvited appearances. Stacey has only recently concluded the custody challenge and has been granted sole custody of her son. Her ex-husband has access to visit his son every second weekend, with hand-off at a safe location where mother and father would not meet. Regardless of the arrangement, her ex often arrives early or ignores the direction and tries to pick up his son from home so Stacey cannot avoid him. He uses these interactions as an avenue to continue his psychological abuse towards Stacey and the children. Stacey dreads these

interactions, but she feels powerless to stop them given that the restraining order appears to make no difference – even when the police are called. He still knows where she lives.

***... he would come late at night, banging on my kids' windows and stuff like that, and you know, waking the kids up. And they would go and open the door for him and then the fights would start, right? Yeah, it was pretty bad.***

Stacey worked with the MCFD social worker during the custody battle. Part of her struggle to keep her son was related to her ability to provide a safe home. As Stacey was fleeing her ex, and accessing a variety of services and supports for abused women, her housing situation was ever changing. She called the BC Law Line to get free support from a Legal Aid lawyer through the Legal Services Society of BC. Stacey was lucky: it wasn't long before she exceeded the number of free counsel hours, but when she did, the lawyer assigned to her was willing to work pro bono in order to close the case and she eventually secured sole custody. The issue of the un-enforced restraining order was not addressed.

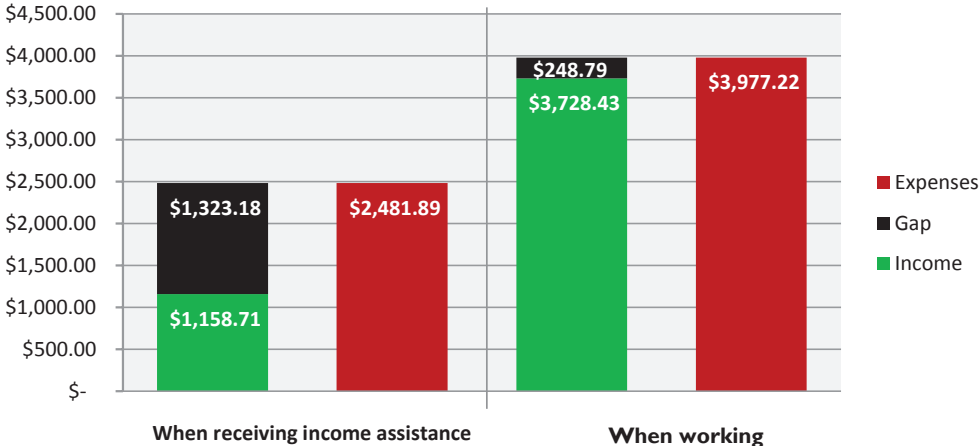
Both of Stacey's ex-partners are typically irregular in child support payments. While she was receiving income assistance, Stacey did not benefit from any child support payments as the monies were deducted from her social support allowance. Since she started working again, support payments are an important source of income for her, however she has only received about \$1,000 from her youngest child's dad over the past year, rather than the mandated \$12,000 over that period. Furthermore, when Stacey's abusive ex does send money or gifts, he specifies that it should only be spent on his son, not on things for the family or Stacey's daughter from an earlier marriage. To reinforce his dictates on how she should spend this money, he periodically shows up demanding to see what she has purchased with the money he gives her. The restraining order continues to be useless in the face of his ongoing attempts to control and manipulate her family's relationships.

It took a long time for Stacey to regain strength after leaving her abusive relationship. Stacey has enrolled her children in programming at a local community center and Stacey herself is now attending a single mothers resource group that she finds helpful. She had been on the waitlist for this group for two years, and it was only when Stacey went through the custody battle with her abusive ex that they moved her further up the waitlist. Through the resource group, Stacey has found a couple of other mothers in similar situations and has developed a close connection with these women. One of these friends lives in the same housing complex. With the regular support of these mothers (child care, meal preparation, and general emotional support), the rent-geared-to-income housing, and the recent enrollment of her youngest child into pre-school, Stacey has been able to return to work. Working full-time and raising two children has been extremely exhausting, and Stacey is only just starting to pick up the pieces after the emotionally and financially devastating trauma of abuse.

### Stacey’s Income Gap and Surplus

While receiving income assistance, Stacey’s income did not meet the expected financial needs of a parent in her situation based on the modified Market Basket Measure (MBM). Once she started working Stacey’s income was able to meet the costs of maintaining an adequate standard of living (**Figure 1: Stacey’s income gap**).

**Figure 1. Stacey’s income gap**



It is worth noting that our modified Market Basket Measure does not take into account MSP (Medical Service Plan) premiums, debt payments, or a contingency for any emergencies that may occur. Considering that lone parent families have among the highest debt levels of all household types in Canada and are among the most vulnerable to adverse financial situations, small amounts of surplus shown in the Modified Market Basket Measure data may not provide a proper cushion for lone mothers such as Stacey if circumstances worsened.

## 4.2 Resilience: An Aboriginal mother in the private rental housing market receiving welfare income

Chrissie is a 40-year-old Aboriginal woman living with her three children: a 17-year-old son and two daughters aged 14 and 11. Chrissie and her children are living in an overcrowded apartment in a low-income neighbourhood in Metro Vancouver. Chrissie has received income assistance on and off for some time but more recently obtained Person with Disability (PWD) status after several debilitating experiences of depression and a thorough psychiatric assessment. Chrissie receives some additional health benefits through her Aboriginal Status.

Chrissie has been on a wait list for subsidized housing for two years. Her family's housing situation is not good. Chrissie and her three children share a two-bedroom market-priced apartment. Chrissie and her daughters share a room while her son is sleeping on the couch in the living room, having given up his bedroom so that his great aunt who is sick and staying with the family can have his bed. The building has had problems with a cockroach infestation and their apartment has been fumigated twice in the 10 month period since they moved in. The building also has mold problems. Chrissie's youngest daughter was born prematurely and has a serious chronic lung disease that sometimes results in hospitalization. Chrissie thinks the mold is making breathing even harder for her daughter but she can't afford to move.

Paying market rent on income assistance has been difficult for Chrissie. She cannot afford to pay the \$1,250/month rent typically needed for a three-bedroom apartment that would be suitable for her family, so she rents a two-bedroom apartment for \$1,150/month. Because she receives income assistance, Chrissie is not eligible for BC Housing's Rental Assistance Program (RAP). Chrissie's son is still in high school and has been working part time. Chrissie occasionally turns to him to help pay the rent.

Recently, their apartment has been even more crowded than usual. Chrissie's aunt, who usually lives in her home village on the Central Coast, has been staying at Chrissie's place while she undergoes medical treatments in the city. Her aunt is a residential school survivor and is also in the middle of the reconciliation and healing process. These are emotionally exhausting processes for both Chrissie and her Aunt, who is revisiting some traumatic memories. As Chrissie's aunt undergoes ongoing treatment and healing, she is staying for longer periods of time requiring Chrissie to stretch even further what little money she has as she tries to support her aunt. Chrissie is hopeful that a three-bedroom space in subsidized Aboriginal housing will provide some financial relief and housing stability, though she is not clear how long they will have to wait.

In the meantime, Chrissie and her children have been sharing small spaces in less and less safe parts of the city. The family has moved four times in the last six years. Once she was evicted because the landlord's nephew was moving into the suite. On another occasion, her family was evicted because of noise complaints. Many of their apartments have had vermin problems. Chrissie and her children were most recently forced to move due to a serious bedbug infestation. She was forced to abandon the family's mattresses in that move to take care not to transport the bed bugs to the new apartment.

*...I ended up with major depression. I was a total wreck. Like... I can't think, I cry from morning to night. I thought, if I go outside in the streets someone [might] just talk to me and I might just break down. I cry.*

With high school aged children, Chrissie has tried her best to stay in the same school catchment area. It is also very important to her to stay near the neighbourhood-based organization where she volunteers 10 hours a week. With the help of an advocate, Chrissie's severe mental health issues were assessed by a psychologist and she gained access to PWD assistance. Since being categorized into the PWD income assistance category, Chrissie earns \$100 dollars a month for her volunteer work. She is extremely thankful for this extra money – it makes a real difference in her family's standard of living.

The neighbourhood-based organization is an important resource for both Chrissie and her children – Chrissie has found support from the staff and other volunteers there and her daughter attends the after school tutoring program. Chrissie is adamant her children achieve a better education than she herself had. In addition to her volunteer benefit, some small financial help came with Chrissie's recent move to disability status; as a Person With a Disability she is allowed earnings of up to \$500 a month. Finding adequate employment, however, has been frustrating.

Before her acceptance in the PWD category of income assistance, Chrissie was involved in several employment-training programs that were mandatory to receiving income assistance. Chrissie, who moved to the city a year before completing her high school diploma, received her GED after a six-month GED preparation program for women. She also accessed short-term employment- readiness programs for Aboriginal peoples, one of which involved an unpaid practicum at an Aboriginal organization.

Her work history is varied. Several bouts of severe depression requiring the care of a psychiatrist as well as child care requirements have limited her ability to develop a career or long-term relationship with an employer. Her ex (the children's father), a diesel engine mechanic she met in the city, had been supporting Chrissie and the children until he was incarcerated six years ago. For a period of time after she established PWD status, Chrissie worked as a babysitter for some of the families she met at the neighbourhood-based organization.

Even with the additional \$500 a month she earned babysitting, Chrissie struggled to pay monthly bills. Health problems have since prevented her from continuing this work – now she agonizes over every household purchase. She draws on community resources for donated food, second hand clothing, school breakfasts and lunches, and social activities. Chrissie accesses such resources almost daily, piecing them together to maintain a minimum standard of living for her family. She feels extreme guilt when she can't give her children what they need.

Chrissie has struggled with anxiety and severe depression for a long time. About a year after her ex was jailed and left the family for good, Chrissie entered a dangerous and deep depression and her children were apprehended. They were placed in a foster home for four months. During this period, Chrissie's income assistance benefits were reduced to reflect her "single" status, deepening her financial stress. Her federal Canada Child Tax Benefit and National Child Benefit Supplement was also reduced accordingly, although she would not experience the impact of this until the next tax year. Chrissie felt compelled to move in with a friend during the time her children were not with her. With the reduced income assistance rate for single parents without children, she was far from able to afford the 2-bedroom apartment she had been living in with her family. Chrissie was now living on less than half of what she had previously. This put her in a very difficult position as, in order to have her children returned to her custody she needed to prove she could provide adequate housing.

***I want to change my life for my children, for myself. I get a lot of my strength from my children. But I also feel guilty a lot of the time because I can't afford certain things for them, even simple things, you know. If I do buy it for them, then I go without.***

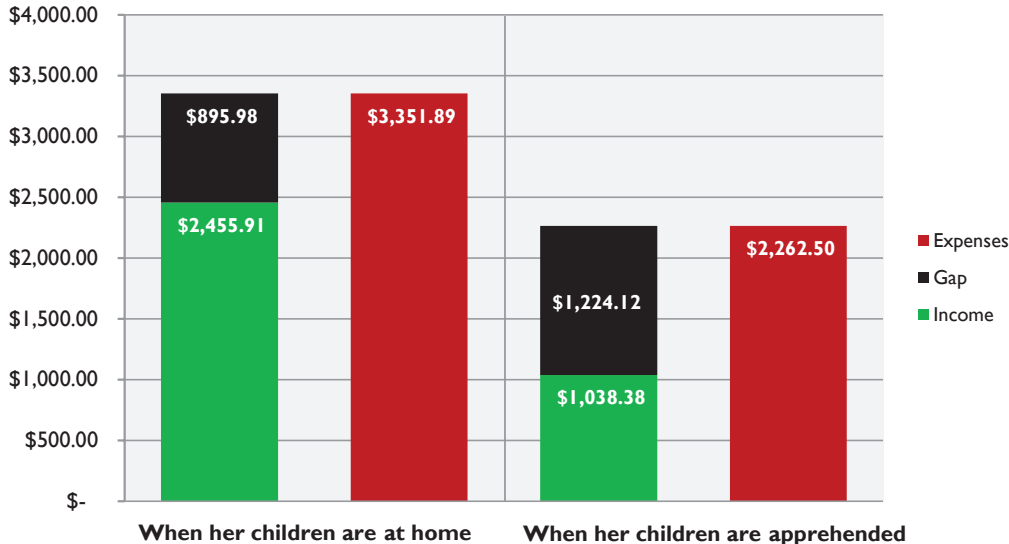
Aside from counseling, the only additional benefit she received while her children were apprehended due to her depression was a small financial benefit provided by the Ministry of Children and Family Development intended to defray visitation expenses. Chrissie made use of the benefit and continued to see her children on a daily basis, despite the fact that the visits required long travel times. Chrissie knew that it was critical for her to maintain a very strong connection to her children while they were in the foster home – both for them and to increase the likelihood that they would be returned to her care. For four months, she took her youngest daughter to school every day and accompanied her middle daughter to the neighbourhood-based organization. She made sure to stay connected and ensured they kept to their schedules. She was insistent on continuing her role as mother despite her deep financial and emotional stress. With the support of her Aunt, the counselor, and the neighbourhood-based organization, Chrissie eventually found a suitable apartment and her children were returned to her. For the first six months after they were back in her custody, Chrissie was under a supervision order by the Ministry.

Chrissie has continued her focus on her children’s education and has found strength in the supports she receives at the neighbourhood-based organization. The support workers at this very busy organization took time to refer Chrissie to an advocacy office that was able to successfully reclassify her income assistance category to Person With Disability owing to her persistent struggles with anxiety and depression. The connection Chrissie built with the neighbourhood-based organization helps to fill a gap in community support that she has missed since leaving home. The strength that Chrissie draws from this relationship is poured into caring for her family. She has been faced with making several difficult choices in her life and wants her children to have a different set of options.

**Chrissie’s Income Gap**

While receiving income assistance, Chrissie’s income does not meet the expected financial needs of a parent in her situation based on the modified Market Basket Measure (MBM). Her estimated needs not been met either when her children were living with her or when they were apprehended by the Ministry (Figure 2: Chrissie’s income gap).

**Figure 2. Chrissie’s income gap**



During the period her children were apprehended, Chrissie experienced a cut in the amount of income assistance and other benefits she received. In order to have her children returned to her, one of the requirements is that she has safe, adequate and suitable housing for her children. Though reduced income often forces lone mothers to move in the case of child apprehension (as is the case in this vignette), the calculations from the above chart kept Chrissie's housing costs consistent across the periods when she lived with her children, and during the period her children were apprehended as she needed to demonstrate that she could provide adequate and suitable housing as a condition for reacquiring custody of her children.

## 4.3 Barriers and benefits: Transitioning from welfare to work for a lone mother who recently immigrated

Daisy is a 36-year-old lone mother of two daughters, aged six and eight. Daisy immigrated from China four years ago with her family. Daisy was married when she moved. Her husband, a medical radiation therapist, immigrated as a skilled worker. Daisy and her children immigrated as his dependents. A few years after arriving, Daisy's husband's abusive behaviour toward her escalated. It was an excruciatingly difficult and scary process, but after multiple attempts to leave Daisy eventually fled the relationship for good. Daisy and her children now live in the Lower Mainland. Daisy has extended family members living nearby, but still feels quite alone. However, she has reached out intermittently to a church group for support.

Daisy is highly educated with a degree in engineering from a Chinese university and over a decade of work experience in her field prior to immigration. Despite her educational achievements and past experience, Daisy cannot find a job in her field. Upon arriving, Daisy invested significant time and expense to get her credentials assessed and recognized by the province's regulatory body for engineering professionals. Though her degree is assessed, her professional designation is not recognized in BC. Daisy would need to complete at least a year of university coursework to gain accreditation and her English is not yet strong enough to complete university-level courses requiring advanced language skills.

Daisy first accessed income assistance when she left her husband. She received some employment training while receiving income assistance as her youngest child neared the age of three, she was required to have an employment plan and found that the many different caseworkers assigned to her case invariably pushed her to pursue low-wage employment. There was no opportunity to gain the skills she needed to work in a professional area as support was not available for university education or more advanced language classes. She was also concerned that her low level of English proficiency would make it difficult to complete university-level courses. Daisy knew that if she took out a loan for either university or advanced language training, she would no longer be eligible for income assistance and could potentially complete her training without any immediate employment prospects. The longer it takes for Daisy to develop her language skills, the more devalued her professional skills become. With poor English skills, no Canadian experience, and extremely limited financial resources, Daisy could not see any way to fast track her return to a professional career. Meanwhile, her caseworkers encouraged her to train as a health care assistant (formerly known as a residential care aide). There is a special health care assistant program for people who speak English as an Additional Language, so there was less of a language barrier for Daisy – though the course does cost more. Determined to work and gain Canadian experience, Daisy took out a loan to cover tuition and enrolled in a 6 month practicum at a private college and subsequently found employment in this area.

Daisy is now working two care aide jobs, which are located in two different communities in Metro Vancouver. One position is permanent part-time, but the other is casual and does not have regular hours. Neither provides

***...nobody [will] employ me. Because I have too much university and I have to lie to cut all my legal history to tell them other things. Yes, I am overqualified here, yes.***

***People are fighting and the police come all the time and... I don't feel safe. I've been broken into.***



her and her children with extended health care benefits. Daisy is not currently receiving government support through income assistance and struggles to make ends meet as a care aide - even with two jobs. On average, Daisy works about 30 hours a week. However, she is never certain how much work will come each month. Traveling between home, her two jobs and her children's school/day care takes several hours a day and is extraordinarily exhausting. Her costs have risen since she was on income assistance as she now pays for child care (the subsidy she receives is not enough to cover her child care expenses) and has to purchase a monthly bus pass. She is also repaying her student loan. There is no extra room in her budget for unexpected problems – she and her daughters are living paycheque to paycheque.

In addition to her two care aide jobs, Daisy also participates in a free early morning English class at a local settlement agency (though it does not tackle the advanced language that Daisy needs for her career development). Daisy views improving her English as a top priority but it is hard to fit classes into her schedule. The early morning English class she attends does not conflict with work, but it requires her to drop off her children at an unlicensed daycare at seven o'clock in the morning. Though she is concerned about the quality of the daycare, it is the only facility with flexible enough hours to accommodate her early class and occasional evening work shifts. Although the children's school has in-house before/after-school care, the hours do not adequately cover Daisy's evening shifts.

Daisy and her daughters are currently living in a market rental two-bedroom apartment. Daisy pays \$1,150 in rent a month for the apartment. Daisy is concerned that the apartment building she lives in is dangerous. Their neighbourhood is urban and there is no outside space where her children can play. The nearest park is a 30 minute walk. Her neighbours are very noisy and disrespectful. She has spoken with the building manager, but he does nothing to address her concerns. She attributes his indifference to discrimination against single mothers.

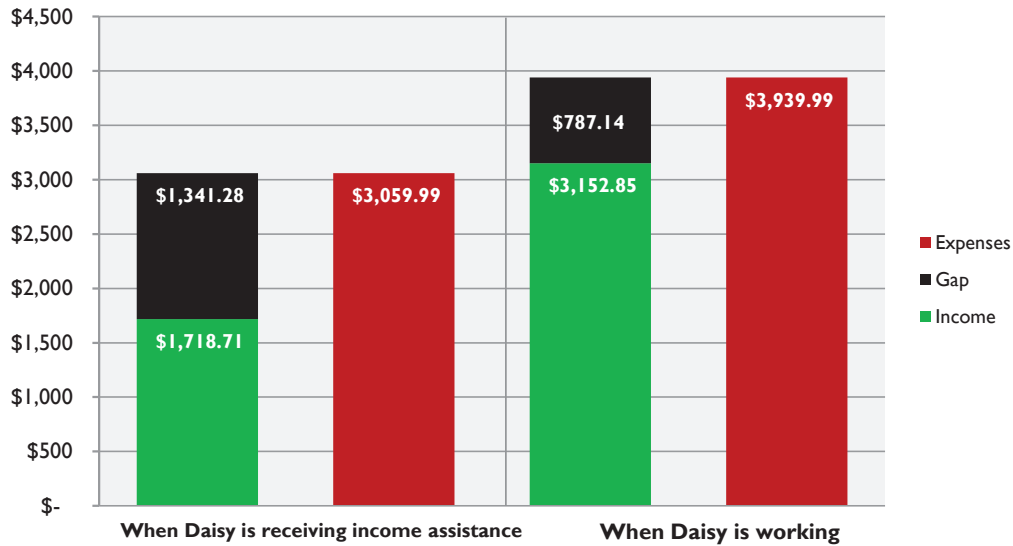
Despite these challenges, Daisy is determined to make things work so her children have a chance to do well for themselves. She has faced so many challenges in her search for something better, she often wonders if she made the right decision in moving to Canada. She desperately wants to find meaningful work with adequate pay.

## **Daisy's Income Gap**

While receiving income assistance, Daisy's income does not meet the expected financial needs of a parent in her situation based on the modified Market Basket Measure (MBM). Once she starts working Daisy's income is higher but still does not allow an adequate standard of living, as calculated through the MBM (**Figure 3: Daisy's income gap**).

*...and if [I] work... some-  
times I have no time for  
my [child] ...because I  
was very tired every day.  
When I come in... I want  
to fall in my bed.*

**Figure 3. Daisy's income gap**



While Daisy is receiving income assistance she has lower expenses, due in large part to the elimination of child care needs. When she is working, her anticipated expenses increase by a significant margin. Her income from two part time jobs does not quite meet her monthly expenses. Daisy cannot save money in this scenario, and because she has exhausted any personal savings in order to be eligible for income assistance, Daisy has no reserve fund to draw from to make up the difference in her budget. It should also be noted that the modified Market Basket Measure used to calculate expenses for a basic standard of living does not take into account MSP (Medical Service Plan) premiums, debt repayments, or money needed for emergencies that occur. Daisy carries debt and does not have health coverage through either of her employers. She is in a very precarious financial situation.

## 4.4 Building better ladders: Welfare for those with intermittent employment and uncertain income

*...I was in tears with this man because I said “I know it’s not like a life-long [disability], I’m not missing a leg, but I mean, it does affect my mobility.” And the doctor said “Well, that’s not up to me to choose.”... They have their criteria that [my disability] has to pass...*

*But there’s just such a long way to go with PWD applications. And yeah, it’s going to be really hard for me to... show my Disabled pass on the bus. What do people think? It’s getting over that “I’m ashamed” thing, and you know, “don’t take my kid away.” There are so many horrors to do with that.*

Erin is a 43-year-old lone mother with two children aged six and 12 years. Erin has no connection to her children’s father, who lives in Alberta. Their marriage ended just before the birth of their second child. Since then, Erin has had to turn to income assistance for support a couple of times. Just over a year ago, however, Erin obtained Person with Disability (PWD) status, having applied and been denied twice before.

Erin is troubled by a back injury she sustained four years earlier as a result of a serious car accident. At the time, her youngest was two years old and she had been back at work for about a year. She applied for disability assistance for the first time after the accident. Her application was denied because they assessed her injury to be temporary. The solution, however, was either intensive long-term physiotherapy or as an (second best) alternate, surgery followed by physiotherapy. Erin did not have adequate health insurance to cover intensive physiotherapy and did not have the money to pay for treatment; nor would welfare cover the necessary expenses. She could not opt for surgery as she was raising two young children and had no one to support her during the lengthy recuperative period required which involved complete bed rest followed by limited mobility with no weight bearing activities. Because her PWD application was denied, Erin received regular income assistance but was exempted from employment obligations because of the age of her youngest child at the time and her medical condition. When her youngest turned three years of age, however, she was required to establish an employment plan and find a job. With no other recourse, Erin attempted to return to work.

Before and after her marriage broke up, Erin had worked as a medical clerk in a non-unionized casual position, often taking as many shifts as offered, to help make ends meet for her family. And so, despite the persistent and debilitating physical pain resulting from her back injury, she went back to this line of work, which included evening shifts. But at just over \$12/hour, the job did not pay enough to keep food in the house for herself and her children, nor was it a sustainable livelihood for her in other ways. As a solo parent with a serious back injury, the physical demands of the job, the additional child care costs associated with working evening shifts (costs which were not covered by the provincial child care subsidy), and absence from the home in the evening took a heavy toll on her and her children

making the work unrealistic and unsustainable. Erin worked until the stress and pain became too much. Having exhausted all her financial and health resources in trying to support her family, Erin entered a serious depressive state. Mental health issues and mobility issues caused by her back injury formed the basis for her second application to PWD.

Erin worked with a few health care professionals to get her disability status approved. It took her some time to find a doctor who would fill out the forms required to submit for income assistance as a person

with a disability. One doctor filled out the forms incorrectly, and her application was denied immediately. Upon the advice of a friend, Erin worked with an advocacy office for her third-attempt at applying for PWD status. Though the process was lengthy, with the help of the advocate, a different doctor filled out the forms correctly and two and a half years after her initial attempt to claim income assistance disability benefits she was granted PWD status.

Despite getting more financial support from disability benefits each month, Erin experiences financial difficulties. She cannot make ends meet on her disability allowance. She cannot use food banks on a regular basis as she finds it difficult to carry the food due to her mobility issues. She is struggling to get by.

Erin and her children live in a two-bedroom subsidized housing unit on the edge of an industrial area in Greater Vancouver. Her older child is currently causing her serious concern as he is involved in drugs and alcohol. Although her housing is physically adequate, Erin is unhappy with the social context of her housing because of the high number of tenants with drug and alcohol issues. Erin is worried that the environment will make her son's recovery more difficult. She finds it deeply concerning that she can't choose a healthier place.

On PWD assistance, Erin could earn up to \$500 per month without any decrease to her disability benefits. For a time this was of great assistance to Erin who looked after her neighbors' kids along with her own youngest child after school. She was paid directly through the child care subsidy program. Erin kept this up for a while, working about 15 hours a week, and more during vacations and school closures, as well as additional informal hours for the before school care on an as-needed basis. In good months she earned more than the \$500 earnings exemption, and the excess would be taken off her PWD support allowance. But when the pain from her back injury would flare up uncontrollably, which occurs on a regular basis, Erin had to cut back on her hours and sometimes couldn't work at all. When this happened, her earnings would drop considerably, sometimes to nothing. But because of the monthly earnings income exemption ceiling of \$500 and the monthly reporting requirement, Erin wasn't allowed to reallocate the extra income she received in her "good" months to those months when she was not well and earned less. Ultimately, Erin found the monthly paperwork and rules so cumbersome, belittling and unfair, that she turned to more informal and much more irregular child minding arrangements. Now she earns so little and so infrequently that she often doesn't bother to claim the monthly earnings exemption.

Erin regularly augments her PWD support allowance through volunteer work. By volunteering 10 hours a month, PWD assistance recipients who have been grandfathered into the system can earn an additional \$100 through the Community Volunteer Supplement. Erin now applies her experience as a medical clerk in her volunteer job for a free clinic. She works there once a week, helping with filing and paperwork. The limited volunteer work is much less physically exhausting than the regular child care work she had been doing, and she has made a friend at the clinic. Erin thinks of herself as a bit socially isolated and this friend has helped improve her mood.

***"...actually it was quite sad, a friend of mine with two children committed suicide last Christmas. She [and her children were] still on welfare. That was really sad, she just had enough. I think she went on a spending spree because I saw her Christmas Eve and she had all these presents. She... stocked her cupboards and made a life and then boxing day she took a bunch of pills. I kept knocking on her door... no answer, no answer."***

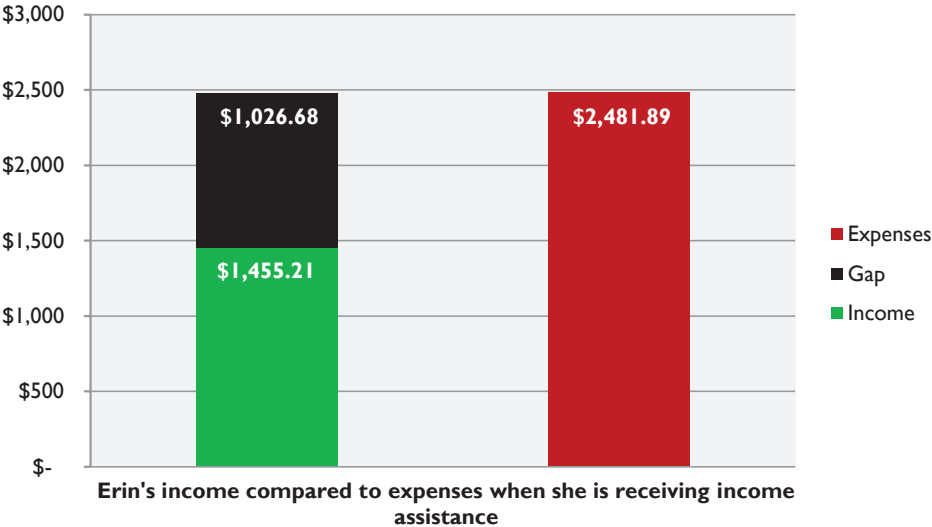
Erin still struggles with depression. Pain management associated with her back injury is a major contributing factor. She has been switching medications frequently over the past year as she and her family doctor try to find an antidepressant with tolerable side effects. Though some funds for medication are available through the Province, the cost of Erin’s prescriptions exceeds what is available, adding to Erin’s financial stress.

Being on PWD assistance is a relief to Erin, as she has a little bit more financial support, and she isn’t pressured to engage in job search activities and find work. Nonetheless, she struggles to live off her disability assistance. Erin badly wishes she could regain her physical and mental health but does not feel adequately supported to return to full health given her inability to afford the needed physiotherapy, and inability to maximize her income by keeping more of her earnings in the months when she is stronger and able to work more hours.

### Erin’s income gap

While receiving income assistance, Erin’s income does not meet the expected financial needs of a family in her situation based on the modified Market Basket Measure (MBM) (**Figure 4: Erin’s income gap**).

**Figure 4. Erin’s income gap**



Erin is far short of the estimated total of her expenses, as calculated using the modified Market Basket Measure. She is in a budget crisis.

# 5

## Recommendations and Opportunities to Help Lone Mothers and their Children

Lone mothers navigating welfare and work in BC walk a difficult line to put their families first. This report takes as its starting point the principle that it is important to listen to the voices of lone mothers, and to take heed of their experiences, when considering the adequacy of income assistance and how to improve the system of social safety net supports. The vignettes alert the reader to the complexities of the experiences of lone mothers accessing income assistance.

The mothers for whom this report is written are those who, like Stacey, with a long employment track record, find themselves fleeing an abusive relationship and turning to income assistance for support. They are mothers who, like Chrissie, an Aboriginal mother trying to create a stable home environment, find themselves unable to access subsidized housing and instead must navigate an expensive and unpredictable private rental market. They are mothers who, like Daisy, a well-educated recent immigrant, find themselves trying to establish a toe-hold in the Canadian labour market for the first time. They are also mothers who, like Erin, find themselves coping with serious health problems, inadequate health care coverage and a long and difficult path to accessing disability assistance.

At the heart of this research project are conversations that are not often heard. The mothers who participated in these conversations come from a wide variety of backgrounds and hold vastly different perspectives, but they are united in their poverty, their deep need for support, and their tenacity in trying to make things work. Women who are raising children on their own struggle to provide for themselves and turn to the Province for support. These conversations present the opportunity to listen and act. In that spirit, we present a series of recommendations and opportunities for action to improve the overall well-being and quality of life of lone mothers and their children in BC.

### From Conversation to Action

#### **Recommendation 1: Work to improve the economic and social situation of low income families**

Using a modified Market Basket Measure calculation as well as the stories about the experiences of lone mothers receiving income assistance, this study shows the significant challenges that many low income single parent families face in trying to make ends meet. Data from the 2011 National Household Survey shows that 1 in 5 single parent family households in British Columbia have annual incomes of less than \$20,000. This includes households receiving income assistance as well as low income working poor families. As a wealthy province that has an impressive capacity to demonstrate care for families with diverse abilities and complex needs, British Columbia has an opportunity to make material improvements to the economic and social situation for low income families across the province.

## Opportunities for Action

- 1.1 Strengthen the Province's Families First Agenda by making the necessary investments in housing, education, transportation, and child care to better support low income and vulnerable families in their efforts to provide for their families.
- 1.2 Increase income assistance rates (both the shelter and support component) to bring them more into line with actual living expenses.
- 1.3 Index income assistance rates (shelter and support) to ensure that they keep pace with inflation and that the level of assistance that is provided is not eroded over time as housing and other costs continue to increase.
- 1.4 Use a modified Market Basked Measure, or similar approach, to establish an appropriate benchmark for evaluating the efficacy of the Province's current income support policies with a view to identifying opportunities to strengthen the outcomes for low income and vulnerable families.
- 1.5 Support a more strategic and holistic approach to solving BC's social issues through developing a Social Policy Framework in keeping with the directions proposed by the Board Voice Society of BC ([www.boardvoice.ca](http://www.boardvoice.ca)).
- 1.6 Develop a Provincial poverty reduction plan that includes funding for local community-based and place-based strategies that low income and vulnerable families exit poverty.
- 1.7 Establish an annual target for achieving a 20% reduction in the number of low income families living in poverty including the development of targeted strategies to meet the specific needs of vulnerable and 'at risk' populations. This would include a target of approximately 19,500 families based on the number of households that were in low income in 2010 using Statistics Canada's Low Income Measure Before Tax (LIM-BT).

**Table 7. Families living in low income in British Columbia based on LIM-BT**

	All Low Income Families (LIM-BT)	Vulnerable and "At Risk" Families			
		Aboriginal Families	Recent Immigrants 2001 to 2011	Very Recent Immigrants	Families with Health and Activity Limitations
<b>Low Income Couples with children under 18</b>	56,195	4,800	19,920	12,840	17,365
<b>Single parent families with children under 18</b>	41,520	7,255	5,750	3,105	14,445
<b>Total Low Income Families</b>	97,715	12,055	25,670	15,945	31,810
<b>Annual Target</b>					
<b>20% reduction</b>	<b>19,543</b>	<b>2,411</b>	<b>5,134</b>	<b>3,189</b>	<b>6,362</b>

Source: Statistics Canada. 2011. Table 9EF purchased through the Canadian Council on Social Development, Community Data Program.

## **Recommendation 2: Remove barriers preventing access to health and other services for low income and vulnerable families**

The stories in this report portray lone mothers who face many challenges in their efforts to navigate an increasingly complex income support system. The stories highlight structural and systemic barriers that prevent income assistance recipients from accessing the support they need with health and other life circumstances intensifying these barriers. These stories show the importance of having adequate supports in place and demonstrate the valuable role that the network of community-based agencies and service providers (advocates, caseworkers, social workers, and legal aid lawyers) play in helping vulnerable families access a better quality of life. The findings in this report also suggest that there are a number of areas where additional and meaningful improvements still need to be made.

### **Opportunities for Action**

- 2.1 Work to implement a client-focused approach in the delivery of Ministry services including the development of a simple, plain language resource guide for lone mothers and others receiving income assistance to make sure that they are fully aware of the services and supports that are available and how to access them.
- 2.2 Monitor and publicly report on call volumes, waiting times, and the number of dropped calls arising from the Ministry's shift to an automated telephone inquiry system.
- 2.3 Engage clients and service providers in discussions about other potential service delivery changes contemplated as well as anticipated outcomes, service disruptions and other challenges which could potential result from the changes and the types of strategies and actions which will be taken to ensure that low income and vulnerable families continue to be able to access critical services and supports that they need to maintain their well-being and the well-being of their families.
- 2.4 Engage clients and service providers in an annual consultation to identify and understand potential barriers to accessing services as well as to identify potential gaps in services arising from changes in the Ministry's processes including the increased emphasis on the use of automation (computer technology) in the application process.
- 2.5 In addition to directly addressing the question of the adequacy of the level of assistance provided, the Ministry should adopt leading practices from other jurisdictions which have had demonstrated success in connecting people to services, and in responding to gaps in existing services.
- 2.6 Continue to demonstrate leadership by developing and implementing strategies and actions that can help to remove financial barriers to health, housing, child care and other services essential to developing and maintaining a high quality of life.



### **Recommendation 3: Continue to target support and opportunity towards vulnerable families**

The Provincial Families First Agenda released in 2012 recognizes that there are “still too many British Columbians who are not sharing in the prosperity that we are privileged to enjoy in this province”.<sup>7</sup> Income support programs are a critical part of the Province’s social safety net and can play a central role in helping to lift families out of poverty. Adequate labour market incomes and income assistance programs are both an important part of the determinants of health and well-being for British Columbians, and can be the difference between perpetual household economic insecurity and long term financial stability. While the government has made some important steps forward through recent changes to the earnings exemption for individuals in the PWD and PPMB designation, as well as through the elimination of the claw back of child support payments and the introduction of the Single Parents’ Employment Initiative, there is still much work that needs to be done to realize the commitments set out in the Province’s Families First Agenda. Here are several ways to strengthen BC’s social safety net and labour market to allow everyone an equal opportunity to lead a dignified life and, in turn, share in the responsibility of creating a just society for all.

#### **Opportunities for Action**

- 3.1 Increase the minimum wage to \$15 per hour for all workers thereby bringing the floor from \$18,655 to \$27,300 for a household working full-time, full year at minimum wage.
- 3.2 Encourage local governments and businesses to consider the adoption of a Living Wage Policy.
- 3.3 Ask the Provincial government and Provincial agencies, as well as Boards and Commissions to explore opportunities to show leadership in the implementation of a Living Wage strategy for BC by ensuring that all major publically funded contracts include a living wage requirement.

### **Recommendation 4: Explore other administrative changes or opportunities to strengthen BC’s social safety net and push for the Province to deliver on the promises and possibilities of their “Families First Agenda”.**

While the focus of this report was on some of the specific challenges and barriers faced by lone mothers accessing income assistance, our research also shows that at the time of the last census, there were almost 104,500 families in BC with children under the age of 18 who were living in poverty and struggling to make ends meet. This includes those who are employed in marginal employment and who are earning below poverty wages, as well as those who are unable to find suitable and stable employment. It also includes families with low to moderate incomes who are struggling with the high cost of housing, child care and transportation and who, despite their best efforts, are unable to get ahead. For these families, an unexpected medical expense, car repair, personal crisis or other type of emergency can push them deeper into low income and poverty. At the same time, incremental investments in housing and other basic supports have the potential to make a real difference in the lives of many. Furthermore, without this commitment to helping lower income families in this Province, a whole generation of children is at high risk of being left behind.

## Opportunities for Action

- 4.1 Remove financial barriers to health and other services which currently prevent low income and vulnerable families from getting ahead. This could include changing the threshold for access to MSP (Medical Services Plan) assistance for low income families with children.
- 4.2 Increase the disability benefits for low income families and disabled individuals who rely on assistance under BC's Persons with Disabilities Benefit.
- 4.3 Review the current rental ceilings under the Province's Rental Assistance Program for Working Families program (RAP) and index them to inflation to ensure that the benefit to low income families is not eroded through rising rents.
- 4.4 Allow eligible families living in co-op housing and who are paying an economic rent to apply for rental assistance under the Province's Rental Assistance for Working Families program (RAP).
- 4.5 Encourage the Federal government to develop a National Housing Strategy that includes investments in housing for low income and vulnerable families in BC.
- 4.6 Provide support to local governments to develop Housing Action Plans that take into consideration the diversity of needs in the community including housing for low income and vulnerable families.
- 4.7 Expand opportunities available to low income and vulnerable families by increasing the funding available under the BC Training and Education Savings Grant to include children living in households with low to moderate incomes to include annual contributions of \$1,200 for up to five years, while also increasing the age of eligibility to include children between the ages of 6 and 12 for eligible households.

# 6

## End Notes

1. The Lone Mothers study was funded by a Social Science and Humanities Research Council of Canada, Community University Research Alliance grant (2005-2011). Three research sites were involved in the study: Vancouver, British Columbia; Toronto, Ontario; and St. John's, Newfoundland/Labrador. At all three sites, 105 participating lone mothers were interviewed up to four (4) times over a four (4) year period by a team of researchers, many of whom were lone mothers receiving income assistance. The goals of the study were to: (a) Better understand the poverty experiences of lone mothers and their families who receive welfare; (b) Explore how “work-first” welfare policy and programs are experienced by lone mothers, over time, in different metropolitan jurisdictions; and, (c) Identify policy practices and provisions that better meet the needs of lone mothers and their children, and are more inclusive of lone mothers as participating community members.
2. As reported, a sizable minority (41%) of the mothers participating in the study were referred to the research project by one of the project's partner community agencies, and had at some point used the agency services. In this context, composite vignettes provide a means to better protect the confidentiality of individual mothers whose detailed circumstances might otherwise be familiar to agency staff.
3. The use of composite vignettes to protect confidentiality while also maintaining a sufficient level of detailed specificity relevant for policy and practice learning and decision-making is well-established in medical/therapeutic and legal research and teaching.
4. Modifications were made to the MBM in shelter and childcare. Rather than use the artificially low MBM measure for housing, we used the Metro Vancouver CMHC median rent levels or subsidized housing rates. Childcare costs are not included in MBM, but they are included in this study as it represents a crucial expense for lone mothers.
5. Core housing need includes households who are unable to find housing in the community that is suitable in size and that is in good repair without spending more than 30% of their gross annual income on their housing costs.
6. Households in “worst case need” include families who are in core housing need and who are spending 50% or more of their income on their housing costs. These households are sometimes referred to as INALH – in need and at least half.
7. Province of British Columbia. Families First Agenda for British Columbia: Supporting Vulnerable Families. 2012:23

