MAKING DO WITH LESS:
THE HOUSING EXPERIENCES OF SINGLE MOTHERS IN KELOWNA’S RENTAL HOUSING MARKET

by

Amanda Gloria Jones

B.A., The University of British Columbia, 2011

A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF

MASTER OF ARTS

in

THE COLLEGE OF GRADUATE STUDIES

(Interdisciplinary Studies)

THE UNIVERSITY OF BRITISH COLUMBIA
(Okanagan)

March 2014

©Amanda Gloria Jones, 2014
Abstract

Housing is important to the overall health and well-being of all families and individuals. With an expensive housing market and a growing population, access to housing is an important issue. Relatively little research has been conducted on the housing experiences of single mothers in Canada’s rental housing markets, and none in the case of mid-sized cities like Kelowna. The purpose of this study is to examine the rental housing experiences of single mothers in the City of Kelowna. More specifically, it focuses on the barriers and challenges faced by single mothers during their search for rental housing in the city, as well as the strategies they employ in order to deal with these challenges. This paper also makes recommendations for improving the rental housing experiences of single mothers in the future. The data for this study were collected through a survey of 30 single mother renters living in the City of Kelowna between May and September of 2012. Additional information for this study was drawn from semi-structured interviews with 11 key informants who included housing service providers, city planners, and city officials. The results from this study indicate that single mothers face many barriers and challenges in Kelowna’s rental housing market, including affordability and size adequacy in particular. Single mothers also felt that they had been discriminated against by landlords and building managers during the housing search process. Strategies used to cope with rental housing barriers and challenges included: spending less on other household essentials, borrowing money, living with friends or family members, and working more than one job or overtime. Results from this study indicate that more needs to be done to increase Kelowna’s supply of affordable rental housing, including subsidized units; and that more needs to be done to address the social and economic factors that lead to housing affordability burden in the first place, specifically the gap
between wages and the cost of living. This exploratory study adds to the existing literature by highlighting the importance of understanding the rental housing experiences of households led by single mothers in the mid-sized city of Kelowna, BC.
Preface

This thesis is an original intellectual product of the author, Amanda Jones. The fieldwork reported in Chapters 3-5 was covered by Behavioural Research Ethics Board Okanagan certificate number H12-00978.
# Table of Contents

Abstract.......................................................................................................................... ii

Preface.............................................................................................................................. iv

Table of Contents .......................................................................................................... v

List of Tables .................................................................................................................. viii

Acknowledgements ....................................................................................................... xi

Dedication ....................................................................................................................... xii

Chapter 1: Overview of the Study ............................................................................... 1

1.1 Overview ................................................................................................................... 1

1.2 Introduction to Kelowna BC: Growth, Development, and the Need for More Housing . 3

1.3 Housing Need and Kelowna’s Single Parent Population ...................................... 6

1.4 Purpose of the Study and Research Questions ...................................................... 8

1.5 Structure of the Thesis ............................................................................................ 9

Chapter 2: Literature Review ..................................................................................... 10

2.1 Overview .................................................................................................................. 10

2.2 Kelowna BC, the Housing Situation, and Single Parents ...................................... 10

2.3 Housing Experiences in Mid-Sized Canadian Cities ............................................ 13

2.3.1 Barriers to Housing and Coping Strategies .................................................... 13

2.3.2 Housing Preferences and Quality Needs ....................................................... 17

2.4 Single Parents and Housing in a Canadian Context ......................................... 17

2.4.1 Single Parents and Housing: An Introduction .............................................. 18

2.4.2 Affordability and Coping with an Inadequate Income ................................. 19

2.4.3 Discrimination and Other Barriers ............................................................... 26

2.4.4 Coping Strategies ......................................................................................... 29

2.4.5 Housing Considerations and Residential Mobility .................................... 31

2.4.6 Housing Quality and Health ....................................................................... 33

2.5 Summary ................................................................................................................. 34

Chapter 3: Methodology ............................................................................................ 38

3.1 Overview .................................................................................................................. 38
3.2 Study Area.................................................................................................................. 38
3.3 Study Population ........................................................................................................ 40
3.4 Sampling and Data Collection .................................................................................. 41
3.5 Questionnaire Design and Analysis ......................................................................... 44
3.6 Key Informant Interviews .......................................................................................... 45
3.7 Limitations and Biases ............................................................................................... 47
3.8 Summary .................................................................................................................... 49

Chapter 4: The Rental Housing Experiences of Single Mothers in Kelowna, BC ........ 51
4.1 Overview ...................................................................................................................... 51
4.2 Socio-Demographic Profile of Questionnaire Respondents .................................... 52
  4.2.1 Age and Household Composition ........................................................................ 52
  4.2.2 Educational Attainment, Occupation and Income ............................................ 53
4.3 Current Housing Profiles ........................................................................................... 55
  4.3.1 Respondents’ Current Housing and Living Arrangements ................................ 55
  4.3.2 Home Location .................................................................................................... 57
  4.3.3 Current Housing Costs ....................................................................................... 59
4.4 The Housing Search Process ...................................................................................... 61
4.5 Major Barriers Encountered During the Housing Search ....................................... 66
  4.5.1 Affordability Burdens and Finding Housing that is Suitable ............................ 67
  4.5.2 Housing Discrimination ..................................................................................... 71
  4.5.3 Accessibility of Housing Information ................................................................. 75
4.6 Strategies Used to Cope with Barriers to Rental Housing ....................................... 76
4.7 Housing Suitability and Adequacy ........................................................................... 79
4.8 Housing and Neighbourhood Satisfaction ............................................................... 81
  4.8.1 Housing Satisfaction ......................................................................................... 81
  4.8.2 Neighbourhood Satisfaction ........................................................................... 82
4.9 Summary .................................................................................................................... 83

Chapter 5: Recommendations for Reducing Single Mothers' Housing Barriers .......... 86
5.1 Overview ...................................................................................................................... 86
5.2 Rental Affordability and Supply ............................................................................... 87
  5.2.1 Subsidized Housing ......................................................................................... 89
5.2.2 Private Rental Housing ................................................................. 92
5.2.3 Filtering through Home-ownership? ........................................... 95
5.2.4 Alternative Living Arrangements .............................................. 97
5.3 Housing Services ........................................................................ 98
5.4 A More Welcoming Community .................................................. 100
5.5 Getting at the Source of the Problem ......................................... 102
5.6 Services for Single Fathers ......................................................... 106
5.7 Future Housing Developments .................................................... 107
5.8 The Role of Government: Housing Partnerships .......................... 110
  5.8.1 The Municipal Government .................................................... 112
  5.8.2 The Provincial Government .................................................... 114
  5.8.3 The Federal Government ....................................................... 115
5.9 Summary ..................................................................................... 116

Chapter 6: Conclusions and Avenues for Further Research .................. 120
  6.1 Overview .................................................................................... 120
  6.2 Research Findings ..................................................................... 121
  6.3 Limitations of the Study and Areas for Further Research .......... 126

Bibliography ..................................................................................... 129

Appendices ....................................................................................... 139
  Appendix A: Location of the City of Kelowna within British Columbia 139
  Appendix B: Kelowna Boundaries and Sectors Map ........................ 140
  Appendix C: Contact Letter to Single Mothers ............................... 141
  Appendix D: Consent Form for Single Mothers ............................... 143
  Appendix E: Questionnaire ............................................................. 146
  Appendix F: Contact Letter to Key Informants ............................... 159
  Appendix G: Consent Form for Key Informants .............................. 161
  Appendix H: Semi-Structured Interview Guide for Key Informants .... 164
  Appendix I: Research Ethics – Certificate of Approval .................... 166
List of Tables

Table 1: Age of Single Mother Respondents................................................................. 52
Table 2: Number of Children in the Households of Single Mother Respondents ............... 53
Table 3: Number of Children in the Households of Single Mothers in the City of Kelowna .. 53
Table 4: Marital Status of Single Mother Respondents................................................... 53
Table 5: Highest Level of Education Attained by Respondents........................................ 54
Table 6: Work/Employment or Main Activity of Respondents During the Past Year .......... 54
Table 7: Household Incomes of Respondents for the Past Year..................................... 55
Table 8: Respondents’ Current Housing Type ............................................................... 56
Table 9: Respondents’ Current Length of Residence ..................................................... 56
Table 10: Household Formation of Single Mother Respondents .................................... 57
Table 11: Respondents’ Current Area of Residence within the City of Kelowna............... 58
Table 12: Respondents’ Length of Residence in Kelowna............................................. 59
Table 13: Respondents’ Reasons for Choosing to Live in Kelowna BC............................ 59
Table 14: Cost of Rent, Per Month, Reported by Respondents......................................... 60
Table 15: Percentage of Income Respondents Reported Spending on Housing Each Month.... 61
Table 16: Reasons for Moving from Last Residence ....................................................... 61
Table 17: Reasons for Choosing Current Residence ....................................................... 62
Table 18: Number of Dwellings Looked at During the Most Recent Housing Search .......... 63
Table 19: Areas of Search for Rental Housing, During the Most Recent Housing Search ...... 64
Table 20: Length of Time Spent Searching for Current Residence ............................................ 64
Table 21: Sources Used During the Most Recent Housing Search .................................................. 65
Table 22: Most Important Source of Housing Information .............................................................. 66
Table 23: Barriers Perceived by Single Mothers in Kelowna’s Rental Housing Market ........ 67
Table 24: Greatest Barrier to Housing Reported by Single Mothers ............................................. 69
Table 25: Ease of Obtaining Information about Rental Housing Vacancies ................................. 75
Table 26: Ease of Obtaining Professional Help with Searching for Rental Housing ..................... 76
Table 27: How Respondents Found the Housing Search, Overall ................................................... 76
Table 28: Coping Strategies Used to Overcome Barriers to Accessing Rental Housing .............. 77
Table 29: Most Important Coping Strategies Used to Overcome Rental Housing Barriers ........... 79
Table 30: Self-reported Housing Suitability ..................................................................................... 80
Table 31: Self-reported Housing Adequacy ..................................................................................... 81
Table 32: Levels of Satisfaction with Current Residence ............................................................... 81
Table 33: Levels of Satisfaction with Current Neighbourhood of Residence ............................ 82
Table 34: Reasons for Feeling the Neighbourhood was “Unsafe” or “Somewhat Safe” ............. 83
Table 35: Questionnaire Respondents’ Rental Housing Recommendations .................................. 87
Table 36: Rental Housing Recommendations from Key Informants .......................................... 88
Table 37: Challenges Organizations Face in Accommodating the Housing Needs of Single Mothers ................................................................................................................................. 90
Table 38: Supports and Services Missing or in Need of Improvement, as Reported by Key Informants .......................................................................................................................... 91
Table 39: How the Housing Needs/Preferences of Single Mothers Differ from Other Family Types, as Reported by Key Informants ................................................................. 92

Table 40: Housing Options Single Mothers Thought Should Be More Available in Kelowna................................................................................................................. 109
Acknowledgements

The author of this thesis would like to thank Dr. Carlos Teixeira of UBCO for his guidance and support during the entire creation of this thesis, as well as during the final years of the author’s undergraduate degree. Thank you for sharing your knowledge and passion for research. Dr. Susan Wells and Bernard Momer of UBCO also provided invaluable feedback during the planning and editing stages of this research project.

Thank you to the City of Kelowna, Karis Support Society, The Salvation Army, The Kelowna Friendship Centre, and all the key informants who took part in this study. Thank you to Francisca Karl for her friendship, support, and help through my undergraduate and graduate studies at UBCO. Your perseverance and drive are an inspiration. I would also like to thank my parents, Margaret Laybolt and Bryan Jones for all their support during my educational endeavors. Most importantly, thank you to all the single parents who took part in this research, without whom this thesis would not be possible.
Dedication

To the single parents of Kelowna, for whom I hold the highest admiration and respect. Thank you for sharing your stories and knowledge.
Chapter 1: Overview of the Study

1.1 Overview

Situated in the central Okanagan Valley of British Columbia lays the growing city of Kelowna. Kelowna\(^1\) is the largest metropolitan area within the valley and continues to grow with each passing year. The Census Metropolitan Area (CMA) of Kelowna rose from 147,739 people in 2001 to 179,839 people in 2011, for a population surge of 21.7% over 10 years (Statistics Canada, 2007a; 2013a). Similarly, the population within the boundaries of the City of Kelowna grew from 96,288 people in 2001 to 117,312 people in 2011 (Statistics Canada, 2007b, 2013b), for a population increase of 21.8%. This rising population is coupled with increased pressure on the City’s housing stock. Greater demands on the housing stock drive the cost of housing up and can have the negative effect of pricing families, and particularly single mothers, out of affordable, adequate and suitable housing in Kelowna’s neighbourhoods. According to the Canada Mortgage and Housing Corporation (CMHC, 2010a), ‘affordable housing’ is housing that costs less than 30% of a family’s before-tax household income. For renters, this includes the cost of rent and any payments for electricity, fuel, water and other municipal services. ‘Suitable housing’ is that which has enough bedrooms for the size and make-up of resident households. ‘Adequate housing’ is that which does not require any major repairs, as reported by residents (CMHC, 2010a).

The cost of housing is an important factor in determining who can afford to live in a city and who cannot. Population growth has added pressure to the housing market and is an important contributor to the rising cost of housing in the area (see McEwan & Teixeira, 2012; Teixeira, 2013).

\(^1\)‘City of Kelowna’ and ‘Kelowna’ are used interchangeably in this thesis to refer to the City of Kelowna.
In Demographia’s most recent report, Kelowna’s housing market was identified as one of six “severely unaffordable” in Canada; the other five cities were Abbotsford, Montreal, Toronto, Vancouver, and Victoria (Demographia, 2012). The population of single mothers residing in the City of Kelowna is also growing. Single mothers, in particular, are often faced with the difficult task of providing for a family of two or more people, with only a single adult’s income. The definition of a ‘lone parent’ employed by Statistics Canada (2009) is “a mother or a father, with no spouse or common law partner present, living in a dwelling with one or more children. This includes children living with one parent following a parental breakup, single parents of adopted children, a grandparent or other family member who is responsible for the day-to-day care of the children, and widows or widowers” (Statistics Canada, 2009).

According to Statistics Canada (2007b; 2013b), the population of families headed by single parents (lone parents) rose by 14.4% between 2001 and 2011, and represented 15.4% of Kelowna’s private-household census families in 2011, the majority of whom are headed by mothers (78.8%). Accessing affordable, suitable, and adequate housing can be a challenge in an expensive housing market such as Kelowna’s, and can be compounded by the economic reality of low wages. Not only is the provision of affordable, suitable, and adequate housing important to secure social equality, it is also necessary to meet the basic needs of the many workers necessary for the maintenance of a healthy economy.

A growing body of literature has examined the housing experiences of different populations in mid-sized cities. Regarding Kelowna specifically, studies to date have examined the housing experiences of immigrants (Karl, 2012; Oh, 2010; Teixeira, 2009; 2010; 2011), university students (McEwan & Teixeira, 2012), and seniors (Brown, 2013). Relatively little is

---

2 The terms ‘lone parent’ and ‘single parent’ are used interchangeably in this thesis.
3 ‘Private-household census families’ refers to married couples (with or without children), common-law couples (with or without children) and lone parent families (Statistics Canada, 2012).
known about the housing experiences of single mothers in mid-sized Canadian cities. Studies pertaining to the housing experiences of single mothers in larger Canadian cities shed light on housing barriers such as affordability and discrimination; the coping strategies used by single mothers to overcome barriers to housing; housing considerations and residential mobility; and issues surrounding housing quality and health.

1.2 Introduction to Kelowna BC: Growth, Development, and the Need for More Housing

Kelowna is located in the Central Okanagan Valley of British Columbia. A recent report released by Statistics Canada lists Kelowna, BC as the fourth fastest growing city in Canada (Press, 2012). As already stated, the population of Kelowna grew by 21.8% between 2001 and 2011 (Statistics Canada 2007b; Statistics Canada, 2013b). Population growth is an outcome of characteristics, such as job openings, educational opportunities, and the pleasing environmental amenities of the valley, which have attracted both international immigrants and domestic migrants to Kelowna. The availability of housing, the level of economic development, and urban form and scale are all affected by the number of people living in the region, as well as their demographic characteristics and needs.

The economic forces shaping Kelowna continue to shift from the resource and agricultural industries to the provision of services such as tourism, recreation, health care, education and retirement services (Hessing, 2010). Part of this shift is a result of the growing number of retirees living in the area. The demographic characteristics of the community affect the outcomes of urbanization. In addition to a growing number of residents, Kelowna’s population is aging. The median age of Kelowna residents in 2011 was 43.0 years old, up from 40.6 years only a decade earlier (Statistics Canada, 2007b; 2013b), a 5.9% increase in the median
age over the course of 10 years. The change in median age is even more pronounced if one looks back 15 years. Since 1996, the median age of Kelowna residents has risen by 13.2% (Statistics Canada, 2010c). In comparison, the average median age of BC’s population overall was 41.9 years in 2011 (Statistics Canada, 2013b), up from 35.9 years in 1996 (Statistics Canada, 2010c). For BC, this represents a 16.7% increase in median age over 15 years. For Canada, the median age was 40.6 years in 2011 (Statistics Canada, 2013c), up from 35.3 years in 1996 (Statistics Canada, 2002), and representing a 15% increase in median age over 15 years. According to a recent study conducted by Melody Hessing (2010), Kelowna’s warm climate and reputation as a popular vacation destination have been factors in attracting retirees to the region. Additional factors include changes in the international market for natural resources, and the strong promotion of Kelowna as a tourism destination (Hessing, 2010). Tourism Kelowna (2013), for example, uses the tag line “Kelowna: ripe with surprises,” in reference to the growing wine tourism industry in the region. According to Historica-Dominion (2012), Kelowna “is the main marketing, distribution, and health-care centre of the central Okanagan Valley,” (paragraph 5). In response to this trend, retirement in Kelowna has become commodified; this is particularly evident in the case of housing (Aguiar et al., 2005).

Kelowna has one of the most expensive housing markets in Canada. As already noted, Demographia (2012, p. 13) has listed Kelowna as one of six ‘severely unaffordable’ housing markets in Canada. According to a report by CMHC (2011), single family dwellings in the $400,000-$550,000 price range were the strongest sellers in Kelowna, in both 2010 and 2011, yet the median price for a single family dwelling was even higher, at $575,000 in 2011 (CMHC, 2011, p. 3-5). Statistics Canada (2010b) reported the average value of owned dwellings within the City of Kelowna to be $376,151 in 2006, while the average house price in Kelowna in 1996
was $183,009 (Statistics Canada, 1996). This represents a dramatic increase of 105.5%, doubling within ten years, between 1996 and 2006.

Rental vacancy rates in Kelowna have improved in the last few years, rising from 0.3% in 2008 to 3.0% in 2011 (CMHC, 2010c; CMHC, 2012a), to a point within the range that economists consider satisfactory for a well-functioning housing market. Although the average rent for a two-bedroom apartment in the private market of the Kelowna CMA ($911/month) was lower than that of BC’s overall average rent for communities with populations over 10,000 people ($1,036/month) in the spring of 2012, the CMA of Kelowna still had the 5th highest average rent of those BC communities listed (CMHC, 2012b). Low wages compared to the cost of living may force families supported by service occupations into unsuitable or inadequate housing, or even into a state of hidden (or absolute) homelessness. According to Statistics Canada (2010a), 27% of Kelowna’s experienced labour force (15 years old and older) worked in the sales and services sector of the economy in 2006. In an expensive housing market like Kelowna’s, the minimum wage paid to service providers is insufficient to afford housing and other basic costs of living.

Government policies aimed at controlling and/or directing urban growth have had an effect on the housing market of Kelowna. From the federal housing budget to the agricultural land reserve and city zoning, the policies of all three levels of government can influence the location, amount, and type of housing available in particular regions. The Agricultural Land Reserve (ALR) protects 4.7 million hectares of land for agricultural use in British Columbia (Provincial Agricultural Land Commission, 2008a), and the Okanagan valley holds 5% of this

---

4 The term ‘hidden homeless’ is used to refer to persons “who are staying temporarily with another household and who do not have a regular address of their own where they have security of tenure” (SPARC, 2011, p.3). Those who are considered to be in a state of ‘absolute homelessness’ are unable to maintain either permanent or temporary housing with another family and are therefore visibly homeless to the public.
land (Provincial Agricultural Land Commission, 2008b). The land reserve not only encourages the continuation of agricultural activities in the region, but also has particular outcomes for the urban environment. Kelowna is a sparsely populated community. The population density for the City of Kelowna was 553.8 people per square kilometre in 2011 (Statistics Canada, 2013b). In addition to its residents’ preference for single family dwellings, sections of ALR land are scattered throughout the city limits, helping to maintain the ‘country’ setting of Kelowna, while contributing to urban sprawl and the continuation of weak public transportation networks. Only 2.8% of Kelowna’s workforce age 15 and over indicated they used public transit as their primary mode of transportation to work in the 2006 census (Statistics Canada, 2010a). In contrast, 79.2% of the workforce indicated that they drove to work. The popularity of personal motor vehicles is certainly not unique to the city of Kelowna. Of the workforce residing in the city of Abbotsford BC (with a 2006 population of 123,864), for example, only 1.4% of the population reported using public transportation as their primary mode of transportation to work (Statistics Canada, 2010d). Despite this reality, efforts to increase public transit ridership and walking or biking to work, through housing policy initiatives and planning can be pursued in the interests of preserving the environment, reducing the need for expensive infrastructure expansion, and reducing the cost of daily travel for residents.

1.3 Housing Need and Kelowna’s Single Parent Population

With only one income to support a family, single parents may be disadvantaged in the housing market. A growing number of families residing in Kelowna are headed by single parents. According to Statistics Canada, the number of single parent families residing in the City of Kelowna grew from 4,415 in 2001 (Statistics Canada, 2007b) to 5,050 families in 2011 (Statistics Canada, 2013b), for a total increase of 14.4% over ten years. As of 2011, single parent
families represented 15.4% (5,050 of 32,825 families) of all private household census families within the City of Kelowna (Statistics Canada, 2013b). Similarly, their representation within the province of BC was 15.3% for all private household census families (Statistics Canada, 2013b). The majority of single parent households within the City of Kelowna were headed by women (3,980 of 5,050 single parent households), that is, 78.8% of all single parent households residing in the City of Kelowna in 2011 (Statistics Canada, 2013b).

Single mother families tend to have lower incomes than those of single fathers or couples, according to the 2006 Canadian Census (Statistics Canada, 2010b). The median after-tax income for single parent families in 2005 (the most recent Canadian data published by Statistics Canada) was 38% lower than that for all census family types, including married and common-law couples (Statistics Canada, 2010b). In addition, and following the pattern of previous years, the 2005 take-home incomes of single mothers differed substantially from those of single fathers residing within the boundaries of the City of Kelowna. In 2005, the median after-tax income for single mothers was $32,359/year while the median income for single fathers was $36,352/year (Statistics Canada, 2010b). The median 2005 income for single mothers was similarly lower than for single parents in BC overall (Statistics Canada, 2010a). A recent study looking at incidences of discrimination in the rental housing market of Vancouver BC (a large Canadian gateway city) also found differences between single mothers and fathers in their reception by landlords and building managers while searching for housing (Lauster & Easterbrook, 2011). There is a need for studies pertaining to the housing experiences of single mothers since they comprise the majority of the single parent population and are likely to have lower incomes and greater housing need than that of their male counterparts and other family
compositions. In addition, it has been reported that incidences of ‘core housing need’ are greater among households led by single parents, than other family types (CMHC, 2012c).

An exploratory study examining the housing experiences of single mothers residing in the City of Kelowna is needed in order to understand the housing needs of this population and the barriers they face in the rental housing market. As a growing sub-group of the population, the housing needs of single mothers should be better understood in order to find ways of promoting Kelowna as a welcoming community for all family types. Little research has been conducted on the barriers single mothers face in accessing affordable, suitable, and adequate housing in mid-sized Canadian cities. This study will aim to fill this gap in the literature.

1.4 Purpose of the Study and Research Questions

The principal aim of this exploratory case study is to examine the housing experiences of single mothers in the City of Kelowna’s rental housing system. Along with the rest of the population, the population of single mothers residing in the City of Kelowna is growing. Single mothers are often faced with the challenge of raising a family on a single income. This can be a considerable challenge in an expensive housing market such as Kelowna’s. This, along with a lack of academic literature dealing with the housing experiences of single mothers in mid-sized Canadian cities, makes Kelowna an ideal location for a study such as this one.

Attention is focused on the barriers single mothers face during the housing search process, their housing difficulties once housing is obtained, and the strategies they employ to cope with these barriers and challenges. Finally, the study makes recommendations regarding

---

5 A household is in ‘core housing need’ if its housing is inadequate, unsuitable, and the median rent of alternative housing that meets all of these standards would cost more than 30% of the household’s before-tax income (CMHC, 2012c).
how the rental housing experiences of single mothers in the City of Kelowna can be improved. The major questions guiding this research are:

1) What barriers do single mothers face in securing affordable, adequate and suitable rental housing in the mid-sized City of Kelowna, BC?

2) What strategies do single mothers use to overcome housing barriers in Kelowna’s rental market?

3) What policy changes can improve the rental housing experiences of single mothers residing in the City of Kelowna, BC?

1.5 Structure of the Thesis

This thesis is divided into six major sections. Following this introduction (Chapter 1), Chapter 2 provides a review of the literature pertaining to the housing experiences of different population sub-groups in Canadian mid-sized cities. Due to a dearth of studies focusing on the housing experiences of single mothers in mid-sized cities, a review of the literature pertaining to single parents and housing in all Canadian cities has been included, thus providing a framework for this research. Chapter 3 discusses the methodology used for this study, including the sampling method and the data collection process, and summarizes the study’s limitations and biases. A discussion of the major barriers and challenges faced by the participants is presented in Chapter 4. The key challenges discussed include: affordability, suitability, discrimination, and accessibility to housing information. In addition, the strategies employed by single mothers to cope with barriers to rental housing are discussed in Chapter 4. Chapter 5 provides policy and service recommendations for addressing the barriers single mothers face in Kelowna’s rental housing market. The final chapter (Chapter 6) concludes with a summary of the research findings and some suggestions for further research.
Chapter 2: Literature Review

2.1 Overview

Housing economist John Miron (1989) wrote that housing “shapes our state of health and well-being, our sense of place and community, our self-esteem, our access to public facilities, services, educational and job opportunities, and, in a substantial sense, the amount of income left over to spend on other goods and services” (p. 56). This held true in 1989 and remains true today. Clearly housing is important to many aspects of our lives. The physical condition and quality, as well as the cost, affect members of society in different ways and in different capacities, depending on economic, personal, and situational factors. This study is concerned with the rental housing experiences of single mothers residing in the mid-sized City of Kelowna BC, Canada. Since studies concerned with the housing experiences of single mothers in this or any other mid-sized Canadian city are limited, the main purpose of this chapter is to provide an introduction to some of the housing studies conducted in the City of Kelowna, to date; as well as a background to the issues based on the existing body of literature dealing with single parents and their housing experiences in a Canadian context.

2.2 Kelowna BC, the Housing Situation, and Single Parents

The CMA of Kelowna has been labelled the 4th fastest growing metropolitan area in Canada, following Calgary, Edmonton, and Saskatoon (CBC News, 2012). This makes it the fastest growing metropolitan area in the province of British Columbia. Between 2006 and 2011, Kelowna’s population grew by 10,277 people, or 9.6% (Statistics Canada, 2013b). Over a somewhat longer term, the city’s population grew by 21.8% between 2001 and 2011 (Statistics
Canada, 2007b; 2013b). A larger population requires a larger stock of housing in order to integrate newcomers and accommodate all individuals and families.

Increased demand for housing tends to drive up housing prices, especially if sufficient new housing stock is not created. Although this can be a positive change for home owners and investors, it can place adequate and suitable housing options out of reach for renters with lower incomes. During the spring of 2009, the private market housing vacancy rate for two-bedroom townhouses and apartments in the CMA of Kelowna was 3.6%, while the average rent was $933/month (CMHC, 2010b). In the spring of 2012, the vacancy rate increased to 5.9% for two-bedroom townhouses and apartments, while the average monthly rent for this type of dwelling dropped only slightly to $903/month (CMHC, 2012b). According to the City of Kelowna (2013b, p.4), a family would need an annual income of $36,720 before taxes in order for the average rent (listed as $918/per month) of a two-bedroom residence in the city to be considered ‘affordable’. For the average residence with three or more bedrooms, a family would need an annual before tax income of $44,800 in order for it to be considered ‘affordable’ in 2011 (City of Kelowna, 2013b, p.4).

The City of Kelowna was home to 117,312 people in 2011, comprised of 32,825 private household census families (Statistics Canada, 2013b). Of these families, 5,050 (15.4%) were headed by single parents (Statistics Canada, 2013b). Along with the rest of the country, the population of single parent-headed families in Kelowna is growing. Between 2001 and 2011, the population of families headed by single parents in Kelowna increased by 14.4% (Statistics Canada, 2007b; 2013b). The percentage of families headed by single parents residing in the City of Kelowna is similar to that in British Columbia overall (15.3%), as well as that of Canada.
More than three-quarters of single parent families residing in Kelowna (78.8% in 2011) are headed by mothers (Statistics Canada, 2013b).

Housing is important to the overall well-being of families (Bratt, 2002). Housing affordability, crowding, and physical condition affect the health and well-being of a home’s residents. Neighbourhood conditions such as safety, quality, and location also affect the lives of dwellers (Bratt, 2002). The ‘Core Housing Need Model;’ which combines measures of housing adequacy, suitability, and affordability; is used by the Canadian Mortgage and Housing Corporation and the federal government to assess housing need and determine whether housing is appropriate and sufficient in relation to the norms of Canadian society. ‘Adequacy’ refers to the physical condition of the housing and whether it is in need of major repairs; ‘suitability’ refers to the size of the housing and whether it has enough bedrooms to comfortably house its residents; and ‘affordability’ refers to the cost of the dwelling as a share of the total household income. Housing that costs 30% or more of a household’s before-tax income is considered unaffordable (CMHC, 2010a).

The change in the median age of the City of Kelowna’s residents, which increased from 40.6 to 43 years between 2001 and 2011, provides evidence that Kelowna’s population is aging (Statistics Canada, 2010c; 2013b). In order to provide the services and supports required for a community to function, the city will need to attract families and young professionals.

As a growing city, Kelowna will continue to require more housing options for families, including those headed by single mothers (Statistics Canada, 2007b; 2013b). This exploratory study will aim to fill a gap in the literature by reporting on the housing experiences of single mothers residing in the rental housing market of the mid-sized City of Kelowna BC.
2.3 Housing Experiences in Mid-Sized Canadian Cities

Since the literature based on single parents and their housing experiences in Canadian cities (particularly mid-sized cities) is limited, it may be useful to consider the findings of studies pertaining to the housing experiences of other population sub-groups (e.g., immigrants, immigrant women, students, and seniors) in mid-sized Canadian cities, especially since single parents are also members of these demographic populations. The housing experiences of different population sub-groups in Canadian mid-sized cities may also have relevance to single mother renters residing in the mid-sized city of Kelowna. The following section summarizes recent academic literature pertaining to housing experiences in mid-sized Canadian cities, organized according to relevant themes.

2.3.1 Barriers to Housing and Coping Strategies

Barriers to housing experienced by immigrants have been studied within the mid-sized City of Kelowna, as well as the rest of the Okanagan Valley (Depner & Teixeira, 2012; Karl, 2013; Teixeira, 2009; 2010; 2011), along with the experiences of students (McEwan & Teixeira, 2012) and seniors (Brown, 2013) within the framework of a case study with a small sample size. Case studies examine “a single instance of some social phenomenon” (Babbie, 2010, p. 309), and are appropriate for housing studies in mid-sized cities, such as Kelowna, due to the dearth of studies dealing with the housing experiences of different populations. In addition, recent urban development and a rapid population increase in the aforementioned groups have amplified the demand on local housing markets, particularly in the case of Kelowna. While conducting a case study in order to explore the housing experiences of immigrants, Teixeira (2009) found that immigrants entering Kelowna’s housing market face barriers such as the high cost of housing relative to earnings, lack of reliable and accessible information about housing availability in the
area, and discrimination based on race and/or ethnic background. Similar issues exist in other parts of the Okanagan, such as Vernon and Penticton (Teixeira, 2010; 2011). Depner and Teixeira (2012) studied the role of community services in attracting and retaining immigrants in the South Okanagan Valley by conducting focus groups with 31 immigrants, 10 semi-structured interviews with immigrants, and 15 interviews with community members and service providers who maintained knowledge of the regions’ immigrant services. The exploratory data revealed that two major barriers to immigrant settlement are poor transportation networks and low-paying service jobs. Immigrants noted frustrations over the region’s high cost of housing and limited job opportunities (Depner & Teixeira, 2012).

Karl (2013) explored the rental housing experiences of immigrant women residing in the City of Kelowna through a case study with a small sample size. The three greatest barriers and challenges faced by immigrant women during the housing searches were unaffordability; lack of information about rental housing laws, regulations and procedures; and a lack of rental housing due to low vacancy rates. Many of Karl’s study participants felt that they had experienced discrimination in the rental housing market, usually based on their income level, but also based on their language or accent. The Internet, friends, and family members were the most common sources of rental housing information noted by these immigrant women (Karl, 2013). Given the lack of studies of women’s housing issues in mid-sized Canadian cities, this master’s thesis addresses gaps in the literature by identifying major housing barriers and some of the coping strategies utilized by women in the city of Kelowna. The current study contributes an additional dimension by identifying those issues that are most pertinent to single mothers in Kelowna.

The housing barriers experienced by students attending the University of British Columbia’s Okanagan campus were explored by McEwan & Teixeira (2012) utilizing the
interview method with a small convenience sample of students. The greatest rental housing barriers identified by students were an unaffordable housing market (reported by 100% of the respondents); the poor location of housing and resulting difficulty of travelling to the university (reported by 97% of the respondents); the limited availability of rental units in the Kelowna area (77%); and discrimination by landlords and building managers (77%). While the results of this exploratory study cannot be generalized to the living situations of single mothers, the study does provide an overview of the main housing barriers and coping strategies employed by students in the city of Kelowna. Given the city’s expensive rental housing market, it is likely that some of the issues identified by students are also relevant to single mothers with low to moderate incomes.

The housing barriers and coping strategies experienced by seniors in Kelowna were explored in a recent study based on a small sample of both renters and home-owners (Brown, 2013). In this study, the majority of seniors surveyed, renters and homeowners alike, felt that housing affordability was a major barrier for seniors wishing to live in Kelowna; however, more of the renters than owners faced affordability problems. One-third of the senior renters stated that they experienced difficulty during their search for affordable housing in Kelowna, versus fewer than one-quarter of the senior homeowners. When asked for suggestions to improve government policies, senior homeowners most often wanted more grants to help them maintain their housing; more accessible information on housing availability and cost, specifically for seniors who do not have computers or who are unfamiliar with use of the Internet; and more tax breaks for seniors, such as property tax deferments. The top three recommendations provided by senior renters were that governments should build more affordable housing for seniors; provide better transportation for seniors; and increase senior housing subsidies. Both the senior owner-occupiers and renters
were concerned about their ability to ‘age in place’, and favoured more assistance with adapting their housing to their changing needs as they age (Brown, 2013).

Barriers to housing are coupled with strategies for coping with these difficulties. Some of those identified in case studies involving immigrant populations include: doubling-up with friends and relatives, sub-letting part of the residence, couch-surfing, and taking on more than one job at a time (Teixeira, 2009). Immigrants to the Okanagan Valley have also identified renting a basement suite as a strategy for overcoming barriers to affordable, suitable, and adequate housing (Teixeira, 2010; 2011). However, in the case of illegal basement suites, poor physical housing conditions were often identified as a primary reason for seeking alternative housing arrangements among immigrants (Teixeira, 2009). In a study of the rental housing experiences of immigrant women, Karl (2013) found that the top three strategies used to cope with housing unaffordability included spending less on other essentials such as food and clothing; living with friends or family to share housing costs; and working more than one job at a time. The importance of relying on ethnic networks to overcome difficulties during the housing search process has also been stressed in the scholarly literature (Karl, 2013; Teixeira, 2011). For Kelowna’s student population, McEwan and Teixeira (2012) identified networking, obtaining a job, and living off student loans as strategies for dealing with housing search and affordability difficulties. Brown (2013) found that almost half of senior homeowners knew of other seniors who “cut down on groceries, travel, and clothing in an effort to maintain their current living situation” (p. 68), and one-third of senior renters knew other seniors who “cut down on extras such as brand-name groceries in order to maintain their current living situation” (Brown, 2013, p.100).
2.3.2 Housing Preferences and Quality Needs

In addition to studying the housing barriers and coping strategies employed by seniors in the City of Kelowna, Brown (2013) explored the housing needs of seniors within the framework of ‘aging in place.’ Her study participants indicated that being located near amenities such as grocery and drug stores, medical services, and transportation were important considerations for seniors-oriented housing.

The housing preferences of university students in two mid-sized cities in Ontario, Canada were examined by Charbonneau, Johnson, and Andrey (2006). An on-line questionnaire was e-mailed to a random sample of 4400 students registered at two different universities. The study reports on the responses of 409 students. Their findings suggest that students prefer housing that is located near both campus and laundry facilities, has lower rents, is close to a grocery store, and allows them to live with friends. However, students were also willing to trade-off some of these amenities. For example, even though there was a vast preference for housing near or on campus, many students were willing to give up proximity to campus for housing that was near laundry facilities, had lower rents, or was in better repair. Despite concerns over a low-response rate, Charbonneau and colleagues (2006) argue that these findings can be used to better integrate student housing into the downtown areas of mid-sized cities and as a way of revitalizing these areas.

2.4 Single Parents and Housing in a Canadian Context

While the academic literature pertaining to single parents and their housing experiences in Canadian cities is limited, that which exists discusses their issues and experiences related to reduced income following separation or divorce, lower earnings, discrimination in the housing
market, coping strategies used to overcome housing barriers, housing considerations and residential mobility, as well as housing quality and health.

2.4.1 Single Parents and Housing: An Introduction

Single parents are not a homogeneous group. To start with, the experiences of single mothers are likely very different from the experiences of single fathers. Most research with single parents, to date, focuses on the experiences of single mothers, perhaps because mothers constitute a significantly larger portion of the population of single parents in Canada than fathers. Single mothers also tend to earn less money than single fathers (Statistics Canada, 2010b), and are thus more likely to head low-income households. In addition, a report based on 2006 Canadian census data found that “female heads of lone-parent households had higher incidences of core housing need than males” even after factoring in education levels (CMHC, 2012c). This makes them an important population for policy makers to try and understand if they are attempting to address poverty issues.

In addition to gender differences, marital status can have an effect on the housing situation of single parents. In research, a distinction is not always made between parents in different marital situations. A lone parent may be widowed, never-married, divorced or separated (Manning & Smock, 1997). A parent’s marital status and living arrangements have an impact on their family’s economic well-being, as well as the type and location of their housing.

Single parents also differ in terms of ethnicity (Murdie, 2003). Experiences of discrimination due to marital status can be compounded with discrimination based on ethnic background. While few studies have examined this issue in depth, many have explored the experiences of immigrants and ethnic minorities in the housing market (Manning & Smock, 1997; Murdie, 2003; Teixeira, 2009; 2010; 2011). When Murdie (2003) examined the
experiences of recent Jamaican, Polish and Somali immigrants in the Toronto rental housing market through analysis of approximately 60 interviews with each of the three immigrant groups, he found that Jamaicans and Somalis (visible minorities) perceived discrimination in the housing market more often than Poles. In the American context, Manning and Smock (1997) demonstrated the great diversity in living arrangements among families from different ethnic backgrounds including: non-Latino white, African American, Mexican American, Puerto Rican, and Asian residents. Using 1990 census data for the United States, they found that some ethnic groups are more likely to live in certain living arrangements than others. For example, African-American and Hispanic children were more likely to live in extended family households than white children. In addition, poverty rates were “almost twice as high among African-American, Mexican-American, and Puerto Rican single-mother families” when compared to white single mothers (Manning & Smock, 1997, p. 539).

2.4.2 Affordability and Coping with an Inadequate Income

After separation from a spouse or partner, many single parents are forced to support their families on a single income, which can lead to financial hardship if the cost of housing is too high. Stewart (1991) found that in order to maintain their housing and living standards, some divorced women coped with a housing affordability burden by borrowing money from family and friends, accepting roommates/boarders, taking on more debt, and moving to smaller dwellings and/or to new neighbourhoods. Single custodial mothers paid “significantly more of their gross annual household income on rent” or mortgage and tax payments than other family types since they often experienced a large reduction in income, while many of the single non-custodial fathers experienced an increase in their gross household incomes (Stewart, 1991, p. 304). Stewart (1991) also examined self-perceptions of financial standing and found that
approximately half of the single custodial mothers claimed to be “worse off” than before they divorced, a perception often linked to increased financial burdens. Despite having more money, approximately 72% of single non-custodial fathers also perceived themselves to be “worse off” than before divorce.

In a Vancouver-based longitudinal study conducted by Russell, Harris, and Gockel (2008a), 35 high-risk parents (parents were participants in a parenting program that was required as a condition of a child protection supervision order) were interviewed to explore barriers to effective parenting. Twenty-three of the participants were single mothers, and two were single fathers. Financial hardship was identified as the most common barrier to effective parenting, and often led to feelings of self-blame and depression. Accommodation costs and family support were noted as the major factors determining income adequacy. Single mothers also reported major difficulties dealing with bureaucratic organizations, which made it difficult to adequately care for their families on a limited income. Russell, Harris, and Gockel (2008a) reported that “parents who had neither supported housing nor supportive family were likely to express feelings of despair and depression” (p. 90). While these results are specific to parents who are struggling with the demands of rearing children, they highlight the importance of affordable housing as a fundamental issue in the lives of families with children, particularly single parents.

A report prepared by the Social Planning and Research Council of B.C. used data collected from interviews with 74 key informants and 59 families who were, or had formerly been, homeless in Victoria, Vancouver, Calgary, Winnipeg, Peel Region, Toronto, or Montreal to investigate the causes and conditions of family homelessness in Canada (CMHC, 2003). Participants were referred or recruited through various agencies throughout the cities. Most of the families who participated in this study were headed by single mothers. In all cities, key
informants noted that affordability was a major barrier to good-quality, safe housing for families. Explanations for this difficulty included: growing waiting lists for subsidized or co-op housing in many communities, a growing gap between incomes and the cost of housing, and fewer jobs for unskilled workers. Key informants also reported “a growing sense that poor people were being blamed for being poor” (CMHC, 2003, p. 3). A lack of affordable housing, poverty, family violence, and inadequate funding for social programs were noted as the main causes of family homelessness in Canadian cities. The report also noted the importance of housing in reducing the negative social and health impacts of addictions and mental health issues. For example, some key informants “thought that if a family had safe, secure and affordable housing, they could manage their addictions” (CMHC, 2003, p. 4). Since participants were recruited through agencies, segments of the population who did not use these agencies were likely excluded from the study. Since the study deals with the homeless population, families living temporarily with friends or family members may have been among those excluded from participation, particularly if they had not yet sought out additional community support.

Ajandi (2011) conducted a master’s thesis on the barriers and facilitators to obtaining a university education as experienced by twenty-five single mothers in undergraduate university programs at the University of Toronto. Data was collected through individual interviews (21 respondents) and a group interview (4 respondents). Although the study focused on the experiences of single mothers within the post-secondary education system, financial problems, including the cost of housing, were noted as a common experience for participants and contributed to feelings of stress and exhaustion. In addition, a lack of affordable, quality, and flexible childcare was noted as a consistent barrier to a post-secondary education for parents across Canada. Since the single mothers who participated in this study were either university
students or recent graduates, mothers who experienced barriers to higher education which they could not overcome were not included in the study. However, the results of this study do provide some insight into the main barriers experienced by single mothers who do manage to obtain a post-secondary education. In this case, one of the barriers was the cost of housing (Ajandí, 2011).

MacArthur (2006) conducted a Master’s Practicum at the University of Manitoba in order to explore the benefits for women living in transitional housing facilities, the most prominent obstacles encountered by women looking for post-transitional housing, and the housing features that would help women and their children to succeed post-transition. The study utilized data from an interview with a domestic violence and housing expert for the Manitoba area, as well as from focus groups with eleven single mothers residing in two different transitional housing facilities in Winnipeg, MB. Single mothers noted the important role of transitional housing facilities in their lives, providing benefits such as a heightened sense of safety, and supportive environments with helpful programs. Obtaining adequate and affordable housing was a significant reason why the women and children moved to transitional facilities. On leaving transitional housing, single mothers noted difficulty finding affordable housing in good physical condition and safe neighbourhoods. Housing they could afford was located in areas that presented safety concerns. In terms of housing needs, “women want to relocate to areas where they can easily access services and where there are nearby schools, where they don’t have to rely solely on public transit, and where they have social supports close by” (MacArthur, 2006, p. 40). The key informant noted the far-reaching negative effects on families of sub-standard housing and the greater transience typical of single mothers, including the disruption to a child’s

---

6 In this case ‘transitional housing’ refers to emergency short-term housing used by women who have left abusive relationships.
education and ability to form friendships. Some women may feel more inclined to remain in an abusive relationship if it means remaining in stable and adequate housing. The small sample size makes these results non-generalizable and exploratory in nature. Studies drawing on the knowledge of a larger group of key informants would likely be beneficial in future research.

Based on qualitative data from a longitudinal study of lone mothers in extreme poverty in Vancouver, BC, Gurstein and Vilches (2010) used the interview data collected from 17 lone mothers to argue that single mothers living in conditions of extreme poverty are excluded from community engagement since they cannot afford housing that is adequate and suitable for their families. They claim that “inadequate housing supply and insufficient income” resulted in some of their participants being forced into unhealthy housing, which worsened health problems for their children (Gurstein & Vilches, 2010, p. 424). Over half of the women in this study identified themselves as having aboriginal ancestry. While the sample is non-representative, the results of the case study offer insight into the importance of access to affordable housing for the health and well-being of children in low-income families.

Using data from interviews with 25 women with children living in co-operative housing in Toronto, Worts (2005) investigated the “connections between housing, the organization of family life, and the reproduction of social inequality” (p. 445). Fourteen of the interview participants were single mothers. All of the mothers cited affordability as the main reason they chose to live in co-operative housing. Specifically, many of them said that affordability had allowed them “access to better quality housing and neighbourhoods, and more stable housing” than they had lived in previously (Worts, 2005, p. 452). In addition, nearly all the women related their access to affordable housing to their ability to meet their children’s needs. They noted benefits such as being able to live near more amenities, their place of work, day-care facilities,
and public transportation; being able to afford extra recreation activities for their children; and being able to live in an environment where they felt safe. Many of the mothers also reported receiving practical support from their neighbours, such as sharing household work, sharing vehicles, and/or sharing clothing and toys for their children.

Russell, Harris, and Gockel (2008b) argued that through its *de facto* family policy, “Canada places lone-mother families at a greater disadvantage than do Nordic European countries” (p. 169). They note that total government transfers to lone mothers, as a percentage of median equivalent income, are second lowest among western nations. Based on their interviews with 25 ‘at risk’ lone mothers in Vancouver, BC, they determined that financial hardship and difficulties communicating with government organizations were significant barriers to effective parenting. Unfortunately, mothers tended to blame themselves for having inadequate finances (Russell, Harris, & Gockel, 2008a; 2008b). For some of these mothers, the cost of public transportation was a barrier to accessing community programs that could be a benefit to their children (Russell, Harris, & Gockel, 2008a; 2008b). Housing subsidies were found to decrease the most damaging effects of living in poverty. The authors’ suggestions for improving the living situations of Canadian lone mothers included: a housing allowance program for families (similar to those provided to families in Sweden and France), assistance with the cost of transportation for families with financial hardship, government support for child-care costs and responsibilities (like that found in Finland or Denmark), and increased opportunities for mothers to advance their education to become more competitive in the labour market. They argued that it makes little sense to require lone mothers to work when assistance with the services necessary for

---

7 Participants in this study were identified as ‘at risk’ for child neglect or abuse, by child protection authorities, and were therefore participating in a government-led parenting program (Russell, Harris, & Gockel, 2008b).
maintaining a job (such as transportation, housing, and child care) are inadequate (Russell, Harris, & Gockel, 2008b).

The Social Planning and Research Council of British Columbia (SPARC, 2011) conducted a study in order to gain a better understanding of hidden homelessness in five smaller cities in British Columbia: Prince George, Kamloops, Kelowna, Nelson, and Nanaimo. The study defined hidden homeless persons as those “who are staying temporarily with another household and who do not have a regular address of their own where they have security of tenure” (SPARC, 2011, p.3). The study utilized a mixed-method approach that included a literature review, a telephone survey with 1,000 randomly selected households in each community, and interviews with both key informants (11 total) and members of the local hidden homeless population (50 total). The survey participants said that “lack of income/lack of employment, lack of available housing, and low income/can’t afford available housing” were the most common reasons that the hidden homeless could not acquire housing of their own (SPARC, 2011, p. iii). Members of the hidden homeless population noted that low income and a lack of affordable housing options were major barriers to obtaining stable housing. The authors suggested that more needs to be done to reduce affordability as a major barrier to housing for the hidden homeless. This includes providing education and skill training to improve the employability of people with lower incomes, as well as increasing funding to both aboriginal and mental health service providers. A random sampling method was utilized in order to collect a representative sample of 1,000 respondents from each of the five municipalities. The results, however, are limited because households who did not have a land-line for telephone contact or who could not speak English, were excluded from participation. In addition, information about the housing experiences of the hidden homeless, from the point-of-view of this population, is limited to the 50 interviews.
conducted (10 in each municipality). Despite these limitations, the results are valuable since few studies have explored the experiences of the hidden homeless, by definition a population that is difficult to reach.

2.4.3 Discrimination and Other Barriers

Housing discrimination typically refers to the act of denying access to housing (for rent or purchase) to an individual or family for reasons considered unlawful (i.e., gender, ethnicity or race, source of income, disability, religion, etc.); it also refers to “charging certain people higher prices or rents for housing, applying more stringent or inappropriate screening criteria to some people, or treating certain residents differently from other residents” (Novac, Darden, Hulchanski, Seguin, & Berneche, 2002, p.1). This form of discrimination has been well-documented in the literature, particularly when based on ethnicity or race (Dion, 2001; Ray & Preston, 2009; Teixeira, 2008). Few studies have focused on discrimination against single parents in Canada’s rental housing market (Barata & Stewart, 2010; Lauster & Easterbrook, 2011; Lessa, 2002). However, a recent study conducted by Lauster and Easterbrook (2011) examined instances of discrimination faced by single mothers and fathers in the rental housing market of Vancouver, BC. The responses of landlords to email inquiries about apartments advertised through an electronic marketplace were examined to measure discrimination in the rental housing market of the large city of Vancouver, through a field experiment approach. The study reports on the correspondence following 1,669 inquiries. The findings suggest that single mothers, but not single fathers, face the highest incidences of discrimination in neighbourhoods that already house many single mothers, and that single fathers are less likely than single mothers (and heterosexual couples) to receive positive responses from landlords in suburban areas. The study design does not make it possible to directly determine the exact source of discrimination.
Explanations for discrimination against single parents in the housing market vary and are complicated by the diversity of the study population. As discussed earlier, single parents are not a homogeneous group and their situations are complicated by issues of race, age, gender, education level, and socioeconomic status. While examining discrimination against battered women in the rental housing market of Toronto, Barata and Stewart (2010) acknowledged that discriminatory tendencies may be compounded by having the dual status of a battered woman and a single mother (p. 45). There is evidence that single mothers living in public housing units have been negatively stigmatized in Canadian society. Lessa (2002) analysed the correspondence (including documents, letters, internal memoranda, reports, and newspaper articles) of ministers who were responsible for the Ontario Housing Corporation between 1964 and 1973 in order to explore the link between single mothers and public housing in the context of Ontario, Canada. Lessa (2002) examined the management of Ontario’s public housing program from 1964 to 1973, when a 20% quota restricted the number of units available for single mothers; this, coupled with negative media attention, may have aided in the creation or reinforcement of negative stereotyping against single mothers living in public housing. The author notes that few of the data sources used address the procedures used and contacts made with tenants, but mainly pertain to the construction of social housing and the policies that guided tenancy. Thus, the use of stereotyping by landlords cannot be discussed within the context of this research.

In an American context, Galster and Constantine (1991) investigated the motivations behind discriminating against female-heads of household. The three motivational theories they examined were the ‘prejudice theory,’ the ‘statistical theory,’ and the ‘rip-off theory.’ The
‘prejudice theory’ posits that housing agents are prejudiced against single mothers due to perceptions that they are deviant and undesirable as tenants or neighbours. They may also perceive all women to be inferior, dependent, and/or unreliable. Housing agents may act by ‘price discriminating,’ in which they ask for a higher price than they would have asked of someone in a different family situation or by practicing exclusionary forms of discrimination by refusing to rent to that person. The ‘statistical theory’ views the housing agent as someone who wants to maximize their profit and acts with the assumption that female-headed households (as a group) are typically less profitable tenants. They may be viewed as incapable of performing minor apartment maintenance without assistance, or as having lower and less reliable incomes. It may also be believed that because they have children, more damage to the building is likely. Housing agents may increase the rent or provide inaccurate information to avoid renting to these families. The ‘rip-off theory’ posits that housing agents set out to maximize profits and view female-headed households as a source of extra profit because they may accept higher rents than other households. In this case, female-headed households would be observed paying higher rents than other households, for comparable rental units (Galster & Constantine, 1991). Galster and Constantine (1991) reported that auditors playing the role of a single-female household with children received fewer reports of immediate housing availability and were treated less courteously by housing agents than that of the female-headed households without children. In addition, they found that exclusionary forms of discrimination were much more prevalent than price discrimination, which supported the prejudice and statistical theories (Galster & Constantine, 1991).

A history of substance abuse, mental illness, and/or domestic violence may also adversely affect housing options for some single parents (as well as other groups). Using profiles from
families applying for emergency shelter in Calgary, Waegemakers Schiff (2007) invited families to participate in in-depth interviews and used data collected from 23 families to explore reasons for homelessness and experiences in an emergency shelter intended for family use. Although almost half of the participants were from two-adult households, nine were headed by single mothers with dependent children, and three were headed by single custodial fathers. The risk factors identified for homelessness included a history of substance abuse, mental illness, and/or domestic violence. In addition, almost half of participating families reported having some earned income, but not enough to cover market housing costs.

2.4.4 Coping Strategies

If the supply of affordable housing is insufficient to accommodate families, they must develop coping strategies to avoid becoming homeless. An Ontario study conducted by Greene and colleagues (2010), used a mixed-method design that included 605 administered surveys with a regionally representative sample of people living with HIV/AIDS, and 50 interviews with a representative sub-set of the participants. HIV-positive single mothers noted the “trade-offs” they had to make concerning how they spent their money—choosing between paying the rent, paying for utilities, buying food, or buying medications (Greene et al, 2010, p. 229). Most of the parents also “had to make accommodations that resulted in choosing between an appropriate number of bedrooms for themselves and their children and/or living in unsafe neighborhoods or in shelters” (Greene et al, 2010, p. 230). While focussing on HIV-positive parents, many of the housing barriers and coping strategies employed are likely to be similar for parents in general, including single mothers. As introduced earlier in this chapter of the thesis, Gurstein and Vilches (2010) also investigated the coping strategies employed by single mothers in order to overcome barriers to housing. These strategies included: “living with others, taking illegal boarders, sleeping on
couches or on the floor to give their children bedrooms, or using rooms, like grimy basements, for youth who could cope with it” (Gurstein & Vilches, 2010, p. 425).

Using data from a national study following a birth cohort of new unwed parents and their children (3,712 births to unmarried parents) in 20 large cities in the United States between 1998 and 2000, Sigle-Rushton & McLanahan (2002) found that unwed mothers who lived in cities with more expensive housing markets were more likely to double up with other adults, and slightly less likely to cohabit with a partner, than were mothers in less expensive cities. In addition, unwed mothers residing in cities with generous welfare benefits were more likely to live alone than mothers in other cities, suggesting that welfare benefits and policy play a part in the living arrangement decisions of unwed mothers in the United States. Using USA Census data from 1980, 1990, and 2000; Curtis (2011) studied the influence of housing prices and subsidies on the living arrangements of mothers with young children. Higher housing prices were associated with an increased chance of mothers residing in shared living arrangements, while mothers who received housing subsidies were less likely to marry or live with relatives. This study viewed marriage and shared living arrangements as coping strategies used to overcome housing barriers based on unaffordability. Although these large studies are based on data from the United States, many of the experiences noted by American mothers may also be relevant to Canadian mothers.

Spending less money on food has also been noted as a strategy for coping with high housing costs. To gain an improved understanding of the relationship between housing circumstances and household food security, Kirkpatrick and Tarasuk (2011) conducted 473 interviews with low-income families residing in high-poverty neighbourhoods in Toronto, ON. More than half of the families in the study were headed by single mothers. The rate of food
insecurity and the proportion of income allocated to pay for housing were greater for families living in market rental housing than those in subsidized housing. The proportion of income allocated to housing was negatively correlated with less spending on food. In addition, the researchers observed “a positive association between living in a dwelling in need of major repair and food insecurity among market families,” suggesting that families with financial difficulties were forced to make multiple compromises in meeting their basic needs (Kirkpatrick & Tarasuk, 2011, p. 291). Families that reported overcrowding had fewer instances of food insecurity, suggesting that living with more people allowed families to reduce the cost of housing and therefore reduce food insecurity. Kirkpatrick and Tarasuk (2011) posited that “housing that is truly affordable should enable families to meet their non-shelter needs after paying rent and utilities” (p. 292). McIntyre and colleagues (2002) also reported a link between housing affordability and food security for Canadian families.

As already discussed, Russell, Harris, and Gockel (2008a) conducted interviews as part of a longitudinal study with a small sample of ‘high risk’ parents in the city of Vancouver. Two-thirds of the single mothers paying market rents reported concerns over the cost of their housing. Many of them reported using some of their grocery money to cover the cost of rent, leaving them pressed to feed their children. Those residing in government-subsidized housing reported less financial strain, and less reliance on food banks. Some parents reported sharing the cost of housing with other families in order to reduce the cost of housing. Many of these families relied on the limited support offered by a network of social services.

### 2.4.5 Housing Considerations and Residential Mobility

Safety and health concerns are extremely important factors for mothers making decisions about housing. Skelton (2002) explored residential mobility and housing considerations among a
group of highly mobile Aboriginal single mothers residing in Winnipeg, MB. This exploratory study involved two rounds of semi-structured interviews with nine aboriginal single mothers. Skelton (2002) found that the most frequent housing considerations were “adequacy of housing, affordability, type of neighbourhood, safety, nearness to children’s schools,” and proximity to family and friends (p. 137). His participants identified unsafe and noisy neighbourhoods, along with areas where racial prejudice was prevalent, as places to avoid. The most frequently cited reasons for moving were high rent, inadequate space, and an unsafe neighbourhood. Moving to a new residence was seen as a way of taking action against unsatisfactory housing conditions and opening up possibilities for better outcomes. The results of this study are exploratory in nature and cannot be generalized to other groups. However, the results identify several important housing considerations for aboriginal single mothers, which are likely shared by single mothers with differing ethnic backgrounds.

As part of a longitudinal study, Greene and colleagues (2010) interviewed 13 parents (twelve women and one man), living with HIV/AIDS, in Ontario to better understand the impact of housing instability on their mental and physical health. The authors noted that “housing safety, stability, and HIV related stigma and discrimination emerged as complex and interconnected issues for HIV positive mothers” (Greene et al, 2010, p. 227). Neighbourhood safety was a common concern for parents in this study; the presence of drugs in the neighbourhood was particularly concerning. The parents also stressed “the importance of living in a neighborhood that allowed them easy access to both their place of employment and their child’s school” (Greene et al, 2010, p. 227).
2.4.6 Housing Quality and Health

Whitzman (2006) conducted focus groups with 40 women facing homelessness in three areas outside of Toronto (a small town, and a rural and a suburban area in Haliburton, Kingston, and Oshawa) to explore the concept of ‘invisibility’ in relation to women, homelessness and health. Data was drawn from a past study on integrated health services for women who were homeless or at risk of becoming homeless and during four focus groups with female clients of health services. The 40 women who participated in the focus groups varied in their marital statuses, ages, ethnic backgrounds, and health histories. Many of the women were parents and “several had lost custody at some point due to a housing crises” (Whitzman, 2006, p. 386). Several women with dependent children reported high levels of stress, which was “compounded by their insecure living situations and their dependence on others for housing” (Whitzman, 2006, p. 388). Stress related to issues of privacy and scrutiny over parenting styles were noted by some participating mothers. Some mothers also noted hiding their homeless status, in part to protect their children from being stigmatized, or to avoid official involvement. These findings backed the assertion that women’s homelessness is largely hidden which has important implications for health care. In fact, several women in the focus groups described avoiding “giving control to potentially intrusive and insensitive health, judicial, welfare, and housing systems” by acquiring credit card debt, and/or appealing to welfare authorities to avoid having to leave their home (Whitzman, 2006, p. 390). Whitzman (2006) concluded that “physical and mental health problems resulted from the enormous stress of not having enough money to cover housing and other costs” (p. 395). Greene and colleagues (2010) also noted feelings of stress, anxiety, and depression among HIV positive single mothers living in Ontario.
2.5 Summary

The population of the City of Kelowna is growing rapidly (Statistics Canada, 2013b), and adding pressure to the housing market. As demand rises, it becomes more likely that the cost of housing will rise as well. Housing in Kelowna has been identified as some of the most unaffordable in Canada, due to the low average wage compared to the cost of living (Demographia, 2012). Families headed by single mothers are among the growing factions of the population. Their need for more bedrooms, in child-friendly neighbourhoods means that many of these families struggle to cope with the high cost of their housing needs, with only one income to manage. As part of the working-age population, the housing needs of families headed by single mothers need to be addressed in an effort to attract young professionals, and to address issues surrounding child poverty and social inequality.

The current study focuses on the rental housing experiences of single mothers in the mid-sized city of Kelowna, BC. Several exploratory case studies have examined the housing experiences of particular groups in Kelowna including: immigrants (Teixeira, 2009); immigrant women (Karl, 2013), students (McEwan & Teixeira, 2011), and seniors (Brown, 2013). A lack of affordable housing has been noted as a major barrier to housing for each of these groups, and is likely to pose a challenge for single mothers as well, especially since affordability has been noted as a barrier to housing for single mothers in other Canadian cities (CMHC, 2003; Russell, Harris, & Gockel, 2008a; 2008b). A recent study examining the rental housing experiences of single mothers in the city of Kelowna could not be located by the researcher.

Poor access to housing information was noted as a barrier to housing in Kelowna for immigrant groups (Karl, 2013; Teixeira, 2009), while seniors noted a lack of resources other than the Internet for housing information (Brown, 2013). Immigrants felt their housing options were
Further limited by discrimination by landlords and building managers during the housing search process (Karl, 2013; Teixeira, 2009). Lauster and Easterbrook (2011) found evidence of discrimination against single mothers by landlords in Vancouver. These studies also show that seniors, students, and immigrants in Kelowna want housing that is located in close proximity to amenities such as transportation and grocery stores. Single mothers in other Canadian cities have also expressed a need to acquire housing that is close to public transportation, other amenities, and social supports (MacArthur, 2006).

Within the context of the City of Kelowna, researchers have explored the coping strategies that vulnerable resident sub-groups have used to overcome the housing barriers and challenges they face. Common coping strategies used by immigrants and students include doubling-up with friends and relatives, sub-letting part of the residence, and working more than one job at a time (Karl, 2013; Teixeira, 2009; McEwan & Teixeira, 2012). Spending less money on other essentials such as food and clothing was identified as a strategy for students and immigrant women (Karl, 2013; McEwan & Teixeira, 2012). Seniors reported cutting expenditures on non-essential items, such as entertainment, travel, and brand-name foods, as a strategy for overcoming housing challenges (Brown, 2013). For single mothers in large Canadian cities, coping strategies have included spending less on other essentials such as food and clothing, living in inadequate or unsuitable dwellings, living with room-mates, and couch surfing (Curtis, 2011; Gurstein & Vilches, 2010; Kirkpatrick & Tarasuk, 2011; Russell, Harris & Gockel, 2008a; 2008b; Sigle-Rushton & McLanahan, 2002).

Exploratory case studies with small sample sizes have examined the housing experiences of immigrants (Depner & Teixeira, 2012; Karl, 2013; Teixeira, 2009, 2010, 2011), seniors (Brown, 2013), and students (McEwan & Teixeira, 2012) in small and medium-sized cities in the
Okanagan Valley, BC. While exploratory studies with small sample sizes and convenience samples are not generalizable to other populations, they have allowed researchers with limited resources to identify the major housing barriers and coping strategies employed by different sub-populations that had not been studied previously. Larger studies utilizing random sampling techniques have been conducted in order to examine the housing preferences of students (Charbonneau, Johnson, & Andrey, 2006), and the relationship between housing circumstances and food security (Kirkpatrick & Tarasuk, 2011) in Canadian cities. Random sampling was also utilized in a study examining the causes and consequences of hidden homelessness in five small and medium-sized communities in BC (SPARC, 2011); while a regionally representative sample of parents living with HIV/AIDS was drawn upon to study the housing barriers and coping strategies employed in the province of Ontario (Greene et al., 2010).

Many researchers, in both large and mid-sized Canadian cities, have utilized the interview method in order to explore the housing experiences of different populations (Ajandi, 2011; CMHC, 2003; Depner & Teixeira, 2012; Gurstein & Vilches, 2010; McEwan & Teixeira, 2012; Russell, Harris & Gockel, 2008a; Skelton, 2002). These studies have allowed researchers to clarify respondents’ answers and explore emerging concepts more thoroughly compared to other research methods (such as questionnaires), but tend to be better suited to smaller sample sizes due to larger time and monetary requirements. Questionnaires have also been used in order to explore and report on the housing experiences of immigrant women (Karl, 2013), seniors (Brown, 2013) and university students (Charbonneau, Johnson & Andrey, 2006). This method usually allows for simpler analysis by the researchers since responses are easily compared and coded and allows participants to respond at a time and place that is most convenient to them (Babbie, 2010). Focus groups have been used to study the role of community services in
attracting and retaining immigrants to the South Okanagan Valley (Depner & Teixeira, 2012),
the benefits of living in transitional housing for women (MacArthur, 2006), and the concept of
‘invisibility’ in relation to women, homelessness, and health (Whitzman, 2006). The housing
experiences of single mothers have also been explored through the interpretation of field
research involving role-playing by trained researchers in the large city of Vancouver BC (Lauster
& Easterbrook, 2011).

The current study will add to the existing body of literature on housing in Canadian cities
by giving a voice to single mothers’ experiences in the rental housing market of a mid-sized city.
This study will identify the housing barriers faced and coping strategies used by single mothers
in a mid-sized city using a mixed method approach involving both questionnaires and interviews
with a convenience sample. It will also provide recommendations for improving the housing
situations of single mother renters within this context. The research methods involved in the
present study are explained in the following chapter (Chapter 3).
Chapter 3: Methodology

3.1 Overview

The main objective of this study is to examine the rental housing experiences of single mothers residing in the City of Kelowna, British Columbia, Canada. An exploratory case study was conducted using a mix-method approach, including both questionnaires and interviews. Data for this exploratory case study were gathered between May 2012 and September 2012, with the collection of questionnaires from 30 single mothers and interviews conducted with 11 key informants. This chapter describes the research design of this study, including the procedures and instruments used to collect data, as well as the procedures for data analysis.

3.2 Study Area

The City of Kelowna was chosen as the study area for three main reasons: (a) it has one of the most unaffordable housing markets in Canada (Demographia, 2012, p. 13); (b) the city’s population of single parents (particularly single mothers) is growing; and (c) a study examining the housing experiences of single mother renters in a highly constrained, expensive housing market outside of the major urban centres will reveal the widespread nature of extreme housing disadvantage in fast-growing mid-sized Canadian cities and contribute to a better understanding of the housing situation of the study population in the City of Kelowna. The City of Kelowna is located in the Central region of British Columbia’s Okanagan Valley (see Appendix A for location). The urban boundaries of the city are defined by the City of Kelowna, and are displayed in Appendix B.

The Census Metropolitan Area (CMA) of Kelowna is home to 7,475 single parent families, of which 5,800 (77.1%) are headed by single mothers (Statistics Canada, 2013a). The
City of Kelowna is home to 5,050 families headed by single parents. The majority of single parents residing in Kelowna’s CMA (67.6%) also live within the boundaries of the City of Kelowna (Statistics Canada, 2013a; 2013c), making it an ideal place to conduct an exploratory study such as this one. More than three-quarters (78.8%) of these families are headed by single mothers (Statistics Canada, 2013b), who represent 12.1% of all private household census families within the City of Kelowna (Statistics Canada, 2013b). This population sub-group may face particular hardships in the rental housing market due to their lower average earnings (compared to dual earner households) (Statistics Canada, 2010b), and possibly due to discrimination based on family status stereotypes (see Lauster & Easterbrook, 2011).

Located in the Central Okanagan Valley of British Columbia, the City of Kelowna is the region’s most highly populated urban center, and its population continues to grow with each passing year. The CMA of Kelowna was labeled the 4th fastest growing CMA in Canada, with a population increase of 10.8% from 2006 to 2011, following Calgary (12.6% increase), Edmonton (12.1% increase), and Saskatoon (11.4% increase) (Press, 2012). The smaller geographical area of the City of Kelowna (see Appendix B) takes credit for much of this growth, claiming 9.6% of the CMA’s 10.8% population increase between 2006 and 2011 (Statistics Canada, 2013b).

Population growth in the City of Kelowna has been more pronounced than that of the Province of British Columbia overall. The City’s population grew from 96,288 people in 2001 (Statistics Canada, 2007b) to 117,312 people in 2011 (Statistics Canada, 2013b), which is a population increase of 21.8% over 10 years. British Columbia, by comparison, saw a population increase of 12.6% over the same time period (Statistics Canada, 2007b; 2013a). The number of single parent families residing in the City of Kelowna is also growing significantly, with a
population increase of 14.4% between 2001 and 2011 (Statistics Canada, 2007b, 2013b). As a growing family type in the region, the housing needs of single parent families warrant study.

Population growth is coupled with increased pressure on the city’s housing stock. Larger demands on the housing stock drive the cost of housing up. Kelowna has been identified as one of six ‘severely unaffordable’ cities in Canada; along with Abbotsford, Montreal, Toronto, Vancouver, and Toronto (Demographia, 2012, p. 13). The City of Kelowna (2013b, p. 5) reported the median selling price for single detached homes in 2011 to be $444,250; while the median selling price for a single detached home in 1998 was $166,750 (City of Kelowna, 2000, p. 27). This indicates a price increase of 166.4% over 13 years.

The cost of rental housing has been reported as a challenge for families with lower incomes. With an average rent of $736/month for a one-bedroom apartment, and $922/month for a two-bedroom apartment in 2011 (CMHC, 2012b), one report found that more than 30% of households in Kelowna experience difficulties with housing affordability (City of Kelowna, 2009a). The high cost of housing may force some families to settle for inadequate or unsuitable housing, or to leave Kelowna all together.

3.3 Study Population

The target population for this study was single mothers renting their homes in the City of Kelowna. First, a participant had to be a female single parent, as defined by Statistics Canada, that is: “a mother or a father, with no spouse or common law partner present, living in a dwelling with one or more children. This includes children living with one parent following a parental breakup, single parents of adopted children, a grandparent or other family member who is responsible for the day-to-day care of the children, and widows or widowers” (Statistics Canada, 2009). Second, a single mother had to be renting her home in the City of Kelowna to be eligible.
for participation. Subjects excluded from this study included: a) single mothers under the age of 19; and b) single mothers who could not read and understand the English language.

3.4 Sampling and Data Collection

In order to gain a more complete understanding of the rental housing experiences of single mothers in Kelowna, this study was conducted using a mixed method approach. Mixed methods research utilizes both qualitative and quantitative approaches to data collection, and analysis procedures (Teddie & Tashakkori, 2009, p.7). Thirty questionnaires were collected from single mothers during the same time period that 11 interviews were conducted with key informants for the purpose of answering this study’s primary research questions. The questionnaire was developed with the goal of collecting exploratory data on the rental housing experiences of single mothers in Kelowna. Exploratory case studies examine “a single instance of some social phenomenon” (Babbie, 2010, p. 309). The purpose of this study was to explore the housing situations of single mother renters, to identify areas in need of improvement with regards to housing, and to compile a list of suggestions for addressing the problems identified. Semi-structured interviews were conducted with key informants in order to gain a better understanding of the rental housing experiences of single mothers in Kelowna’s rental housing market and to compile a list of suggestions for improving the rental housing situations of single mothers in the future. The lack of studies dealing with the housing experiences of single mothers in the City of Kelowna made an exploratory case study particularly appropriate.

Recruitment of eligible single mothers from the target population for this study proved difficult. A list of all single mothers living in Kelowna complete with contact information could not be provided to the researcher by Statistics Canada, the City of Kelowna, or organizations throughout the city. This made random sampling unrealistic for this study. Participants in this
study were recruited mainly through personal contacts (the ‘snowball sampling’ technique), local community agencies, religious organizations, and childcare providers. The ‘snowball sampling’ technique, also known as ‘networking’, involves establishing contact with a suitable candidate for participation in the study and then asking the participant if they can suggest anyone else who fits the participation criteria and may be willing to take part in the study (Burton, 2000). According to Burton, (2000), this sampling method is useful for contacting difficult to reach populations, but has the disadvantage of being subject to bias since network members tend to have similar attributes.

Ten questionnaires were collected through personal contacts of the researcher. In addition, representatives from local community organizations were asked to refer eligible participants, in order to increase diversity among survey respondents. Some organizations chose to distribute questionnaires to eligible single mothers, who filled out the questionnaire and returned it to the researcher (N = 8), while other organizations (e.g., church organizations, support groups) invited the researcher to one of their meetings, where single mothers voluntarily completed the questionnaire and returned it before leaving the meeting (N = 12). This thesis reports on the responses of thirty (30) single mothers.

Once potential respondents were identified, the researcher explained the main purpose of the study and the importance of their participation. All participants were provided with a package containing a contact letter (Appendix C), a consent form (Appendix D), and a questionnaire (Appendix E). In the interest of maintaining confidentiality, some participants chose not to sign the consent form after having it explained to them. Returning a completed questionnaire and/or signing the consent form were both considered providing consent for the data to be used in this study.
As a token of appreciation, all single mother respondents were invited to take part in a raffle. The name of one participant was randomly chosen from a bucket containing the names of all the participants who agreed to take part in the raffle, and that person received a $50 gift certificate to the local business of their choice. The draw was conducted following the collection of the final questionnaire in September of 2012. The winning respondent was contacted by telephone and a $50 gift certificate was sent to their home via Canada Post on September 26th, 2012. The statistical data collected from the survey questionnaires were analysed and organized in illustrative tables, while particular quotes were selected to provide a more complete understanding of the rental housing experiences of these single mothers in Kelowna.

Recruitment of the target population was a challenge. Nevertheless, 30 participants were recruited between May 2012 and September 2012. As an exploratory study, the intent is not to generalize the results of the data, but to provide an illustration of the rental housing experiences of single mothers in the City of Kelowna. A widely accepted goal of exploratory qualitative research is to achieve the greatest range of responses possible. This is commonly known as ‘response saturation’ (Baker & Edwards, 2012; Mason, 2010). With this approach, a specific number of interviews (or responses) cannot be determined prior to commencement of a study. In addition, sampling, data collection, and data analysis must be conducted at the same time (Baker & Edwards, 2012). Because of these challenges, some experts (see Baker & Edwards, 2012) “advise graduate students to sample between 12 and 60, with 30 being the mean” (p.5). Aiming for a medium-sized sample of 30 respondents “offers the advantage of penetrating beyond a very small number of people without imposing the hardship of endless data gathering, especially when researchers are faced with time constraints” (Baker & Edwards, 2012, p.9). In addition, some scholars have argued that aiming for saturation of responses is impractical because
achievement of this is difficult to prove (see Mason, 2010). The responses of 30 single mothers provided a wide range of responses to be analyzed and allowed the primary research questions of this exploratory study to be answered. Similar studies have utilized the responses of approximately 30 participants to achieve similar objectives in housing studies (Karl, 2012; Oh, 2010; Teixeira, 2009). Within this context, a sample size of 30 participants is sufficient to provide an overview of the rental housing experiences and most pressing issues of single mothers in the city of Kelowna.

3.5 Questionnaire Design and Analysis

A survey of the housing experiences of single mothers renting their homes within the City of Kelowna was conducted using a questionnaire that consisted of both open and close-ended questions. Open-ended questions allow respondents the freedom to answer questions in any way they choose and therefore allow new ideas and concepts to emerge from the data, while closed-ended questions provided a greater uniformity of responses for data analysis purposes (Babbie, 2010) (see Appendix E for the Questionnaire Outline). The questions were designed to elicit information to address the main research questions, and with consideration of appropriate wording and formatting in order to encourage completion of the questionnaire and avoid biased or ambiguous questions (see Babbie, 2010 for guidelines). Answers to the closed-ended questions were compiled and organized into quantitative tables. Answers to the open-ended questions were analyzed and coded according to common elements and themes. Descriptive statistical methods were used to organize and analyze the quantitative data; this included summarizing numeric data in tables in order to be able to understand the data, detect patterns and better communicate the results (Teddlie & Tashakkori, 2009, p.258). The questionnaire consisted of five sections:
• demographic information
• current housing situation
• experiences while searching for current residence
• suggestions for improving the housing experiences of single parents
• final demographic information

3.6 Key Informant Interviews

To gain a better understanding of Kelowna’s rental housing issues and the services available to help single mothers with them, 11 semi-structured interviews were conducted with key informants who had expertise on these subjects. An informant is someone who has insight into the issue of study and is willing to share their knowledge with the researcher (Babbie, 2010). The questions and topics were predetermined and asked in a systematic order (see Appendix H for interview guide). Semi-structured interviews allowed the researcher to ask questions from the interview schedule in the order that best fit with the responses of the interviewee, and also allowed the interviewer some freedom to probe for elaboration on responses (Bryman, 2004, p. 113). Because informants came from varied backgrounds and professions, semi-structured interviewing also allowed the researcher to cater each interview to the informant’s expertise, while still making sure each informant had a chance to address each topic in the schedule (Appendix H). The key informants included in this study are employed by various organizations that assist single parents, or had particular expertise related to the rental housing market and/or the public housing system in Kelowna. They were case workers, housing service providers, city officials, planners, and non-governmental organization leaders. A list of organizations and businesses which deal with housing and/or single parent families in Kelowna was compiled in order to make sure a variety of organizations and groups were invited to take part in a semi-
structured interview examining current housing conditions in Kelowna, with emphasis on the situation and experiences of single parents. This list of potential key informants was compiled through an Internet search of social service organizations using the ‘Google’ search engine (google.com), government websites, the local phone-book’s ‘yellow pages’ directory, and with consideration of recommendations made by personal contacts of the researcher.

Key informants were first sent formal letters (Appendix F) via Canada Post, introducing the researcher and the study and inviting representatives to participate in an interview. Once key informants agreed to participate, a time and location was chosen by the interviewees. Ten of the 11 interviews were conducted at the interviewees’ places of work, and one interview was conducted at the UBC-Okanagan Library, as per the request of the interviewee. Interviews took 30 minutes to complete, on average, and were conducted between May 2012 and September 2012 in the City of Kelowna. The interviews were tape-recorded and transcribed, and the data were analyzed and organized according to themes based on the research questions of the study.

During the key informant recruitment process, 64 organizations, including churches, community organizations, and the elected officials of City Council, were sent formal letters (Appendix F) inviting representatives to participate in a semi-structured interview. Ten days after mailing, these invitations were followed by either a phone call or an email message to request their participation and set up a time and place to meet. In the event that the researcher could not reach a potential informant by telephone, a message was left on their machine and a 2nd phone call was made two to three days later. If a potential informant could not be reached on the 2nd attempt, a 3rd message was left and no further attempt was made to contact them for the purpose of this research. Of the 64 organizations that were contacted, 24 responded to the invitation; and 11 agreed to participate in an interview. Key informants were chosen because they had either
direct experience working with single mothers, housing services, or expertise on the topic of housing policy. Service providers were able to provide information on the amount and types of services available to single mother renters, as well as comment on the rental housing experiences of the single mothers they worked with. Key informants were also able to provide policy recommendations for improving the rental housing experiences of single mothers.

Key informants were provided with a standardized consent form (Appendix G) prior to agreeing to be interviewed. In addition, the consent form was explained to each key informant at the beginning of each interview and all interview participants signed the consent form. The informants were welcomed to ask questions about the study, and were informed of their right to withdraw from the study at any time, without consequence. Key informants were asked questions about: (a) the housing services available in Kelowna; (b) the types of services available for single parents in Kelowna; (c) their knowledge of the housing barriers experienced by single parents; (d) their knowledge of the coping strategies employed by single parents in the rental housing market; and (e) their policy recommendations for improving the housing situations of single parents in Kelowna (see Appendix H). Each interview was audio-recorded and transcribed verbatim by the researcher. The resulting transcriptions were then analyzed for content by the researcher. Quotes were selected and organized according to themes based on the primary research questions. The fieldwork conducted for this study was covered by Behavioral Research Ethics Board Okanagan certificate number H12-00978 (Appendix I).

3.7 Limitations and Biases

As a study with a small sample size, the results generated from this research cannot be generalized to other geographical areas, or to all single mother renters in Kelowna, BC. Because single mothers who were under the age of 19 and/or who could not read and write in English...
were excluded from participation, the experiences of very young mothers and recent immigrants from non-English speaking countries are under-represented in this study. Their experiences may differ from those of the sample population. However, the sample size of 30 participants for the questionnaire survey, and 11 interviews with key informants is suitable for an exploratory study such as this one. Other limitations include volunteer bias, sampling bias, and the inability to infer instances of discrimination against single mothers in the rental housing market from their perceptions of such treatment.

Volunteer bias may be a factor in this study since there may be significant differences between the input of those who volunteered to participate and those who did not (Boughner, 2010). In the interview portion of the study, a nonresponse bias may have occurred since not all those who where invited to participate were able or willing to be interviewed. Interview participants may have been different, in terms of demographic or attitudinal variables, than those who chose not to respond to the invitation (Sax, Gilmartin, & Bryant, 2003). A sampling bias may have also occurred since the majority of respondents were either personal contacts of the researcher, or users of the housing services available in the City of Kelowna. There is likely an over-representation of single mothers who were in need of assistance from service providers, and an under-representation of those who were less likely to use these services. However, this is appropriate since the aim is to unearth the type and range of issues with regard to rental housing for families headed by single mothers. In addition, although any single mother renter who met the participation criteria was welcome to participate, the absence of mass advertising makes it unlikely that all single mother renters had a chance to volunteer for the study.

The use of a survey to probe complex issues has both advantages and disadvantages. A complex issue, such as housing difficulties, in which many factors may combine to produce
problems, may be over-simplified by categorizing responses in close-ended questions. According to Babbie (2010), it is difficult for researchers to develop a feel for what respondents are actually thinking and feeling while using the survey method. Furthermore, the use of a self-administered questionnaire meant that respondents’ answers could not be probed or clarified. This has been identified as a major limitation of exploratory research (Burton, 2000, p. 329).

Finally, although this research does not attempt to explain discrimination or prove its presence undeniably, single mothers were asked to report on their personal perceptions of discrimination in the rental housing market of Kelowna. Although many of the respondents chose to report on the particular experiences that led them to feel they had been discriminated against, it is possible that factors such as discrimination based on race or ethnicity rather than family status played a role in their experiences. It cannot be determined from the data if such factors played a role in the housing experiences of participants. More studies are needed in order to better understand discrimination against single mothers in the rental housing markets of mid-sized cities.

3.8 Summary

The purpose of this chapter was to describe and discuss the research methods used to conduct this exploratory case study. The processes and steps involved in creating and administering both the survey questionnaire with single mothers, and the semi-structured interview with key informants have been explained, while a rationale for choosing the City of Kelowna has been outlined.

While the population of the City of Kelowna continues to grow, so does the population of single mothers residing in the region. The high cost of housing in this city puts home-ownership out of reach for many people, making rental housing options particularly important to many
modest- or lower-income residents, including single mothers. The City of Kelowna has been identified as having one of the most expensive housing markets in Canada (Demographia, 2012). Average rents in Kelowna continue to climb, making the reality of raising a family with a single income a difficult journey for many single mothers. Since the housing experiences of single mothers and single fathers are likely to be different, this study focuses on single mothers only, who make up the majority of the single parent population. The lack of studies dealing with the housing experiences of single mothers in mid-sized Canadian cities makes this research a good starting point to explore this topic.

Data collection for this study began in May of 2012, and ended in September of 2012. In total, this study analyzes 30 questionnaires from single mother renters and 11 interviews from key informants in the City of Kelowna. Questionnaires were collected from single mother renters by the researcher and with the help of key informants, community service employees, and the personal contacts of the researcher. Descriptive statistics were used to analyze the quantitative data collected from the questionnaires; much of this is presented in table form. Particular quotes were chosen from the open-ended questions of the survey to reveal a more nuanced picture of the rental housing barriers and coping strategies of a sample of single mothers in Kelowna. Interviews with key informants were conducted, recorded, transcribed, and coded according to theme by the researcher. These results were particularly useful for formulating suggestions for reducing rental housing barriers in Kelowna.
Chapter 4: The Rental Housing Experiences of Single Mothers in Kelowna, BC

4.1 Overview

Access to affordable, adequate, and suitable housing is a key component of integration into a community (Teixeira, 2009; 2010). It is also important to the overall health and well-being of residents, particularly families with children (Gagne & Ferrer, 2006; Gifford & Lacombe, 2006). Although recent research has looked at the housing experiences of immigrants (Karl, 2013; Teixeira 2009; 2010; 2011), students (McEwan & Teixeira, 2012), and seniors (Brown, 2013) in the mid-sized city of Kelowna, little is known about the housing experiences of single mothers in Kelowna. The purpose of this chapter is to examine the responses of a sample of thirty (30) single mothers to questions about their rental housing experiences in the mid-sized city of Kelowna. Topics include their socio-demographic profiles, their current housing situations, the housing search process, the major barriers they encountered, the strategies they used to cope with barriers, and their satisfaction with their residence and neighbourhood. Thus, this chapter aims to answer the researcher’s first two major research questions:

1) What barriers do single mothers face in securing affordable, adequate and suitable rental housing in the mid-sized city of Kelowna, BC?

2) What strategies do single mothers use to overcome housing barriers in Kelowna’s rental market?
4.2 Socio-Demographic Profile of Questionnaire Respondents

This section describes the socio-demographic characteristics of the thirty (30) single mother renters who participated in the survey portion of this research. The socio-demographic profiles that are examined include: (a) age and household composition; and (b) educational attainment, occupation and income.

4.2.1 Age and Household Composition

The majority of respondents (73.3%) were between the ages of 20 and 39 years old (Table 1), with a median age of 35 years. In terms of household size, 13 (43.3%) of the participating single mothers in this study indicated that their household consisted of themselves and one child. Eight (8) respondents (26.7%) lived with 2 children, and nine (9) respondents (30.0%) shared a home with three or more children (Table 2). Tables 2 and 3 illustrate how this sample compares to Kelowna’s total population of single mothers. Although this is an exploratory study and the results non-generalizable, it may be noted that the sample group tended to have larger families than in the total population of single mother households in Kelowna. In terms of marital status, half (50%) of the respondents identified themselves as never having been married. The remaining half were separated divorced or widowed (Table 4).

Table 1: Age of Single Mother Respondents

<table>
<thead>
<tr>
<th>Age Group</th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-29 years</td>
<td>9</td>
<td>30.0%</td>
</tr>
<tr>
<td>30-39 years</td>
<td>13</td>
<td>43.3%</td>
</tr>
<tr>
<td>40-49 years</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>50-59 years</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>No answer</td>
<td>2</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)
Table 2: Number of Children in the Households of Single Mother Respondents

<table>
<thead>
<tr>
<th></th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 child</td>
<td>13</td>
<td>43.3%</td>
</tr>
<tr>
<td>2 children</td>
<td>8</td>
<td>26.7%</td>
</tr>
<tr>
<td>3 or more children</td>
<td>9</td>
<td>30.0%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

Table 3: Number of Children in the Households of Single Mothers in the City of Kelowna

<table>
<thead>
<tr>
<th></th>
<th>N= 3,980*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 child</td>
<td>2,495</td>
<td>62.7%</td>
</tr>
<tr>
<td>2 children</td>
<td>1,125</td>
<td>28.3%</td>
</tr>
<tr>
<td>3 or more children</td>
<td>355</td>
<td>8.9%</td>
</tr>
</tbody>
</table>

Note. *No data = 5.
(Source: Statistics Canada, 2013b)

Table 4: Marital Status of Single Mother Respondents

<table>
<thead>
<tr>
<th></th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never Married</td>
<td>15</td>
<td>50.0%</td>
</tr>
<tr>
<td>Separated</td>
<td>8</td>
<td>26.7%</td>
</tr>
<tr>
<td>Divorced</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>Widowed</td>
<td>1</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

### 4.2.2 Educational Attainment, Occupation and Income

Slightly fewer than half of the respondents (46.7%) completed some form of post-secondary education, and all but one completed a high school education (Table 5). Half of the respondents (50%) reported that caring for their own children and/or other family members, unpaid, was their main activity during the previous year, while 11 respondents (36.7%) were employed or self-employed for pay (Table 6).
Table 5: Highest Level of Education Attained by Respondents

<table>
<thead>
<tr>
<th>Education Level</th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary School</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>High School Diploma</td>
<td>15</td>
<td>50.0%</td>
</tr>
<tr>
<td>Post-Secondary Certificate or Diploma</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>College or University Degree</td>
<td>9</td>
<td>30.0%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

Table 6: Work/Employment or Main Activity of Respondents During the Past Year

<table>
<thead>
<tr>
<th>Activity</th>
<th>N=30*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caring for own children or family members (no pay)</td>
<td>15</td>
<td>50.0%</td>
</tr>
<tr>
<td>Working at a job or self-employed</td>
<td>11</td>
<td>36.7%</td>
</tr>
<tr>
<td>Going to school</td>
<td>9</td>
<td>30.0%</td>
</tr>
<tr>
<td>Long term illness/ getting treatment</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>Household work</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Maternity leave</td>
<td>2</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

Note. *Multiple responses were allowed.

(Source: Questionnaire Survey, 2012)

In terms of income, single mother respondents tended to make less money than the average single mother residing in Kelowna in 2005. The most recent statistics available pertaining to the income of single parents come from the 2006 Canadian Census, in which 2005 incomes were reported. The median after-tax income for single mothers residing in Kelowna in 2005 was $32,359/year (Statistics Canada, 2010b). In this study, more than three-quarters of respondents (86.7%) indicated an annual income of less than $30,000, which is below the median income reported by single mothers residing in the City of Kelowna in the 2006 Canadian Census (see Table 7). Particularly because the mothers in this study tended to have less income than most single mothers in Kelowna, one might expect the barriers encountered in the rental housing market to be predominantly financial.
Table 7: Household Incomes of Respondents for the Past Year

<table>
<thead>
<tr>
<th>Income Level</th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $10,000</td>
<td>10</td>
<td>33.3%</td>
</tr>
<tr>
<td>10,001-20,000</td>
<td>14</td>
<td>46.7%</td>
</tr>
<tr>
<td>20,001-30,000</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>30,001-40,000</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Over $40,000</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>No answer</td>
<td>1</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

4.3 Current Housing Profiles

To better understand the housing experiences of a particular group it is important to examine their current housing and living arrangements, housing locations, and current housing costs. This section examines the housing profiles of respondents, as a group.

4.3.1 Respondents' Current Housing and Living Arrangements

The respondents’ housing profiles showed a diverse range of dwelling types (Table 8), the most common of which were duplexes and townhouses (26.7%), and basement suites (23.3%). As will be discussed in Chapter 5, some respondents in this study expressed their desire to live in a home with access to a backyard for their children to play in. It may be that many single mothers seek out duplexes, townhouses, basement suites, or single-detached homes in order to gain access to private or semi-private outdoor space.
Table 8: Respondents’ Current Housing Type

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duplex/Townhouse</td>
<td>8</td>
<td>26.7%</td>
</tr>
<tr>
<td>Basement suite</td>
<td>7</td>
<td>23.3%</td>
</tr>
<tr>
<td>Single detached house</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>Single bedroom in a house</td>
<td>4</td>
<td>13.3%</td>
</tr>
<tr>
<td>Apartment</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Semi-detached house</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Couch surfing</td>
<td>1</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

The majority of respondents (60%) had lived in their current residence for less than one year at the time the survey was conducted (Table 9), suggesting a highly mobile group. Ten respondents (33.3%) had lived in their current residence for one to five years, and two respondents (6.7%) had lived in their current residence for six or more years (Table 9). CMHC (2006) has reported that 82% of Canadians aged 30 to 34 had moved at least once between the years of 1997 and 2002. For Canadians aged 35 to 39, only 62% had changed residences in the previous six years (CMHC, 2006).

Table 9: Respondents’ Current Length of Residence

<table>
<thead>
<tr>
<th>Length of Residence</th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 month</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>1 to 5 months</td>
<td>9</td>
<td>30.0%</td>
</tr>
<tr>
<td>6 to 11 months</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>1 to 5 years</td>
<td>10</td>
<td>33.3%</td>
</tr>
<tr>
<td>6 or more years</td>
<td>2</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

In terms of household formation, slightly more than half (53.3%) of the respondents lived only with their children, and slightly fewer than half (46.7%) lived with an adult roommate or multiple adult roommates, in addition to their children (Table 10).
Table 10: Household Formation of Single Mother Respondents

<table>
<thead>
<tr>
<th>Household Composition</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Adult/ 1 Child</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>1 Adult/ 2 Children</td>
<td>4</td>
<td>13.3%</td>
</tr>
<tr>
<td>1 Adult/ 3 Children</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>2 Adults/ 1 Child</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>2 Adults/ 2 Children</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>2 Adults/ 3 Children</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>3 Adults/ 1 Child</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>3 Adults/ 2 Children</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>3 Adults/ 3 Children</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>4 Adults/ 2 Children</td>
<td>2</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

4.3.2 Home Location

The majority of respondents in this study resided predominantly in two areas of the City of Kelowna: Rutland and the Central City area (see Appendix B). Rutland was the most frequent location, where 40% of the respondents lived, followed by the Central City area with 30%. A further 20% of respondents lived in other areas of Kelowna (see Table 11). Three respondents (10%) simply indicated they lived in Kelowna, with no specification of the area. Respondents were more concentrated in Rutland than all households in the City of Kelowna. According to the most recent Census Tract population statistics from Statistics Canada, Rutland (and the surrounding areas of Highway 97) held approximately 26.7% of the City of Kelowna’s population in 2006. The Central City area of Kelowna, by comparison, held approximately 18% of Kelowna’s population in 2006 (COEDC, 2009).
Many of the single mothers who took part in this study had lived in Kelowna for a significant amount of time. Twelve respondents (40%) had lived in Kelowna for one to ten years; while 36.7% of respondents had lived in Kelowna for more than ten years (Table 12).

Respondents were asked to indicate their main reasons for choosing to live in the City of Kelowna (Table 13). The majority of respondents (56.7%) indicated that they had family members and/or friends living in the area. As will be discussed, the aid of family members and friends was indispensable for many of the mothers who participated in this study. Some respondents chose to live in Kelowna to pursue their educational goals (23.3%), while some grew up in the area and wanted to stay in the place they considered home (20.0%). Five respondents (16.7%) moved to Kelowna to access the housing programs and services available in the City – addictions recovery housing\(^8\) for example; and four respondents (13.3%) indicated that they came to Kelowna searching for job opportunities (Table 13).

---

\(^8\) ‘Addictions recovery housing’ refers to subsidized housing that is intended for people (women in this case) who are recovering from a drug and/or alcohol addiction.
Table 12: Respondents’ Length of Residence in Kelowna

<table>
<thead>
<tr>
<th>Length of Residence in Kelowna</th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5 months</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>6-11 months</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>1-10 years</td>
<td>12</td>
<td>40.0%</td>
</tr>
<tr>
<td>More than 10 years</td>
<td>11</td>
<td>36.7%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

Table 13: Respondents’ Reasons for Choosing to Live in Kelowna BC

<table>
<thead>
<tr>
<th>Reason</th>
<th>N=30*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family and/or friends live here</td>
<td>17</td>
<td>56.7%</td>
</tr>
<tr>
<td>Post-secondary education/School location</td>
<td>7</td>
<td>23.3%</td>
</tr>
<tr>
<td>Grew up here</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>Housing programs/services</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>Jobs</td>
<td>4</td>
<td>13.3%</td>
</tr>
<tr>
<td>Like the town/wanted something new</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Good weather</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

Note. *Multiple responses were allowed.
(Source: Questionnaire Survey, 2012)

4.3.3 Current Housing Costs

CMHC reported the average rent for a one-bedroom apartment or townhouse in the CMA of Kelowna to be $731/month in April, 2012, while the average cost for a two-bedroom apartment or townhouse was $903, and the average monthly rent for a townhouse or apartment with three or more bedrooms was $1,080 (CMHC, 2012a, p. 13). Around half of the respondents in this study (53.3%) spent $700 or less on rent per month; and another 26.7% spent between $701 and $1000 per month (Table 14). When asked if they lived in a subsidized housing unit, 23.3% of respondents indicated that they lived in this type of housing arrangement. However, 21 out of 30 participating single mothers (70.0%) indicated they did not live in subsidized housing.
Table 14: Cost of Rent, Per Month, Reported by Respondents

<table>
<thead>
<tr>
<th>Category</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$700 or less</td>
<td>16</td>
<td>53.3%</td>
</tr>
<tr>
<td>$701-1000</td>
<td>8</td>
<td>26.7%</td>
</tr>
<tr>
<td>Over $1000</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>No answer</td>
<td>1</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

Although half of the respondents in this study spent fewer dollars on rent than CMHC reported as the average amount paid by all Kelowna CMA residents, many were spending high proportions of their income on housing. The majority of respondents (73.4%) were spending more than 30% of their income on rent each month (Table 15). According to Canada Mortgage and Housing Corporation, housing is considered to be unaffordable if a family is spending over 30% of their gross income on shelter (CMHC, 2010a). If a person is spending more than 30% of their gross income on housing costs and cannot afford alternative housing that is an appropriate size, and in good physical condition, they are considered to be in ‘core housing need,’ meaning they are at risk of becoming homeless (CMHC, 2010a). It is possible that not all those who reported spending 30% or more of their income on housing were in core housing need; however, considering the low-incomes of the majority of respondents, it is likely that many of them were. With these definitions in mind, the majority of respondents were likely at risk of homelessness. It is important to note that many respondents (36.7%) were also spending over 50% of their total income on rent and related housing costs each month (Table 15). In these cases, saving funds in case of a financial emergency is extremely difficult or unrealistic. If a person paying more than half her income for rent loses her job or has to take a leave of absence, it is quite likely that she will lose her housing because she cannot afford it.
Table 15: Percentage of Income Respondents Reported Spending on Housing Each Month

<table>
<thead>
<tr>
<th>Percentage</th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% or less</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>31-50%</td>
<td>11</td>
<td>36.7%</td>
</tr>
<tr>
<td>51-100%</td>
<td>11</td>
<td>36.7%</td>
</tr>
<tr>
<td>No answer</td>
<td>6</td>
<td>20.0%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

4.4 The Housing Search Process

Although the majority of respondents had lived in Kelowna for more than a year, most had lived in their current residence for less than one year, indicating frequent residential moves. For many respondents, housing stress was an important factor in the decision to move from their last residence. More than half of the respondents (53.3%) reported leaving their last residence because their housing was unaffordable, inadequate, or unsuitable (Table 16). For 23.3% of the respondents, dissatisfaction with their neighbourhood or location was important in the decision to leave their last residence.

Table 16: Reasons for Moving from Last Residence

<table>
<thead>
<tr>
<th>Reason</th>
<th>N=30*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing unaffordable, unsuitable, or inadequate</td>
<td>16</td>
<td>53.3%</td>
</tr>
<tr>
<td>Not happy with neighbourhood, town or environment</td>
<td>7</td>
<td>23.3%</td>
</tr>
<tr>
<td>Separated from husband/partner/abusive situation</td>
<td>7</td>
<td>23.3%</td>
</tr>
<tr>
<td>More opportunities/services available in Kelowna</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>Wanted to be closer to family</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Wanted a yard</td>
<td>2</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

Note. *Multiple responses were allowed.
(Source: Questionnaire Survey, 2012)

The most common reason that respondents chose their current residence was cost (73.3%) (Table 17); a good (or better) location was cited as the second most important consideration (46.7%). Thus, cost and location were the primary factors when respondents were
making housing choices. Some of the respondents expressed frustration with trying to find an affordable home in a desirable location (see Section 4.5.1 for details). Eleven respondents (36.7%) indicated that they chose their current residence because it was the only “affordable” housing available to them at the time. Some of these mothers were in an emergency situation and needed to find housing quickly to avoid homelessness. Others were accepted into subsidized recovery homes upon arrival in Kelowna, and did not have to conduct a housing search (Table 17). Some of the respondents chose their current residence because the building seemed well-maintained (33.3%); the building looked appealing or had a yard (33.3%); the building was located near friends and/or family members; and/or the size of the building was suitable for their family (33.3%) (Table 17).

<table>
<thead>
<tr>
<th>Table 17: Reasons for Choosing Current Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>N=30</em></td>
</tr>
<tr>
<td>Cost</td>
</tr>
<tr>
<td>Location ideal/near amenities</td>
</tr>
<tr>
<td>Only thing available at the time</td>
</tr>
<tr>
<td>Building well maintained</td>
</tr>
<tr>
<td>Looks nice/ has a yard</td>
</tr>
<tr>
<td>Family and friends live nearby</td>
</tr>
<tr>
<td>Size is right for the family</td>
</tr>
<tr>
<td>Safety</td>
</tr>
<tr>
<td>Sense of Community</td>
</tr>
<tr>
<td>Other</td>
</tr>
</tbody>
</table>

*Note. *Multiple responses were allowed.  
(Source: Questionnaire Survey, 2012)

When asked about the number of dwellings they looked at during their most recent housing search, nine respondents (30%) viewed one to five places before selecting one. Six respondents (20%) looked at six to ten units or buildings, while two mothers (6.7%) indicated they looked at more than twenty places before committing to their current residence (Table 18).
Table 18: Number of Dwellings Looked at During the Most Recent Housing Search

<table>
<thead>
<tr>
<th></th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>None (0)</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>1 to 5 homes</td>
<td>9</td>
<td>30.0%</td>
</tr>
<tr>
<td>6 to 10 homes</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>Over 20 homes</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>&quot;Many&quot;</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>No answer</td>
<td>4</td>
<td>13.3%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

The respondents’ search for housing was geographically widespread, extending throughout Kelowna as well as to other areas of the Okanagan Valley (Table 19). While the majority of respondents lived in the Central City area and Rutland (as previously discussed), the most common area (of the City of Kelowna) searched for rental housing was the South Okanagan Mission (also known as Upper Mission). This area is characterized by a large stock of homes, on large lots. Most of the houses also have backyards and limited foot traffic throughout the neighbourhood, adding to the area’s desirability. Because houses in this area tend to be larger, they are arguably well-suited for families. However, they also tend to be more expensive, making them less obtainable for families with lower incomes. Rutland and the Central City area were the second most popular areas for the housing search process (Table 19). In addition to these areas of Kelowna, 30% of respondents searched for housing in other districts and cities. These areas included: Kamloops, Lake-Country, Peachland, Penticton, Vernon, and West Kelowna, suggesting that while the City of Kelowna was the location of choice, many mothers were willing to move elsewhere to better meet their family’s housing needs.
Table 19: Areas of Search for Rental Housing, During the Most Recent Housing Search

<table>
<thead>
<tr>
<th>Area</th>
<th>N=30*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Okanagan Mission</td>
<td>7</td>
<td>23.3%</td>
</tr>
<tr>
<td>Rutland</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>Central City</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>North Okanagan Mission</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>Glenmore-Clifton-Dilworth</td>
<td>4</td>
<td>13.3%</td>
</tr>
<tr>
<td>South Pandosy-KLO</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Belgo-Black Mountain</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Southeast Kelowna</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Cities other than Kelowna</td>
<td>9</td>
<td>30.0%</td>
</tr>
</tbody>
</table>

*Note. *Multiple responses were allowed.
(Source: Questionnaire Survey, 2012)

The housing search can be a very time-consuming process. About half of the respondents (16 or 53.3%) spent one to six months searching for their current residence (Table 20). Eight respondents (26.7%), however, indicated they looked for their current home for less than a month before committing to a new dwelling. This is not surprising since 20% of the respondents reported that they accepted the first place they looked at because they felt it was the only “affordable” housing option they had at the time (Table 17). For those 13.3% of respondents who searched for suitable housing for more than 6 months (Table 20), frustrations over the cost of housing and high expectations from landlords were common (see Section 4.5).

Table 20: Length of Time Spent Searching for Current Residence

<table>
<thead>
<tr>
<th></th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 month</td>
<td>8</td>
<td>26.7%</td>
</tr>
<tr>
<td>1 to 6 months</td>
<td>16</td>
<td>53.3%</td>
</tr>
<tr>
<td>More than 6 months</td>
<td>4</td>
<td>13.3%</td>
</tr>
<tr>
<td>No answer</td>
<td>2</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)
To be able to better assist different populations during their search for rental housing, it is important to know which media are most successful in dispersing housing information, and which are not. When asked which sources they used during their most recent search for rental housing, as well as which sources were most effective in helping them obtain their current housing, the three most commonly used sources of housing information (Table 21) were the Internet (76.7%), word of mouth from friends and relatives (73.3%), and walking/driving around in search of rental signs in different neighbourhoods (66.6%). Newspapers and bulletin boards were used by 11 respondents (36.7%). Very few respondents utilized the services of churches and housing organizations to collect rental housing information during their most recent housing search.

Table 21: Sources Used During the Most Recent Housing Search

<table>
<thead>
<tr>
<th>Source</th>
<th>N=30*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet sources</td>
<td>23</td>
<td>76.7%</td>
</tr>
<tr>
<td>Friends/ relatives</td>
<td>22</td>
<td>73.3%</td>
</tr>
<tr>
<td>Walking and driving around/ ‘For Rent’ signs</td>
<td>20</td>
<td>66.7%</td>
</tr>
<tr>
<td>Newspapers/ bulletins</td>
<td>11</td>
<td>36.7%</td>
</tr>
<tr>
<td>Churches</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Housing organizations</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
<td>16.7%</td>
</tr>
</tbody>
</table>

Note. *Multiple responses were allowed. (Source: Questionnaire Survey, 2012)

In addition to indicating the sources used during their housing search, respondents were asked to report their most important source of rental housing information (Table 22). Fourteen respondents (40%) indicated that the Internet was their most important source of housing information, including sites such as Castanet, Kajiji, and Craigslist. Another 20% (Table 22) of respondents indicated that assistance from friends and family members was the most helpful in obtaining their current residence, suggesting that knowing someone who is familiar with
Kelowna may be very important for single mothers looking for a home. These results corroborate those of other housing studies conducted within the City of Kelowna, focusing on immigrants (Karl, 2013; Teixeira, 2009), renters in the Okanagan Valley (Teixeira, 2011); and students (McEwan & Teixeira, 2012). Although walking and driving around, looking for signs for rent was the third most common method for collecting rental housing information (Table 21), this method was not listed by any respondents as the most important source for obtaining their current housing (Table 22). Similarly, while newspapers and community bulletins were used by 11 (36.7%) respondents (Table 21), only one person indicated this source as the most important one (Table 22). These results suggest that posting bulletins and paper newspaper ads may be a relatively effective way of distributing housing information; however, the information being received by single mothers is not typically very effective in helping them secure rental housing.

Table 22: Most Important Source of Housing Information

<table>
<thead>
<tr>
<th>Source</th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet</td>
<td>14</td>
<td>46.7%</td>
</tr>
<tr>
<td>Friends/ relatives</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>Housing organizations</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Churches</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Newspapers/ bulletins</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Social worker/ therapist</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>No answer</td>
<td>5</td>
<td>16.7%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012).

4.5 Major Barriers Encountered During the Housing Search

When asked about the difficulties/barriers they felt they had faced in the process of securing rental housing for their families, survey respondents rated the three most important difficulties as: (a) finding housing that is affordable (low income versus high housing costs); (b) finding affordable rental housing that is a suitable size for the family; and (c) discrimination by
landlords based on income level (see Table 23). Discrimination based on source of income (70%), being a single parent (70%), and having children (66.7%) were also perceived as important barriers that most single mother respondents felt they had encountered in Kelowna’s rental housing market. Affordability has been noted as a significant hardship for mothers in other Canadian studies (CMHC, 2003; Stuart, 1991); as has discrimination (Barata & Stewart, 2010; Lauster & Easterbrook, 2011; Lessa, 2002). These housing barriers have also been noted by immigrants (Karl, 2012; Teixeira, 2009; 2010; 2011), and students (McEwan & Teixeira, 2012) in the City of Kelowna and surrounding areas.

Table 23: Barriers Perceived by Single Mothers in Kelowna’s Rental Housing Market

| Finding housing that is affordable | 30 | 100.0% |
| Finding housing that is a suitable size for the household | 25 | 83.3% |
| Discrimination based on income level | 24 | 80.0% |
| Discrimination based on source of income | 21 | 70.0% |
| Discrimination based on being a single parent | 21 | 70.0% |
| Discrimination based on having children | 20 | 66.7% |
| Accessing rental housing information | 15 | 50.0% |
| Discrimination based on household size | 14 | 46.7% |
| Accessing professional help | 13 | 43.3% |
| Discrimination based on gender | 11 | 36.7% |

*Note. *Multiple responses were allowed. (Source: Questionnaire Survey, 2012)

### 4.5.1 Affordability Burdens and Finding Housing that is Suitable

Housing affordability burdens force many people into overcrowded and substandard housing situations, and ultimately put many people ‘at risk’ of homelessness (Fiedler, Schuurman, & Hyndman, 2006, p. 206). Finding housing that was affordable for their family was the most common barrier to rental housing reported by respondents (Table 23). All of the respondents in this study (100%) stated that they experienced difficulty finding rental housing
that was affordable for them, a finding that is consistent with what may be expected in a city listed as the 6th most unaffordable in Canada (Demographia, 2012, p. 13). This finding is also consistent with results found in studies dealing with housing and other populations in the city of Kelowna, including immigrants (Karl, 2013; Teixeira, 2009; 2010; 2011), and students (McEwan & Teixeira, 2012), suggesting this is a common housing barrier. Some respondents noted a disconnection between their wages and the cost of housing in the City:

“...wages are way too low compared to the cost of housing.”

“Housing costs are too high and income levels are too low. Landlords expect people to make more money before they will rent to them.”

Related to this, twenty-four single mothers (80%) felt that they had been discriminated against by landlords because of their income level (Table 23).

The second most common barrier was finding housing that was a suitable size for the household, reported by twenty-five respondents (83.3%) (Table 23). It is likely that this problem arose mainly as a result of affordability problems, since larger dwellings typically cost more money. Many of the mothers who participated in this study had more than one child (see section 4.2.1) and only one income to support their family, putting larger, more suitable homes out of reach. Some of the mothers noted this issue:

“The size of apartments available in my price range, are too small for my family to have space of their own.”

“The average two-bedroom in a safe location is $1000 plus. [In] most of these ‘two-bedrooms,’... one of the bedrooms could be a closet.”

“I get $700 for rent. I need at least a three-bedroom house. I’m in a two [-bedroom] because they feel I can’t afford it. I have three people in a two-bedroom. It is too small...”
“I have three kids and lack money to afford a house of proper size. My bedroom is in our living room.”

Single mothers were further asked to indicate which of the barriers they experienced was the most detrimental to their housing search efforts. Considering all respondents cited affordability as a barrier to acquiring suitable and adequate rental housing in Kelowna (Table 23), it is not surprising that this was reported as the greatest barrier to rental housing by 43.3% (or 13) of respondents (Table 24).

<table>
<thead>
<tr>
<th>Table 24: Greatest Barrier to Housing Reported by Single Mothers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>N</strong>=30</td>
</tr>
<tr>
<td>Rent too high/ unaffordable options</td>
</tr>
<tr>
<td>Size (too small)</td>
</tr>
<tr>
<td>Debt after separation/no credit</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td>No answer</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

Some mothers chose to expand their answers by explaining that while they were able to afford some form of rental housing in Kelowna, this housing was often located in undesirable locations. One parent expressed her discontent with having to live near a “strip club,” which was also near her child’s school, while others felt their neighbourhood was unsafe due to drug activity and theft:

“Strip club was put in around three schools, phone lines were cut, kids had knife pulled on them, pop empties stolen from porch, drug dealers coming and going.”

“My car has been stolen once and broken into a dozen times.”

One mother noted that a lack of affordable housing in an acceptable location left her homeless for over two weeks:
“I found a vacant suite, but it was in a dangerous area of Rutland, and the suite was very dirty, so I did not accept it. After being homeless for over two weeks, staying with friends a few days at a time, I eventually posted an add on Kijiji.ca advertising that I was looking for a room...”

A key informant was asked to comment on what he thought was the biggest barrier experienced by the single parents he came into contact with, as an affordable housing administrator. He further confirmed the results of the survey by noting:

“I think that the barriers are that there just isn’t enough affordable housing .... there’s just not enough for everybody looking.”

A community outreach worker who specialized in housing services noted the discrepancy between social assistance levels and housing costs:

“The ever popular Kelowna issue is financial ... there is nowhere that people can afford ...if they are living on ... the higher end of income assistance and it is $900 a month. So when the average rent is 6 to 700 dollars, that’s a big one”.

Some subsidized housing units are available to families in the City of Kelowna. The Society of Hope, for example, provides 118 subsidized units in the North Glenmore area of Kelowna for families. In addition to this, subsidized townhomes for families are also located in Lake Country and West Kelowna (Society of Hope, 2012). Other organizations that run subsidized housing units for families include NOW Canada, Columbian Centennial Housing Society, Evangel Family Rental Housing Society, Father Delestre Housing Society, and Okanagan Metis and Aboriginal Housing, to name only a few. Unfortunately, the demand for these units far exceeds the supply. In addition to having trouble filling out the application forms, some mothers expressed their deep disappointment with the long waiting lists for affordable housing units. Some single mothers noted:
“It’s too high rent anywhere that’s not low-income housing, and it’s a five-year waiting list for low-income housing.”

“When I applied for housing ... they told me I would be at the top of the list because I am a single parent, but then they never got back to me and I am stuck in housing that is too small.”

The problem of high demand and low availability for subsidized housing units was reported by service providers as well. One key informant estimated the waitlists at their organization to be approximately one year on average, while another housing service provider estimated waiting lists of anywhere from three months to one year in the case of short term housing units and up to three years for some long term housing units. An affordable housing administrator for a local organization noted:

“We generally have three to four hundred people on a list for all of our housing ... and like I say, some people will just never get housed.”

The lack of subsidized units available for those in need means that many single mothers (and other families) are forced to settle for housing that is unaffordable, unsuitable, or inadequate.

4.5.2 Housing Discrimination

Single mothers were asked to indicate if they had felt discriminated against during their search for rental housing, based on being a single parent, having children, their family size, their gender, income level, or source of income. They were also given the opportunity to comment on any other forms of discrimination they felt they had experienced in the rental housing market. Housing discrimination can include the denial of access to housing as well as charging higher prices or rents, applying more stringent or inappropriate screening criteria, or treating certain residents differently (Novac, Darden, Hulchanski, Seguin, & Berneche, 2002). It has been
reported that families with children may be excluded from some housing options based on the assumption that children cause more wear and tear to buildings (Novac et al., 2002, p. 4). After income level, the other top three reasons mothers felt they had been discriminated against were: source of income, being a single parent, and having children (Table 23). Since the discussion surrounding discrimination in this context centers around perceptions of discrimination, other variables such as race/ethnicity may have played a part. Many single mothers chose to expand on their responses by reporting on the specific circumstances that led to their beliefs, and therefore provided some additional information to support their reports. This data confirms that many single mother respondents felt that they had been treated differently than other segments of the population by landlords and building managers in the City of Kelowna.

Some respondents reported difficulty acquiring housing because they could not ‘prove’ to landlords that they had adequate income to pay the rent each month. Source of income was perceived as a cause of discrimination by 70% of the respondents (Table 23). Some of those receiving government subsidies and/or child support indicated some reluctance from landlords and building managers to recognize subsidies and child support as reliable sources of income:

“I have had some people say they don’t allow children, or pets, and will not rent to anyone on assistance.”

“A few landlords turned us down based on my source of income and family status, regardless of my spotless rental payment records, and only good references from previous landlords.”

“A three bedroom is $1100-1500 plus utilities. [I] have been asked, how can you manage?”

One mother explained a situation in which her sources of income could not be confirmed by a T4 (income tax document) and therefore were considered somewhat invalid or unreliable:
“I receive various subsidies and cannot always ‘confirm’ my income via normal channels (T4, etc.). Subsidies, child support, etc., don’t always qualify as proof of income.”

Although reports often cite the need for more funding for those in need, it is a huge problem if those who do manage to get assistance experience barriers because this funding is not recognized as reliable or adequate by those who control access to housing.

Some single mothers may also be uncomfortable reporting their use of government assistance to landlords and service providers. The expectation of being judged by someone was seen as a barrier by some respondents. When reporting the reasons behind her housing search difficulties, one mother noted:

“The cost is not even in my range without help. Housing is either too small or too big. Maybe embarrassed of how I get my income because of the terms of welfare mom.”

More than two-thirds of the respondents (70%) felt that they had been discriminated against by landlords simply because they were single parents (Table 23). This issue can be compounded by other factors such as being a student. One mother, who was completing her education noted:

“People don’t want single student parents because they think you can’t afford to pay rent or are irresponsible.”

Furthermore, twenty mothers (66.7%) felt they had been discriminated against because they had children (Table 23). Some of the mothers commented on landlord discrimination against families with children:

“I have been told that landlords will not rent to me because I have children, my children are too young...”
“Most people don’t want to rent to children. They tell you on the phone it’s not an issue, but when you go to see the place, they either indicate or straight out tell you it is not preferred.”

“When I went to rent, I would view it, and then they would say here is a credit check. When I told them how many kids I had, they would not rent to me.”

One respondent expressed her frustration with being asked to leave an additional damage deposit because her children were young:

“When I first moved here, I paid $650 plus utilities, and I was charged $600 for a child deposit...”

One mother noted her experience looking for a single room (her limited budget made this the best option) — she was denied tenancy because she had a child:

“I was turned down by four different rooming options due to the fact that I had a child. I was looking to only rent one bedroom because I am currently not working and I have a budget of about $500 a month. Two separate tenants had offered to rent me their rooms but when they asked their landlords, both had said they do not allow children in the building (one was an apartment with a no-child policy above the 1st floor, and the 2nd was a basement suite and the landlord wanted something ‘more simple’).”

It appears that many renters are not aware of their rights as tenants, or they may be reluctant to present complaints to the proper authorities. For instance, while the BC Residential Tenancy Act mentions the right for a landlord to require a security deposit and a pet deposit, it does not allow for a deposit for child residents (Province of British Columbia, 2011). Landlords are not permitted to discriminate based on family or marital status (in this case, being a single parent or divorced), source of income (unless it is illegal), or gender, to name the most relevant grounds for this particular population. A family cannot be discriminated against based on the
presence of children (Province of British Columbia, 2011). In addition, discrimination based on age is prohibited for those who have reached the majority (except where a residence has been reserved for seniors 55 years or older). As will be discussed in Chapter 5, issues related to shared housing options are more complicated.

4.5.3 Accessibility of Housing Information

Finding information on vacancies is usually the first step in locating a good home. For those seeking subsidized housing, vacancy and eligibility information are crucial. For many of the respondents in this study, accessing housing information was a difficult task. Half of the respondents (50%) found accessing rental housing information in Kelowna “very difficult” or “somewhat difficult” (Table 25). However, a sizeable minority of the mothers in this study reported little or no difficulty accessing rental housing information in Kelowna (36.7% found this “very easy” or “somewhat easy”). Many mothers may not have known where to find the information they were looking for. More may need to be done to ensure that people get directed to accurate and up-to-date rental housing information in Kelowna. Difficulty finding housing information in the City of Kelowna has also been noted by immigrants (Teixeira, 2009), and immigrant women specifically (Karl, 2012).

Table 25: Ease of Obtaining Information about Rental Housing Vacancies

<table>
<thead>
<tr>
<th></th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Difficult/Somewhat Difficult</td>
<td>15</td>
<td>50.0%</td>
</tr>
<tr>
<td>Very Easy/Somewhat Easy</td>
<td>11</td>
<td>36.7%</td>
</tr>
<tr>
<td>No answer</td>
<td>4</td>
<td>13.3%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

Those respondents who sought professional assistance such as the services of a realtor or a non-profit organization while searching for their current dwelling (19 out of 30) were asked to
report on the level of difficulty they perceived while seeking out this professional assistance (Table 26). The majority of those who sought out assistance (68.4%) found it “very difficult” or “somewhat difficult.” This may be another area in need of improvement in terms of the provision of housing services for renters in Kelowna.

Table 26: Ease of Obtaining Professional Help with Searching for Rental Housing

<table>
<thead>
<tr>
<th></th>
<th>N=19</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Difficult/Somewhat Difficult</td>
<td>13</td>
<td>68.4%</td>
</tr>
<tr>
<td>Very Easy/Somewhat Easy</td>
<td>6</td>
<td>31.6%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

Finally, single mother renters were asked to comment on the level of difficulty they perceived during the search for their housing overall. Although the majority of survey respondents (53.3%) reported feeling that their most recent housing search was “very easy” or “somewhat easy” overall, almost half of respondents (46.7%) reported experiencing housing search difficulties during their most recent search (Table 27).

Table 27: How Respondents Found the Housing Search, Overall

<table>
<thead>
<tr>
<th></th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Difficult/Somewhat Difficult</td>
<td>14</td>
<td>46.7%</td>
</tr>
<tr>
<td>Very Easy/Somewhat Easy</td>
<td>16</td>
<td>53.3%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

4.6 Strategies Used to Cope with Barriers to Rental Housing

Barriers to securing affordable, suitable, and adequate housing have the potential to leave whole families homeless if effective coping strategies are not applied. The single mothers who participated in this study proved to be extremely resourceful when it came to maintaining housing for their families (Table 28).
Presented with a list of potential coping strategies in the questionnaire, single mothers were asked to indicate how they coped with housing barriers in Kelowna’s expensive rental housing market (Table 28). Unsurprisingly, since affordability was the number one barrier, most of the respondents reported using strategies that involved ways of stretching their income. More than half of the single mothers in this study identified the following strategies: (a) spending less on other essentials (70%) such as food and clothing for the household; and (b) borrowing money from friends and family members (53.3%) (Table 28).

Twelve respondents (40%), who although for the most part were currently housed, reported having lived with friends and/or family members temporarily in response to barriers to affordable, suitable and adequate housing at some point during their time in Kelowna (Table 28), which may represent a form of ‘hidden homelessness.’ Hidden homelessness (also called ‘relative homelessness’) is a form of homelessness in which people have some sort of physical shelter, that is, they are not ‘on the street’ and they do not use a homeless shelter, but they live in illegal or temporary dwellings, and are at high risk of absolute/visible homelessness (Fiedler et al., 2006, p. 207). Although hidden homelessness does not require the immediate attention given to visible homelessness, it does involve far more people (Fiedler et al., 2006). If we wish to
reduce visible homelessness, those at serious risk of homelessness (including the hidden homeless) will need to have their needs addressed.

Slightly more than one-third of the respondents (36.7%) reported working more than one job or overtime in order to make ends meet. An additional one-third (33.3%) of the respondents reported sharing housing costs with a permanent roommate (Table 28):

“My duplex rents for $1090/month. In order to afford this I rent out the living room for $400/month. My child and I use my bedroom as our ‘living room.’ My roommate is moving this year. I will be moving into a five-bedroom house with a three-person family because everything here is so expensive. I don’t qualify for rental assistance because I make too much. Too bad they don’t factor in debt.”

“[I] found a good roommate to help offset the cost of rent. I also share a room with my daughter so as to not need a bigger house.”

It doesn’t seem to be uncommon for mothers to share a room with their child in order to rent out portions of the house to roommates, making housing suitability a large concern. Some families may be forced into home-sharing with another family in order to avoid homelessness in emergency situations. Families may also choose to home-share in order to improve their housing situations by moving to more costly housing located in a better neighbourhood, or housing that is in better physical condition, to be near their social support network, or because they are in need of personal assistance (although this is most common among the elderly, as discussed by Ahrentzen, 2003, p. 551-552). Home-sharing has the potential to benefit all parties involved through a reduced rent burden and increased proximity to social support. However, conditions must be favorable, and the negative stigma surrounding shared-housing, prevalent in the Western world, must be eliminated (Ahrentzen, 2003, p. 564).
After indicating the coping strategies they had used to overcome housing barriers in Kelowna’s rental housing market, single mother respondents were asked to indicate which strategy had been the most important in their experience (Table 29). This time the three most important strategies included: a) living with friends and/or family members temporarily (20%); b) getting help from friends and family members; c) getting loans and babysitting assistance (20%); and spending less on other essentials such as food and clothing (13.3%) (Table 29).

<table>
<thead>
<tr>
<th>Strategy</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living temporarily with friends and/or family members</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>Borrowing money from friends and family</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>Spending less on other essentials</td>
<td>4</td>
<td>13.3%</td>
</tr>
<tr>
<td>Fixing up unsuitable/ inadequate housing</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Perseverance/ Remaining optimistic</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>Working more than one job or overtime</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Sharing permanent housing with a roommate</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Using food banks and other services</td>
<td>1</td>
<td>3.3%</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>10.0%</td>
</tr>
</tbody>
</table>

(Source: Survey Questionnaire, 2012)

The number of coping strategies reported by single mother respondents (Table 28) indicates that single mothers may often be forced to employ more than one coping strategy at a time to avoid homelessness. A further 10% of respondents indicated that remaining optimistic and practicing perseverance were their most important and useful coping strategies (Table 29).

4.7 Housing Suitability and Adequacy

According to Canada Mortgage and Housing Corporation, for housing to be considered suitable, it must have enough bedrooms for the size and make-up of the household (CMHC, 2010a). In this definition, opposite-sex children, and children over the age of 18 are expected to
have separate bedrooms from their parents and other siblings. When asked about their current dwelling’s suitability for their household, half of all the respondents felt that their home was comfortable with just enough space for everyone (Table 30). It appears that although 83.3% of respondents reported difficulty finding affordable housing that was large enough for their family (Table 23), many of them were able to either eventually find something suitable, or to employ the necessary coping strategies in order to make this housing obtainable. In contrast, fewer than half (43.3%) of the respondents indicated that they were not able to obtain affordable housing that was a comfortable size for their family and they felt their housing was overcrowded (Table 30). Only two respondents (6.7%) felt that their housing was too large for their family.

Table 30: Self-reported Housing Suitability

<table>
<thead>
<tr>
<th>Housing Condition</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing is comfortable with just enough space</td>
<td>15</td>
<td>50.0%</td>
</tr>
<tr>
<td>Housing is overcrowded</td>
<td>13</td>
<td>43.3%</td>
</tr>
<tr>
<td>Housing is too big</td>
<td>2</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

CMHC (2010a) defines adequate housing as housing that does not require any major repairs, according to the residents. When respondents were asked to rate the physical condition of their residence, the majority (56.7%) indicated that they thought their home was in good repair (Table 31). Slightly less than one-third (30%) of them felt their residence needed minor repairs; and a few respondents (10%) felt that their home needed major repairs. When the respondents were asked how they coped with housing in need of major repair, one single mother noted that she made her own repairs to make her home safer and more comfortable:

“[I] found a cheap house in poor condition and worked hours upon hours to fix it up to a condition acceptable for my daughter to live in (leaving the only concern that landlord will find out and raise the rent).”
Table 31: Self-reported Housing Adequacy

<table>
<thead>
<tr>
<th></th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residence is in good repair</td>
<td>17</td>
<td>56.7%</td>
</tr>
<tr>
<td>Residence needs minor repairs</td>
<td>9</td>
<td>30.0%</td>
</tr>
<tr>
<td>Residence needs major repairs</td>
<td>3</td>
<td>10.0%</td>
</tr>
<tr>
<td>No answer</td>
<td>1</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

4.8 Housing and Neighbourhood Satisfaction

4.8.1 Housing Satisfaction

Even though affordability burdens were high among this particular group of single mothers, their overall level of satisfaction with their housing remained higher than might be expected. When asked about their overall satisfaction with their current residence, two-thirds of the single mothers (66.7%) responded that they were “very satisfied” or “satisfied” with their home, while less than one-third (26.7%) replied that they were “very dissatisfied” or “dissatisfied” with their housing (Table 32). Taking into consideration that most respondents felt their homes were safe, adequate and suitable for their families, it may be fair to hypothesize that members of this population are willing to struggle over affordability issues if it means securing housing that they felt was safe, the correct size, and in good repair. In most cases, it seems that single mothers will employ as many coping strategies as possible before they will accept housing that does not satisfy their needs.

Table 32: Levels of Satisfaction with Current Residence

<table>
<thead>
<tr>
<th></th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Satisfied/Satisfied</td>
<td>20</td>
<td>66.7%</td>
</tr>
<tr>
<td>Very Dissatisfied/Dissatisfied</td>
<td>8</td>
<td>26.7%</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>2</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)
4.8.2 Neighbourhood Satisfaction

Most of the survey respondents reported being satisfied with their current neighbourhood. More than three-quarters of them were “very satisfied” or “satisfied” with the neighbourhood they lived in (76.7%); however, five respondents (16.7%) indicated they were “very dissatisfied” with their current neighbourhood (Table 33). When asked to explain the source of their dissatisfaction with their neighbourhood, the respondents referred to an abundance of foot traffic and noise, safety concerns due to illegal activities going on, frequent thefts, and lack of privacy. The respondents who were satisfied with their neighbourhood noted that they felt safe and comfortable; they were located near parks, schools and other amenities; and they lived near other families with kids. These results can help us better understand where single parents (and likely other families with children) prefer to live, and how to better accommodate their needs in all housing markets.

Table 33: Levels of Satisfaction with Current Neighbourhood of Residence

<table>
<thead>
<tr>
<th></th>
<th>N=30</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Satisfied/Satisfied</td>
<td>23</td>
<td>76.7%</td>
</tr>
<tr>
<td>Very Dissatisfied</td>
<td>5</td>
<td>16.7%</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>2</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

(Source: Questionnaire Survey, 2012)

Single mothers were also asked to indicate how safe they felt in their current neighbourhood. Thirteen respondents (43.3%) felt that their neighbourhood was a “very safe” place to live, while fourteen (46.7%) felt their neighbourhood was “somewhat safe”, and three (10%) thought their neighbourhood was “unsafe.” Table 34 reports on the 17 respondents who indicated that they were unhappy with their area of residence. Of those who felt their neighbourhood was only “somewhat safe” or “unsafe,” 47.1% felt this way because they were
aware of illegal activities (most often drug-related) occurring close to their homes. Four mothers referred to an abundance of parties in their neighbourhood and/or lots of foot traffic near their home, making them uncomfortable in their surroundings.

Table 34: Reasons for Feeling the Neighbourhood was “Unsafe” or “Somewhat Safe”

<table>
<thead>
<tr>
<th>Reason</th>
<th>N=17*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Some sort of illegal activity happening in area</td>
<td>8</td>
<td>47.1%</td>
</tr>
<tr>
<td>Lots of parties/foot traffic</td>
<td>4</td>
<td>23.5%</td>
</tr>
<tr>
<td>&quot;Not a nice area&quot;</td>
<td>1</td>
<td>5.9%</td>
</tr>
<tr>
<td>No answer (chose not to disclose reasons behind feeling their neighbourhood was unsafe)</td>
<td>7</td>
<td>41.2%</td>
</tr>
</tbody>
</table>

Note. *Multiple responses were allowed.
(Source: Questionnaire Survey, 2012)

4.9 Summary

Housing is important to the overall health and well-being of all people. In order to improve the housing search process, as well as access to housing for families, the barriers encountered must first be identified. According to the results of this study, the barriers encountered by single mothers in the rental housing market of the City of Kelowna are high housing costs compared to incomes, difficulty finding housing of a suitable size, and discrimination by landlords based primarily on income level. Affordability burdens can put whole families at risk of homelessness, and force households to live in both unsuitable and inadequate housing conditions. All of the survey respondents in this study reported difficulties finding rental housing that was affordable for them. The cost of housing was the number one factor considered by the respondents when choosing their housing, balanced by considerations of safety and the needs of their children.

Even though affordable housing was obtainable for most respondents, much of this housing was considered unsuitable or inadequate for their family to live in. Difficulties with
housing affordability lead to reports of single mothers sharing bedrooms with their children, and otherwise living in cramped conditions.

Many respondents felt they had been discriminated against by landlords based on their source of income and/or their family status. Some mothers reported reluctance from landlords to rent to them because a portion of their income came from government assistance or child support payments. One parent was reticent to tell landlords and service providers that she was a recipient of government assistance because of a perceived stigma. Discrimination based on family status and source of income (barring illicit sources) is not permitted in BC, however, it may be the case that many single mother renters are either not aware of their rights as tenants, or are uncomfortable with reporting incidents of discrimination to authorities.

Obtaining useful rental housing information was a difficult task for many survey respondents. The two most important sources of housing information were the Internet and friends and family members, indicating that access to technology and reliance on one’s personal network were both very important in the housing search for this group. Very few single mother respondents used the services of government agencies and housing organizations during their housing search. The reasons behind this finding requires further investigation if housing services are to be better utilized in the future.

In the event that suitable and adequate housing was unaffordable, and/or long waitlists for subsidized housing units made this housing unobtainable, single mothers adopted several coping strategies to keep themselves and their children housed. Most commonly, they spent less money on other household essentials such as food and clothing; borrowed money from friends and family members; and lived with friends and/or family members on a temporary basis. Moving in with friends and/or family members puts a family in a state of ‘hidden homelessness,’ which can
be a stepping stone towards visible homelessness if conditions do not improve. Working more than one job or overtime was also reported as a coping strategy by single mothers. In some cases, mothers took on roommates, leading to situations of overcrowding. Slightly fewer than half of respondents (43.3%) felt that their home was not big enough for their family (Table 30).

Slightly more than half of the respondents (56.7%) indicated that they felt their neighbourhood was “unsafe” or only “somewhat safe,” due to high levels of foot traffic, noise, and safety concerns. Despite these reports, most single mother respondents still indicated high levels of overall satisfaction with their homes and their neighbourhoods, suggesting the possibility that these mothers were willing to struggle with affordability if they were getting housing that was an appropriate size for their family, was in good physical repair, and/or was in a desirable location of the city.

Survey respondents had a median age of 35 years, and many had households larger than those of many Kelowna households. Half of the respondents reported that their main activity during the past year was taking care of their own children and/or family members, while just over one-third of respondents reported working at a job or being self-employed as their main activity. The single mothers in this study tended to make less money than the average single mother residing in Kelowna, with more than three-quarters of them reporting an annual income of $30,000 or less (Table 7).
Chapter 5: Recommendations for Reducing Single Mothers' Housing Barriers

5.1 Overview

The City of Kelowna estimates that the proportion of the population aged 65 years and older will continue growing in the years leading up to 2030, while the population of children and adolescents (aged 0-19) will decrease (City of Kelowna, 2013a). With the region’s strong health and tourism industries, it is important that younger generations are encouraged to move to Kelowna, or remain here in adulthood, in order to fill the jobs necessary for a vibrant community’s functioning. Single parents are part of this much-needed cohort.

The barriers to affordable, suitable, and adequate rental housing experienced by single mother respondents indicate that changes are required to address housing barriers due to a lack of affordable rental housing in Kelowna, perceived discrimination by landlords, and a lack of community resources to help with the housing search process. Interviews with 11 key informants identified an additional dimension to the problem, which is the need to address those social and economic issues that place families and individuals in housing stress in the first place. Cooperation from all three levels of government is necessary to address these issues.

This chapter explores a variety of potential solutions to Kelowna’s rental housing barriers on a broad scale, and with particular emphasis on those issues that affect single mothers and families. Both single mothers (30) and key informants (11) were asked for their advice on how to improve rental housing accessibility and affordability in the city of Kelowna. These suggestions have been taken into account in addressing the third research question for this study:
3) What policy changes can improve the rental housing experiences of single mothers residing in the City of Kelowna, BC?

5.2 Rental Affordability and Supply

The existence of barriers to rental housing for female-headed families is clear. The survey respondents were asked to provide recommendations for addressing barriers to rental housing in Kelowna. Responding to a list of potential recommendations, the mothers chose the options they believed would be most effective (Table 35). Unsurprisingly, since the most common barrier to rental housing experienced by respondents was affordability, most of the respondents (86.7%) agreed that more affordable housing should be developed and indicated that more needs to be done to encourage the construction of more affordable housing and housing options (Table 35).

Table 35: Questionnaire Respondents’ Rental Housing Recommendations

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>N=30*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>More affordable housing should be built</td>
<td>26</td>
<td>86.7%</td>
</tr>
<tr>
<td>More government/ subsidized housing should be built</td>
<td>21</td>
<td>70.0%</td>
</tr>
<tr>
<td>More services are needed for single parents</td>
<td>18</td>
<td>60.0%</td>
</tr>
<tr>
<td>More rental housing should be built</td>
<td>16</td>
<td>53.3%</td>
</tr>
<tr>
<td>More welcoming community is needed</td>
<td>10</td>
<td>33.3%</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td>13.3%</td>
</tr>
</tbody>
</table>

Note. *Multiple responses were allowed.  
(Source: Survey Questionnaire, 2012)

Key informants were also asked to provide recommendations that they thought had the potential to improve the rental housing experiences of single mothers in the City of Kelowna (Table 36). Most of them (90.9%) agreed with single mothers in suggesting that more funding was needed to increase the supply of ‘affordable’ housing available to those in need (Table 36). A local housing service provider noted:
“Affordable housing. Because it’s a lack of income, right? Single parents tend to be poor. They are either on income assistance — and there is only so much money that’s going to come in, and they’ve got to spread it out, right? … to fill the needs of the children and all the necessities. Or, they are working and they are the working poor — so you are working two jobs. For instance, I have a lady and in her situation, she’s not on income assistance and lives here, is looking for low-income housing and is going to have a difficult time finding it. She’s going to need a three-bedroom and that’s the problem. We don’t have enough rooms, you know, for kids.”

Large families requiring three or more bedrooms may find it especially difficult to afford suitable and adequate housing.

Table 36: Rental Housing Recommendations from Key Informants

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>N=11*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase funding to supply more affordable rental and subsidized housing</td>
<td>10</td>
<td>90.9%</td>
</tr>
<tr>
<td>Address the sources of affordability problems (i.e. jobs, wages, cost of daycare)</td>
<td>5</td>
<td>45.5%</td>
</tr>
<tr>
<td>Increase education about vulnerable populations</td>
<td>4</td>
<td>36.4%</td>
</tr>
<tr>
<td>Build affordable rental housing near amenities and bus routes</td>
<td>4</td>
<td>36.4%</td>
</tr>
<tr>
<td>Foster partnerships between all levels of government to address housing concerns and fund affordable housing projects/ Adopt a National Housing Strategy</td>
<td>4</td>
<td>36.4%</td>
</tr>
<tr>
<td>Consider housing as a way to stabilize households and reduce other social expenditures such as health care and social services</td>
<td>4</td>
<td>36.4%</td>
</tr>
<tr>
<td>Develop programs that make home-ownership more accessible for young families</td>
<td>2</td>
<td>18.2%</td>
</tr>
<tr>
<td>Create an organization to assist families with the housing search</td>
<td>2</td>
<td>18.2%</td>
</tr>
<tr>
<td>Increase the rent housing portion of welfare supplements to reflect the cost of housing</td>
<td>2</td>
<td>18.2%</td>
</tr>
</tbody>
</table>

Note. *Multiple responses were allowed. (Source: Key Informant Interviews, 2012)

The term ‘affordable’ may not be the most appropriate term for what is needed since affordability depends on the income of the person or family that is responsible for paying for that
housing. Housing that is affordable for one family may not be affordable for another. However, having options available for all incomes is important. Kelowna has housing that is affordable for many families. However, much of the population have household incomes that are insufficient to cover the basic cost of living. Some of these households end up part of the homeless population (see City of Kelowna, 2009a for homeless population estimates), while others live in housing that is unsuitable, or inadequate. They may also live with deepening debt or have to cut costs on other necessities of life (as demonstrated in the current study, as well as Teixeira, 2009; McEwan and Teixeira, 2012). Some families also become part of the ‘hidden homeless’ population, and end up in temporary living arrangements with friends or family. More affordable housing options are required for these people, in both the not-for profit/subsidized sector, and the private rental housing market. Policies that encourage homeownership may also have the effect of increasing rental housing stock, but these must be balanced with policies that encourage the construction of affordable rental housing.

**5.2.1 Subsidized Housing**

The high demand for subsidized rental housing, indicated by the length of subsidized housing waitlists referenced by both single mothers and key informants, indicates that subsidized family housing is a much-needed service/housing type. More than two-thirds of single mother respondents (70%) suggested that the provision of government/subsidized rental housing is important in addressing rental housing barriers (see Table 35). The six key informants who identified themselves as housing service providers were asked to report on the challenges their organizations faced in accommodating the housing needs of families headed by single mothers (Table 37). All of them noted that the supply of subsidized housing does not meet the high
demand for it; and most of them (83.3%) reported on their difficulties keeping their housing affordable with very limited budgets (Table 37).

Table 37: Challenges Organizations Face in Accommodating the Housing Needs of Single Mothers

<table>
<thead>
<tr>
<th>Issue</th>
<th>N=6*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not a large enough supply of subsidized housing (waitlists are long, particularly for larger units)</td>
<td>6</td>
<td>100.0%</td>
</tr>
<tr>
<td>Affordability (keeping costs down and acquiring funding)</td>
<td>5</td>
<td>83.3%</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>16.7%</td>
</tr>
</tbody>
</table>

*Multiple responses were allowed.
(Source: Key Informant Interviews, 2012)

When asked about the challenges they faced working in the housing sector, a housing service provider noted:

“Probably the first is the demand for housing always exceeds the supply; and I think in any type of affordable product — housing or whatever it is, when it’s affordable there is usually a big demand for it, and so we can never meet the demand that comes through the door.”

Key informants also commented on their organizations’ extensive waitlists for subsidized housing placements:

“So typically, if someone walked through the door today saying, ‘I would be interested in getting into some sort of housing,’ the waitlist for short-term housing could be between three months and a year. For long term housing, two to three years would not be uncommon because we can only place someone when someone chooses to move out.”

“You know, the waitlists for parents — families who are on income assistance and have children — are long. And trying to get into something in the meantime — what do you do? — And especially if you don’t have family who can subsidize you, either financially or bunk you in with their family. You know, it’s my sense that there is not enough.”
Key informants were also asked to comment on any services and/or supports they felt were missing or lacking for single parents looking for rental housing in Kelowna (Table 38). Slightly more than half (54.5%) of the key informants repeated their previous concerns about a lack of ‘affordable’ housing stock in the City of Kelowna. On the topic of services or supports that are missing in Kelowna (Table 38), a local city planner noted a lack of affordable rental housing options in the city:

“It’s just the same as the rest of the country ... we don’t have enough rental housing that actually does meet the incomes of the people that live here... There are a lot of people in need of housing, but in Canada we’ve had to cut back our assistance to housing a great deal...”

<table>
<thead>
<tr>
<th>Supports and Services Missing or in Need of Improvement, as Reported by Key Informants</th>
<th>N=11*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable/Low income rental housing</td>
<td>6</td>
<td>54.5%</td>
</tr>
<tr>
<td>Services/Support for single fathers</td>
<td>4</td>
<td>36.4%</td>
</tr>
<tr>
<td>Affordable daycare in with flexible hours, located in safe environments</td>
<td>3</td>
<td>27.3%</td>
</tr>
<tr>
<td>Sufficient supportive housing</td>
<td>2</td>
<td>18.2%</td>
</tr>
</tbody>
</table>

Note. *Multiple responses were allowed. (Source: Key Informant Interviews, 2012)

Financial burdens can force families into frequent moves as they constantly seek out more affordable housing that is in the best location possible. Housing stability is important to families as it allows children and families to maintain their social connections and supports. Studies have found that neighbourhood stability is correlated with better mental health later in life (Bures, 2003; Gilman, Kawachi, Fitzmaurice & Buka, 2003). When asked to comment on how the housing needs of single parents are different from other populations, four key
informants (36.4%) noted the need for long-term, stable housing (Table 39). Two key informants noted that providing more long-term affordable housing is very important to stabilize families:

“When we see a family get stabilized in housing, it’s amazing to see how their quality of life improves. When things don’t turn out sometimes ... and their housing gets de-stabilized, it’s amazing to see how everything else spins down as well, because when they lose their friends at school, when they move to a new community — the cost of moving, the cost of setting up — it’s just so hard on the family.... [Stabilized housing] gives children the chance to exceed in life by improving achievements in school, making friends, taking part in sports.”

“I think security/longevity is more important. So, short term housing is wonderful but what they really need is stable housing — even more so than if you’re single and on your own.”

Long term subsidized housing is needed to foster stable housing environments for single parents with the greatest affordability burden and the greatest housing need.

| Table 39: How the Housing Needs/Preferences of Single Mothers Differ from Other Family Types, as Reported by Key Informants |
|-------------------------------------------------|---------------------------------|
| **N=11*** | **%** |
| Need stable, long-term housing | 4 | 36.4% |
| Housing needs to be near amenities or on a bus route | 4 | 36.4% |
| Need housing with 2 or more bedrooms (more space) | 4 | 36.4% |
| Need outdoor play space | 2 | 18.2% |
| Need in-house amenities and ground-floor suites | 1 | 9.1% |
| No answer | 2 | 18.2% |

*Multiple responses were allowed. (Source: Key Informant Interviews, 2012)

### 5.2.2 Private Rental Housing

Kelowna’s mild weather, amenities, and recreation potential make it a desirable place to both visit and live. Demand for housing in the city has driven costs up, and organizations such as Demographia have labeled it one of the most expensive places to live (Demographia, 2012,
In the case of housing, this leaves households in some income brackets priced out. Rental housing benefits a community by accommodating those who are not in the ownership market. This includes newcomers and young professionals, who are necessary additions for a growing business sector. If a town cannot provide housing for the employees necessary to run a new factory, for example, a company may not choose to establish itself in that town. Within this context, all key informants recognized the role of affordable housing in maintaining a healthy economy. People need affordable accommodations in order to live and work in a particular city. A local politician noted:

“Rental housing construction has significant long-term economic benefits for the local, regional and national economies, and a sufficient supply of affordable workforce housing is intrinsically linked to business investment and location decisions.”

Kelowna’s 2012 Housing Strategy estimates that the city will require approximately 300 new rental units per year to accommodate future population growth (City of Kelowna, 2012, p.6). This housing projection, however, is not being met, as a city planner noted:

“That plan says we are going to need 1,000 new dwellings each year, just for the growth…. Never mind the people today that are not being served well for housing…. Just for new growth, we need 1,000 new dwellings every year. On the basis that 30% of all households are actually tenant households — so 300 of those should be rental, and it’s very rare that a year comes by where we get 300 new rentals built — and that’s a message we are trying to get out there so that people go, ‘alright well maybe there is an opportunity out there for me to build some housing’.”

More than half of the single mothers in this study (53.3%) suggested that more rental housing is needed in order to reduce barriers to this type of housing in the city (Table 35). All rental housing options have the potential to alleviate housing stresses by increasing supply. Less
expensive housing options allow those with lower incomes to move into housing, while more expensive options may allow people with higher incomes to move out of cheaper housing and into housing that is perhaps bigger or more to their liking. This is known as filtering (Skaburskis, 2006). Key informants noted that encouraging the construction of rental housing for all income brackets is a reasonable strategy for addressing housing affordability burdens:

“So I think the best thing we can do is encourage both the non-profit [sector] and the for-profits to continue building housing; because even if they build high-end rental housing, that increase in rental supply just makes renting more available and, you know, you may have someone paying $800 a month who is willing to pay $1,000 a month for a nice new place. So they move out and that frees up that unit -- that they were paying $800 a month -- for someone else who could afford $800. So just having that volume of high-end continually expanding — it just gives more options to people, and I think that’s very important in our economy.”

“[M]y belief is that affordable housing — and this is typically what single parents are looking for — this is typically the best solution. Trying to figure out how to get houses for people to buy is a real problem for the government — but rental housing, they can afford to work around; and we can provide subsidies for rental housing.... If there is a good supply of rental housing, it keeps the prices down; so we should be doing everything we can to expand the number of new market and non-market rental housing going on. In Kelowna, we have estimated that we probably should be building about 300 a year, but we don’t see anywhere near that. Typically, we see less than that, and in some years we’ve seen virtually none.”

Initiatives aimed at lowering development and construction costs for rental housing could make this housing more appealing to developers. Municipalities can also explore the possibility of allowing alternative housing forms, which allow more housing units on smaller pieces of land while also providing private or semi-private outdoor space. A city planner noted the potential benefits of courtyard housing:

“So what the courtyard option does is, it allows the developer to buy — or anybody — to
buy a block ... without attaching it to too many other properties — or to buy even one corner of a block with one house on it and build like a little townhouse complex.... The front is closer to the street than we would normally allow, provides a play area/private area in the back ... and it gives people a little bit of that family-type atmosphere ... and maybe meet[s] their affordability requirements a little better.”

5.2.3 Filtering through Home-ownership?

Since more rental housing is needed to address the housing needs of single parents with lower incomes, rental housing supply needs to be the number one priority. However, encouraging homeownership for families with higher incomes has the potential to benefit both the families who can afford it, as well as those who remain in the rental housing market. Purchasing a home allows a family to gain home equity, which puts them in a better position to obtain larger housing if the family grows. Some key informants (Table 36) suggested that developing programs that make home-ownership more accessible to young families could ease housing affordability burdens for all income brackets, and even build stronger communities. If families who want to be in the ownership market and can afford to make the necessary mortgage payments each month were able to purchase homes more easily, this would free up rental units. An affordable housing administrator noted:

“I’d like to see some programs come back that were in the past, where it made young families — it makes it easier for young families to purchase homes...starter homes. [The government] got away from those programs and of course, you know, they stopped building the basic starter-type homes. But I think that would take some of these people ... out of our type of housing and make more room there — and also set a good, you know, for the city itself... It used to be, you know, you’d get a starter home, build up equity in that home ... then, you can trade up, and someone else can get into that home. I think that system really works. I think that it builds strong communities.”
One of Kelowna’s politicians expressed interest in promoting home-ownership, by beginning conversations about grants and tax breaks to help young families come up with the down-payment for a home. This would free up rental housing and help young families start building equity:

“There is another sort of missing area that I am sort of passionate about, and that is the purchase of housing for people who can’t afford to purchase housing because of their income. What they do in Saskatoon is they have ... a plan where they say, ‘we will grant qualifying [families] the five percent they need for the down payment, and ... each year they will pay their taxes like everyone else — their property taxes calculated so that after five years ... they will have actually paid back that grant. So, on the books, for the city ... what would be recorded is a forgiveness of tax for five years, and municipalities will do that for businesses. So, if we’re in the business of trying to help business, why wouldn’t we be in the business of helping people.... If you own a home, over time you gain equity in your home.”

The effectiveness of programs that help move families into home-ownership requires further investigation. It is particularly important to remember the lessons learned from the 2007 financial crisis in the United States, involving irresponsible mortgage lending, mass foreclosures and an alarming drop in the value of real estate (see Bernanke, 2010 for additional information). Taking a cautious approach to mortgage lending, particularly in the case of families with lower incomes, may be necessary in order to reduce the risk of additional financial hardship for these families in the future. It makes affordable rental housing options all the more important. In addition, scholars have noted that while private developers have increased the overall supply of ownership housing in the last 30 years, the larger and quicker earnings associated with the development of owner-occupied housing have contributed to a loss of rental housing throughout many Canadian cities through conversions, as well as a lack of rental development (Gaetz, 2010, p.22). The importance of an affordable home-ownership market should not be down-played, but
in addressing populations with more vulnerable housing situations, the rental housing supply needs to be a priority.

### 5.2.4 Alternative Living Arrangements

Single mothers in this study reported using multiple strategies in order to overcome or cope with the barriers they encountered in Kelowna’s rental housing market (Table 28). Among these coping strategies were: living temporarily with friends and/or family members (40%), and sharing permanent housing with a room-mate (33.3%). Although home-sharing can become a problem if the dwelling does not have enough space to suit the number of people living in it, this type of alternate living arrangement has the potential to economically and socially benefit families struggling to afford a safe and comfortable place to live (Ahrentzen, 2003). In the case of households headed by single mothers in the United States, studies have noted economic benefits resulting from shared housing with relatives (see Manning & Smock, 1997). Programs that bring single mothers together for housing purposes may help them to establish relationships with each other and give them an opportunity to connect with other single mothers for the purpose of sharing resources. A common source for single mothers to find compatible room-mates could benefit families struggling to acquire affordable housing. Precautions would be required to make sure overcrowding did not become a health hazard or cause stress among a home’s inhabitants. Home-sharing has also been noted as a coping strategy among immigrant populations in expensive housing markets in Canada (Teixeira, 2008).

Co-operative housing may also be a viable housing option for single mothers wishing to maintain some control over their living environment at an affordable price. Non-profit housing co-ops “are a form of shared ownership which provides homes to its members who purchase a share and pay a monthly housing charge” (CHFBC, 2013). Housing co-ops are run by an elected
board of directors and members work together to keep their housing in good repair. According to the Co-Operative Housing Federation of B.C. (CHFBC, 2013), there are already “more than 261 non-profit housing co-ops comprising more than 14,500 units in British Columbia.” Members form a community of neighbours who collectively own their homes as a non-profit corporation. Members who wish to leave the co-op may do so when they choose, at which time the money they paid for their share is returned to them, provided the unit is in good repair (CHFBC, 2013). By working together to maintain their housing, residents have the opportunity to gain a sense of community and trust. Parents may also be able to share child-care services and other resources. This type of housing may be suitable for families headed by single parents. As previously noted, women with children who lived in co-operative housing in Toronto reported that they found co-operative housing more affordable than market-rental housing (Worts, 2005). This was related to being able to better meet the other needs of their children. Receiving practical support from their neighbours was also noted as a benefit (Worts, 2005). For those with lower incomes, funding programs to aid in the cost of shares may be needed for this to be a viable option. Funding for the development of additional co-operative housing developments may also prove difficult to acquire. More research is needed into the financial feasibility of these options.

5.3 Housing Services

The majority of survey respondents (60%) indicated that they thought more community services were needed to help single mothers find and maintain affordable housing (Table 35). One single mother specifically noted experiencing difficulty filling out applications for the different housing organizations and programs. What may be particularly helpful is a service to help all people with their rental housing needs, including the application process and making
positive connections with potential landlords. Some key informants (Table 36) also made this suggestion. A housing service provider noted:

“Well something like that would be great — an organization that could just work with people to find housing. There isn’t anything like that here. I mean, just getting through the forms and that sort of thing can be challenging.”

Another challenge single mothers may face (along with other groups), is not having adequate references to acquire desirable rental units. Assistance with overcoming this type of barrier is needed, as one housing service provider noted:

“Unfortunately, what happens far too many times, you know, the landlords are really hesitant if you don’t have local references [or] if you don’t have a good credit rating — which many women don’t, especially if they haven’t worked outside the home, or else if they’ve lived with someone ...”

Three key informants, who worked as gatekeepers to social housing programs, were asked for their opinion on the possible implementation of a shared database for people to submit applications to all non-profit housing organizations. Two of three non-profit housing administrators felt that managing their own application process was preferred and likely more efficient:

“... it can be a little bit daunting because there’s not just like one place you can pop it in and then reach everybody in the city. There is something in the lower mainland — and they’re encouraging us to get on it ... but we don’t find it works very well for us up here [in the Okanagan].”

“... they’ve come up with programs before that, quite honestly, caused us problems.... For example, they had a program where -- well I guess the idea was people in extreme needs and circumstances would receive a really high points score when they came in; and we were kind of forced to take these people ... a lot of those people came with a lot of
problems of their own and, you know, being in that circumstance and stuff and ... we found they created problems for a lot of other tenants around them. So we would rather maintain — and we do maintain — our own lists.”

The third key informant, who answered this question, was of the opinion that such a database could be very useful if it was managed locally. A database containing information on all non-profit housing eligibility criteria and individual applications could be very helpful to families in search of subsidized housing, particularly single mothers. Each organization could still have their own application and take care of their own admissions, but these applications could be located on a common website, making the search for non-profit and subsidized housing easier for applicants. Such a service could likely be handled by an existing organization that deals with housing at a reasonable cost.

5.4 A More Welcoming Community

As discussed in Chapter 4 (Table 23), the survey results indicate that many of the single mothers (70%) felt they had been discriminated against by landlords and building managers based on their status as a single parent, or because they had children (66.7%). One-third of respondents (33.3%) thought Kelowna could do a better job of welcoming single parents and their families into the community (Table 35). Efforts to enforce tenancy protections should be enhanced to ensure that prohibited discrimination based on gender, family status, and source of income are eliminated. Education on these issues is an important first step. Some key informants (4 out of 11) suggested that housing gatekeepers should be better educated on the housing realities of vulnerable populations, including single mothers (see Table 36). More needs to be done to protect single mothers (and others) against discriminatory practices including: not
renting to parents with small children; charging higher rents to parents with children; and privacy violations by landlords who do not provide adequate notice before entering a rental unit.

Negative connotations associated with subsidized housing can impede construction, or slow down development of these much-needed housing units. Neighbourhood opposition to certain development proposals, such as emergency shelters, group homes, social housing, and apartment buildings, is documented in the literature (see Novac et al., 2002; and Tighe, 2010). Educational efforts to minimize false assumptions are important (see Teixeira, 2009). Research on subsidized housing units and the effect they have on a community should be adequately explained to concerned home-owners during the community consultation phase of a project.

When speaking about changes to housing policy in the 1970’s, a city planner noted:

“Around then, for some reason, housing projects — public housing and social housing — started to get negative — people associated negative things with them. That the properties were not well-maintained; that they created ghettos. ... So everything changed and it became a lot more difficult to provide housing that’s new for those people who don’t make enough money to go out and buy something.”

In addition, a local housing administrator noted:

“I think education about single parents.... Everyone is afraid of low-income housing, but low-income housing doesn’t have to look so bad.”

Today, many of these developments blend quite easily into their surroundings and give many families a safe place to live and raise their families. Reducing negative assumptions through education is important for the progress of new subsidized housing developments.

The application and interview processes are extremely important in making sure the relationship between tenant and landlord is as pleasant and functional as possible. However, this
study found that single mothers may have a disadvantage in the rental housing market. Negative stigma and concerns over source of income expressed by landlords may leave low-income single mothers vulnerable to dismissal when other, more ‘simple’ applicants are available. As discussed in Chapter 4, 80% of the single mother respondents felt that they had been discriminated against during their search for rental housing in the City of Kelowna based on their income level, and another 70% on their source of income (Table 23). Community-wide acceptance of less-traditional family types and living situations is needed, as well as better safe-guards against housing-related discrimination against single parents. According to research (Novac et al., 2002), higher vacancy rates are associated with a lower probability of discrimination in the rental housing market. It has also been suggested that an increased supply of social housing could reduce discrimination, because “social housing providers can take on more risk than private landlords” (Novac et al., 2002, p. 6). See sections 5.2.1 and 5.2.2 for a discussion surrounding the importance of these housing options.

5.5 Getting at the Source of the Problem

While addressing the amount and cost of housing stock are the most important focus in addressing housing affordability and accessibility difficulties directly, addressing other factors related to the job market, wages, and other living costs must not be ignored. All of these have an effect on the type, location and quality of housing a family can afford to occupy. When key informants were asked for their recommendations for improving the housing situations of single mothers (Table 36), five key informants noted the need to address the issues that cause or aggravate affordability issues, including unemployment, low wages, and the lack of sufficient subsidized childcare. A housing service provider noted the importance of addressing the social issues that cause people to find themselves at risk of becoming homeless:
“There is never enough money to address those issues that keep people in their state of poverty or homelessness ... so that would be one of the biggest things [to change].”

A rental home’s affordability is based on the income of the family or individual who is responsible for the cost of housing. The high cost of housing, compared to the average wage in Kelowna is cause for concern. Recently, the Government of British Columbia raised its minimum wage from $8/hour to $10.25/hour (Human Resources and Skills Development Canada, 2012) which better reflects the cost of living. However, this wage is still insufficient for raising a family in one of Canada’s most expensive cities. For single mothers, this is a major concern since they are usually the sole provider for their children. Using the 30% affordability benchmark, a family would need to have an annual before-tax income of $36,560 in order to afford the average rent of $914 per month for a two-bedroom apartment in Kelowna in 2012 (City of Kelowna, 2013b). Assuming a forty hour work-week is maintained for the 52 weeks of a year, an hourly wage of approximately $17.58 would be needed for this housing to be considered affordable on a single income. To afford the housing she requires for her family, a single mother would require a job that pays at least 70% more than BC’s new minimum wage. Government funding for educational programs could help make better-paying jobs more accessible to single mothers. Services for parents seeking financial planning advice and assistance could also be a huge benefit.

Most of the study respondents remarked on the difficulty of providing for a family with a single income (see Table 23):

“[Have] less income, but still need the same amount of room as couples with children. One person providing for three is HARD to keep up with.”

“Single parents have to support non-incomers. All financial responsibilities are on one person. This is huge!”
“We are expected to pay the cost two adults would pay, on a single income. Completely unrealistic.”

“Options are more limited with a single income, and even more limited for single parents; and often you take whatever you can get and don’t complain because you feel like you should be grateful to have it.”

“We need lower rent. It’s too hard to afford alone.”

More money could be allocated towards housing costs if other costs of living were reduced. The high cost of daycare, for example, can make it difficult for mothers to justify maintaining a job unless it pays quite well. In addition to the cost, finding daycare for weekends and/or evenings can also be a barrier, preventing some single mothers from successfully joining the paid workforce. Some of the key informants noted a need for affordable daycare services with flexible hours, located in safe environments. One affordable housing administrator noted:

“I know one thing that comes up regularly for single parents is daycare. You know, finding affordable daycare — and also daycare that provides services for the hours they need.... Some have good educations and can get jobs but a large part of the group [speaking primarily about the mothers the organization serves] does not have a good education; so to get employment that pays enough money to make it workable — to pay for daycare and get a job and pay for housing is virtually impossible.”

A community outreach worker with a local organization also noted the high cost of daycare and the stress this can have on single mothers:

“I mean, how can you afford to live in Kelowna, as a single mom, even if you are working — because of the child care costs? I had one single mom who had two children and was on the full amount of subsidy that she could get for her daycare, and she was working full-time.... Her child care costs were still $900 a month for two children; and their rent was, I think, $850 or something like that; and her income could not have exceeded more than $1100. So you know, where is that money going to come from?”
A housing administrator for a local organization noted a lack of trusted daycare facilities in safe-feeling neighbourhoods:

“There is a lack of daycare— Well, a lack of appropriate daycare in a safe neighbourhood, we’ll say.”

The cost of daycare, as well as the other costs of living, needs to be taken into account when determining the affordability of a city. Some populations clearly have more difficulty with expenses than others, and this issue needs to be addressed.

Child-care co-operatives may be useful in addressing a lack of affordable child-care during the days and hours needed for single mothers to maintain employment. According to the Canadian Co-operative Association (2006), child care co-operatives have been operating in Canada for over 65 years. Parents who are involved in these programs are “active on the board of directors, work on committees, and assist with various other tasks” (Canadian Co-operative Association, 2006, p.1). Parents may also donate some of their time to supervisory tasks and/or assist teachers/supervisors. Child-care co-ops can take the form of a pre-school co-op (all day service), daycare co-ops (before and after-school programs), or a babysitting co-op (families in a community decide to share free babysitting among themselves) (Canadian Co-operative Association, 2006). BC Provincial legislation does not allow child-care co-operatives to be incorporated, therefore they must operate as non-profit organizations or charities under the name of ‘parent participation pre-schools’ (Canadian Co-operative Association, 2007, p.30). Organized baby-sitting co-ops may be a helpful and affordable alternative form of child-care for single mothers, particularly those who struggle to find these services for the hours and days they require for employment. Although the main purpose advocated by co-ops is to allow parents to have more control over, and involvement in their child’s care, encouragement of these types of child-
care programs and arrangements may help ease some of the affordability burden for families with lower incomes, and improve access to employment opportunities.

5.6 Services for Single Fathers

Although this research focuses on the rental housing experiences of single mothers, a lack of housing services and supports for single fathers was also raised as an issue by four key informants (Table 38):

“I think it’s even scarier if you’re a single father because there’s nothing. There’s nothing that supports them...I’ve seen single dads try to access the resources that are there for single mothers and be completely denied. It’s a huge barrier throughout the community...”

“What would be nice is if there was more supportive housing for single dads, but there really isn’t. I know there is one location with supportive housing for fathers who have just gotten their children...but yeah, the need doesn’t seem to be as great either—but there aren’t as many services for it either...”

“There isn’t a lot of places for single fathers. In fact, the only one that I know of, other than us—that has housed single fathers as an agency—well and of course low-income housing doesn’t discriminate against them. But a program would be Karis Society.”

“So there is some emergency housing for single moms. I don’t know that there is any out there for single fathers in the emergency housing—once they have children.”

Any attempt to better the living situations of single parents must not forget the needs of single fathers. Although there are far more single mothers residing in the city, families headed by single fathers are becoming more common (Statistics Canada, 2007b; 2010b; 2013b). Subsidized housing and emergency housing that allows fathers to stay with their children is needed. Social support services for this demographic group are also needed in the community. This is an area in need of further research.
5.7 Future Housing Developments

As discussed in Chapter 4, family housing options need to be located in safe neighbourhoods and near amenities. Affordable/subsidized housing located in close proximity to public transportation is an important issue, particularly for single mothers, since the cost of a vehicle may be too high. When commenting on coping strategies to deal with housing barriers, a housing service provider noted:

“It’s a lot easier for someone who is single and can just rent a room somewhere and, you know, kind of live their own life—versus a family—whether it’s a single parent or both parents—I mean, kids need to have some space; they need a safe environment; they need,--you know, some of those basic needs; and unfortunately, that’s just not an option all the time in Kelowna.”

Building housing with the needs of families, specifically, in mind is important because they often need more bedrooms and floor-space to meet Canada’s health and safety minimum standards, according to National Occupancy Standards (CMHC, 2010a). Single mothers who are forced to share a room with their child (which was the case for some of the respondents in this study) are not considered to be living in a suitable living environment.

Transportation routes were noted as being an important consideration when creating housing intended for families, particularly ones with lower incomes (Table 36). Four key informants noted the need for housing, particularly housing intended for single parents and low-income families, to be located near community amenities and bus routes (Table 36). One key informant noted:

“Moving out of the city to try and get lower costs is not a coping strategy that works well because … Particularly if you do not have an automobile, it’s just impossible. So they are really looking for places that are close in — on bus routes, closely situated to schools...”
because…. Particularly if you can’t drive, you need to be able to get to everywhere as a pedestrian.”

When speaking about the services her organization provides for women searching for housing, a service administrator noted the need for affordable public transportation and adequate bus routes:

“So it’s those simple barriers that you know…if you are a single person, you can get around on your bike, even walking. It’s so much easier. But when you have little ones—that’s really tough.”

Adequate transportation is also important in maintaining a job and a social life, no matter your family status. One key informant noted:

“Many times people don’t have a car and it’s—I’d probably say like low income families, even if there are two people in the family—so they don’t have a mode of transportation, so you’ll want your amenities close by, and that I think is critical…I mean, if you are working until 10, 12 o’clock at night and there is no bus—or even on the weekend…and then you’re kind of isolated at the times that you want to go out.”

One single mother specifically noted her need for bus stops nearby, along with a grocery store, and a daycare facility in the area. Another single mother noted her satisfaction with her current neighbourhood due to the favorable proximity to amenities:

“The neighbourhood I’m in right now is pretty good [Rutland]. School is close, bus stops close, good neighbourhood.”

Another single mother noted her need for proximity to amenities in order to spend less time travelling and more time with her child:

“…you need to be able to find suitable housing somewhat near the other parent, and somewhat near daycare/child’s school, and near your support system—otherwise you
spend a lot of time and money driving around—which takes away from the time you spend with your child and takes finances away from you and your child. It is very stressful.”

In order to address this need, new family housing developments, social housing developments in particular, should be located near public transportation routes and near city amenities.

When respondents were asked what housing options they thought needed to be more available in the city of Kelowna (Table 40), eight of them (26.7%) noted their need/desire for more affordable housing options with yards, or garden space for their children to play in. Six respondents (20%) indicated a need for more subsidized housing; and another six respondents (20%) noted a need for cheaper housing options such as apartments, duplexes, townhouses, and multi-resident homes. Additional suggestions are listed in Table 40.

Table 40: Housing Options Single Mothers Thought Should Be More Available in Kelowna

<table>
<thead>
<tr>
<th>Housing Options</th>
<th>N=30*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable homes with yards and/or garden space</td>
<td>8</td>
<td>26.7%</td>
</tr>
<tr>
<td>Subsidized housing</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>Cheaper housing options such as apartments, duplexes, townhouses and multi-resident homes</td>
<td>6</td>
<td>20.0%</td>
</tr>
<tr>
<td>Neighbourhoods with mixed housing types</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>&quot;Family housing&quot;</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>6.7%</td>
</tr>
<tr>
<td>No answer</td>
<td>5</td>
<td>16.7%</td>
</tr>
</tbody>
</table>

*Note. *Multiple responses were allowed. (Source: Survey Questionnaire, 2012).

Parents, single parents in particular, have other needs related to ease of access to their housing, as well as the need or desire for tools to help them save time and energy. One key informant noted a need for convenient appliances such as in-suite laundry and dishwasher, as well as for ground-level suites (Table 40):
“...so you’ve got preschool kids—every time you step out of the apartment to go put coins in the Laundromat, even if it’s on your floor, you’re dragging your kids with you and so even bringing groceries up from the car...if you can’t carry it all up yourself—well, you are making multiple trips and having the kids go up and down with you. these are some of the kinds of ease-related thoughts that I could see being unique to single parents.”

The housing needs and preferences of families with children need to be considered when building housing intended for this family-type.

5.8 The Role of Government: Housing Partnerships

Four key informants recommended fostering funding partnerships between all levels of government (municipal, provincial, and federal) for affordable housing projects (Table 36).

Making affordable, suitable and adequate housing accessible for all Canadian citizens should be an important goal at all levels of government. A population of working-age citizens is necessary for a healthy economy as well as social equality. A local city planner noted:

“No only are we—and we should be—putting the needs of the children first, but also those age groups of people that we rely on for a healthy economy—to work in our local businesses...If we can’t find housing for those people then they won’t come here and we can’t support the services in our community.”

Having a place to live and grow is also important for overall well-being. When asked to make recommendations for improving the housing experiences of single mother renters in Kelowna, four key informants (Table 36) thought that governments and stakeholders needed to start considering housing as a way to stabilize households and try to reduce the need for other social expenditures such as health care and social services. According to Hulchanski (2002),

“having no place to live means being excluded from all that is associated with having a home, a
neighbourhood, and a set of established community networks. It means being exiled from the mainstream patterns of day-to-day life,” (p.6). Social equality requires equal access to affordable, suitable, and adequate housing.

While each government body has their own resources and areas of concern, limited funding for housing projects makes partnerships between different levels of government, as well as with organizations, extremely important. Government partnerships with organizations and other levels of government have proven to be an effective way of addressing some of the need for affordable housing throughout BC, and the rest of Canada. More funding for housing is needed in order to reflect the growing need for affordable rental housing. However, if additional government funds cannot be viably added to the fiscal budget, then it is very important to maintain what precious funding is available to the City of Kelowna’s affordable housing organizations and developers. Far too many families are finding themselves living in substandard conditions or without a home in Kelowna. When asked to comment on the challenges faced by organizations that provide affordable housing for families (Table 37), five key informants noted the challenge of getting funding for housing projects (as noted earlier):

“The second challenge is making the housing as affordable as possible for people on limited incomes — and that’s challenging as well because to do so we usually have to have government partners to help us keep the cost down and finding funding to increase that housing supply is really challenging.... We need funding partners to make it affordable.”

“...there is a real money crunch right now, at all levels of government...I think, you know, that if you get partnerships with the federal government, the provincial government, and municipal governments—whether the municipal government is just supplying land, or development costs or something—reducing the development costs or something like that I think that’s where it’s got to go. It’s got to be at all levels of government.”
Resources from all levels of government need to be combined and focused on building new affordable housing, as well as maintaining existing affordable housing projects.

5.8.1 The Municipal Government

The Kelowna Housing Strategy (City of Kelowna, 2012b) and the housing policies outlined in the most recent Official Community Plan (City of Kelowna, 2013a) provide evidence of the municipal government’s concern for rental housing. A local city planner noted the City of Kelowna’s commitment to housing as a priority:

“We have just completed a housing strategy in 2011 and rental housing was a primary focus of that because it was identified as a priority by our prior housing committee and by the research that we did; so we have just had Council approve a portion of those recommendations, which is to create or expand the grants we already give for new rental housing to be built.”

Municipal governments know the needs of the city’s population better than other levels of government. As such, they are responsible for communicating these needs to the provincial and federal levels of government. If funding for a project is needed, it is important that the municipal government continue to foster partnerships with other levels of government, as well as the non-profit housing sector. In addition, municipalities can further encourage the development of rental housing units through the development of land-use policies and tax incentive programs that make this type of development desirable to developers. The same city planner noted that more needs to be done in order to promote the creation of rental housing to developers:

“Apparently to build a rental building it takes ten years before you get anything back if you are a developer. In fact, you lose money for the first ten years; and not too many people will go into business knowing that they are going to lose money for a good ten years....With the tax laws at the federal level — years ago it changed and it became much...
less cost effective to build rental housing, back in the seventies ... and they also changed the laws to make it easier to own an attached building. And once the developers found a form of multiple or attached housing they could build, get a profit, move on to the next thing — that’s a whole lot more attractive than building rental housing.”

As Skaburskis (2004) has noted, municipal housing programs can have a modest, positive effect on increasing the supply of lower-priced housing in a city. In a city with a growing population (such as Kelowna), “development charges targeted to the building of low-rent units and density bonuses tied to the developer’s ‘voluntary’ contribution of low-priced housing can play a minor role in expanding the supply of ‘affordable’ housing” (Skaburskis, 2004, p.122).

The creation and expansion of grants for new rental housing, as well as tax incentives and zoning considerations are tools the city can use to encourage developers to consider investing in rental housing.

Efforts to decrease opposition to subsidized/non-profit housing initiatives should be made at the local level, when a neighbourhood is well suited for this type of development. This type of housing needs to be well-integrated into the community, as opposed to segregated from other housing types and tenures. In addition, municipalities can help by supporting the creation of a central place for people to go when they are seeking housing information and help filling out application forms. A place that provides housing services would benefit many people in addition to single mothers. A centralised housing service provider could also help disseminate information about discrimination and BC’s Tenancy Act. Support and a place to turn to when one’s rights as a tenant have been violated would be a valuable addition to the community.
5.8.2 The Provincial Government

With the aid of fiscal transfers from the federal government, the provinces are expected to manage their own social housing programs. These transfers make each province responsible for its own housing programs. Good communication between municipalities and their respective provinces is necessary for progress that adequately represents the needs of each community. As discussed earlier, financial partnerships are very important for this process, particularly in the case of new affordable rental housing starts in British Columbia.

Even though the minimum wage in British Columbia is now comparable to the rest of Canada’s provinces, the cost of living in Kelowna is very high for someone trying to raise a family. More needs to be done to help single mothers (and fathers), who are in need of financial assistance, to cover the high cost of housing as well as other life necessities, in a society that tends to assume that families have two incomes. In this regard, one key informant noted:

“I find that we live in a two-income world, where it is almost like the cost of housing and the cost of living are based on two incomes coming in; but if you are a single parent, with children, you’re a single income earner and, man, it’s tough, unless you’re a professional, to make enough money to pay the rent, pay daycare, and get a life. So that’s a huge issue.”

Affordable educational programs, aimed at helping single parents’ acquire professional jobs with higher salaries, should be a priority. Two key informants also stressed that more could be done to increase the housing portion of welfare supplements and make it more reflective of local rental costs.
5.8.3 The Federal Government

A National Housing Strategy could be helpful in clearly identifying the responsibilities of each level of government, as well as the steps required to improve housing outlooks throughout the country. Four key informants noted that the implementation of a National Housing Strategy could improve the housing situations of single parents in the rental housing market (Table 36) by uniting all three levels of government towards common goals and objectives in regards to housing. In this regard, a city planner noted the efforts made by the Federation of Canadian Municipalities:

“There is a national housing strategy recommended by the Federation of Canadian Municipalities ... and it sets out exactly what needs to be done at national and provincial Levels, as well as to increase the supply of housing to those that need it most.”

However, another key informant noted that the provinces are closer to local problems than the federal government, and are therefore better suited to dealing with their own housing problems and concerns:

“Some of the non-profit housing organizations continue to lobby the federal government for a National Housing Strategy but I don’t actually agree with that. I actually think that the provinces are all so different that what’s really good for British Columbia right now might not be what they need in Newfoundland; or what’s really good for Ontario may not be what they need in Quebec, depending on the market ... So I am actually a big believer that the housing mandate belongs to the province legally and that we are better served in British Columbia, having BC Housing ... to fashion what is best for the province. I am glad that the federal government makes their contribution to BC Housing and that BC Housing administrates it.... I just found the federal government was unresponsive to the needs; they always have to look at the whole nation.... We would always be stuck.”
A commitment in the fight against homelessness should be formally made by the federal government and include continued funding for rental housing programs. Without this funding, many social housing projects would not be able to function and many new social housing starts would never materialize. Ten key informants suggested more funding was needed to develop more affordable housing projects (Table 36), including subsidized housing (as discussed earlier in this chapter). Taking a stand against homelessness and poverty requires a commitment to funding housing and social programs. The cost of housing development grows with each passing year, along with the cost of living. Increased funding for affordable rental housing programs is needed and, at the very least, the money currently allocated to these efforts needs to be maintained. Budget cuts would be detrimental to communities throughout the country, including Kelowna. A local politician noted:

“The federal government shouldn’t, in my opinion, cut money for housing. They had committed to a certain amount over the years. They haven’t been expanding it, but neither have they been cutting it. So, we have been lobbying them to say ‘please don’t cut they money that you are putting into affordable housing.’”

5.9 Summary

Results from the survey portion of this study indicate that acquiring affordable housing that is both adequate and suitable in Kelowna can be very difficult for single mothers with lower incomes. Promoting social equality and public health requires a commitment to addressing homelessness, poor housing conditions, and the factors leading to these outcomes. Both single mothers and key informants from various positions in the community of Kelowna were asked to provide their personal recommendations for what needs to be done to address the housing
barriers experienced by single mothers. Their comments can be summarized into several key recommendations:

a) more affordable housing should be built and/or more rental housing should be built;
b) more services are needed to assist single parents find and acquire rental housing;
c) more effort is needed to make Kelowna a welcoming community for non-traditional family types;
d) the social conditions that lead to housing affordability stress and homelessness need to be addressed; and
e) more affordable housing options geared towards satisfying the housing needs of families with children are needed.

The need for more affordable housing was noted by the majority of both single mothers (86.7%, Table 35) and key informants (90.9%, Table 36). Encouraging the development and maintenance of rental housing should become a priority at all three levels of government. Part of this involves implementing policies that encourage developers to consider rental housing as an option in the private market. Another part of this is the continuation of funding partnerships between different levels of government and community organizations in order to allow new subsidized housing developments to materialize. Helping families with higher incomes move from the renter’s market to the home-owner’s market may help alleviate some of the pressure on the rental housing supply. However, this approach seems to be insufficient in opening up enough affordable housing for current demand, so far. Consideration of shared housing and co-op housing options may also prove helpful to single mothers struggling to afford adequate and suitable housing in Kelowna.
Services aimed at helping single parents (and families in general) find, apply for, and obtain affordable, adequate and suitable rental housing in the City of Kelowna are needed. This point was stressed by the majority (60%) of single mothers (Table 35). Key informants added insight into the needs of single fathers and the lack of services aimed at helping them. More than one-third of the key informants (Table 38) pointed to a lack of housing services/supports for single fathers in the rental housing market. Since many single mothers felt that they had been victims of housing discrimination at some point during their search for rental housing in the City of Kelowna (see Table 23 for details), a housing aid service could also act as a central location for support and for these types of concerns to be addressed. Such a service could also aid single mothers in making positive connections with other single mothers for the sake of sharing housing, information, and/or resources, including in-kind child-care services.

One-third of the survey respondents felt that Kelowna needed to become a more welcoming community to single parents (Table 35), especially those with lower incomes. Perceptions of housing discrimination were of particular concern. Education about the rights and responsibilities of both tenants and landlords needs to be better communicated to the people it affects. In addition, municipalities and organizations must ensure new subsidized housing units are well-integrated into their intended communities, with limited disruption to their neighbourhoods. Careful consideration of their location must be made and proper assurances must be made to the community in order to reduce opposition to this much-needed housing option.

Addressing the social conditions that lead to housing affordability stress and homelessness is crucial in any attempt to tackle these challenges (Table 36). The gap between wages and the cost of living is one of those issues. For the mothers who participated in this
study, affordability was a huge concern. Funding for programs aimed at assisting single parents in accessing educational opportunities may go a long way in assisting them move into higher paying vocations. Programs aimed at reducing the cost of daycare would also be beneficial to these families, as would the encouragement of extended and/or flexible hours of operation for daycares to allow single parents to take jobs that require them to work on weekends and/or evenings. Child-care co-operatives may also be able to assist with these needs. The needs of single fathers must also be considered. They are becoming a more prominent segment of the population and are in need of housing services as well.

The housing needs of single parents should be taken into account when developing housing intended for families (Table 36). Many of their needs are not unique to single parents, but also apply to two-parent households. These include proximity to amenities such as parks, schools, and grocery stores; access to public transportation routes; and green space for children to play in.

All three levels of government must continue to work together and with organizations in order to increase the supply of subsidized housing in the City of Kelowna, as well as other Canadian communities. Demand for this type of housing is very high, suggesting that more needs to be done to lessen the gap between wages and the cost of living. The importance of housing to overall quality of life should make this a priority for all government and social bodies. A National Housing Strategy could be helpful in clearly identifying the country’s goals and strategies for improving the housing situations of those in housing need. It could also be a benefit to governments by clearly identifying the roles and responsibilities of each level of government.
Chapter 6: Conclusions and Avenues for Further Research

6.1 Overview

The challenges faced by single mothers in the rental housing market of the City of Kelowna should be of immediate concern to government officials and housing providers. With an aging population, working-aged residents are necessary for a healthy economy. Families headed by single mothers represent a growing population within the City of Kelowna, contributing to this much needed cohort. Higher levels of housing demand contribute to a more expensive housing market. Kelowna’s rental housing market has been labelled one of the most expensive in Canada (Demographia, 2012, p.13). If adequate and suitable housing options are not affordable for all households then ultimately some families will end up living in substandard conditions or may become homeless. Low wages and high rents amplify the stresses involved in providing for a family, particularly in the case of single mothers, and can put suitable and adequate housing options out of reach for families with lower incomes. Addressing barriers to housing is a necessary component in an effort to reduce social inequality, as well as to fight health and development challenges.

Relatively little research has been conducted on the housing experiences of single mothers in Canada’s rental housing markets, particularly in the case of mid-sized cities like Kelowna. Studies conducted in Kelowna have explored the housing needs, experiences, and coping strategies of immigrants, immigrant women, students, and seniors. Canadian studies dealing with single parents and housing have explored the issues of affordability, discrimination, strategies to overcome housing barriers, housing considerations, residential mobility, and the relationship between housing quality and health. Due to their tendency to have lower family
incomes, coupled with the responsibility of dependants, the ability for single parents to acquire housing should be of particular concern to governments and housing service providers. The lack of studies exploring the housing situations of single parents in mid-sized Canadian cities acts as a barrier in addressing the housing difficulties they often encounter in the rental housing market.

The overall objective of this study is to examine the rental housing experiences of single mothers residing in the City of Kelowna, BC. This study used the responses of 30 single mother renters to a questionnaire in order to identify barriers to rental housing, as well as the coping strategies employed to overcome these barriers. Single mothers also provided recommendations for improving the housing situation for single mothers in Kelowna’s rental housing market. In addition to this, 11 key informants shared their knowledge of the housing barriers and challenges single mothers face in the City of Kelowna, as well as the coping strategies they employ in order to overcome these challenges. Besides identifying the issues, the key informants provided policy recommendations for improving the rental housing experiences of single mothers residing in Kelowna. This concluding chapter highlights the main findings of this research; outlines the limitations and biases of the study; and provides suggestions for future research endeavors.

6.2 Research Findings

Single mothers reported facing many barriers/challenges during their experiences in Kelowna’s rental housing market. The three most important barriers reported by single mothers in the rental housing market were affordability, finding housing that was adequate in size, and perceived discrimination based on income level. All of the single mother respondents reported difficulty obtaining housing that was affordable (Table 23). High demand for housing in the City of Kelowna, coupled with a high concentration of low-paying service jobs, contributes to a situation where the wages of many residents are inadequate to afford the cost of housing. In
addition, rental housing starts are not meeting the needs of Kelowna’s growing population, particularly those with lower incomes. This finding is corroborated by past studies concerned with the housing experiences of immigrants in Kelowna (Karl, 2012; Teixeira, 2009), seniors (Brown, 2013), and students (McEwan & Teixeira, 2012). Finding housing that is a suitable size for the household was the second most common barrier faced by single mothers in Kelowna’s rental housing market (83.3%). Larger homes with suitable living space, and that are in adequate condition, are more expensive, frequently beyond the reach of a single income household. Discrimination based on income level was the third most common barrier to rental housing reported by single mothers (80%). The perception of discrimination in the housing market of a mid-sized city suggests a need for further investigation into instances of discrimination and their sources. Affordability burdens can put whole families at risk of homelessness, and force households to live in both unsuitable and inadequate housing conditions. The cost of housing was the number one factor considered by respondents when choosing their housing. Despite experiencing barriers to affordable, suitable, and adequate housing, the majority of single mothers (66.7%) reported feeling satisfied with their current residence; and more than three-quarters indicated that they were satisfied with their current neighbourhood. This suggests that many mothers are resigned to making trade-offs, such as struggling to pay a very high proportion of their income for housing that is a suitable size for the family, or in good repair, or in a safe or convenient location. Since housing size was second only to cost as the most common barrier (Table 23), and the housing of two-in-five of the respondents was considered too small for their household size (Table 30), this may point to the most common trade-off made by low-income single mothers.
Accessing useful rental housing information was a difficult task for many survey respondents. This has also been reported as a major barrier for seniors (Brown, 2013), and immigrants (Teixeira, 2009; 2010). The two most important sources of housing information for single mothers were the Internet and friends and family members, indicating that access to technology and personal networks were both very important in the housing search for this group. Very few single mother respondents utilized the services of government agencies and housing organizations during their most recent housing search.

Despite experiencing barriers to rental housing in the City of Kelowna, all respondents reported having a place to sleep at night, even if it was on a friend’s couch (as it was for one mother). The most important coping strategies reported by single mothers were spending less money on other household essentials such as food and clothing (70%); borrowing money from friends and family members (53.3%); and living with friends and/or family members on a temporary basis (40%). Working more than one job or overtime was also reported as a coping strategy by single mothers (36.7%), along with living in situations of overcrowding and sub-letting or having a roommate. Living with others has been noted as a coping strategy for single mothers in large Canadian cities as well (Greene & Vilches, 2010; Sigle-Rushton & McLanahan, 2002), suggesting this is a common strategy. Ways to make shared-housing a healthy and viable option for families with lower incomes should be explored.

The single mothers in this study offered recommendations in order to improve the rental housing experiences and situations of single mothers in Kelowna’s rental housing market. The number one recommendation provided by single mothers (86.7%) was that more needed to be done to increase Kelowna’s supply of affordable rental housing. The second most common recommendation made by single mothers (70%) was that more government/subsidized housing
should be built. Long waiting lists make subsidized housing unattainable for many families in need. The third most popular recommendation was to increase the housing services available to single mothers (60%). Mothers noted a need for assistance with filling out applications, identifying affordable housing options in the city, and making positive connections with housing providers. A service that helps single parents connect with each other for the purposes of sharing housing and other resources, such as in-kind child-care services, may also be a benefit to mothers (and fathers) who struggle with affordability. Co-operative child care services may also prove a good avenue for decreasing child-care costs.

The key informants in this study also offered recommendations for improving the rental housing experiences of single mothers in the City of Kelowna. Almost all of the key informants (10 out of 11) suggested that more funding was needed to supply more affordable rental and subsidized housing to those in need. Shared housing living arrangements and co-operative housing are avenues that require further research in this regard. In addition, about half of the key informants (5 out of 11) suggested that the social factors that lead to housing affordability burden need to be addressed, including low wages, the high cost of living, the job market, and the cost of child care. Both supply- and demand-based suggestions have the potential to ease housing affordability stress for single mothers in the city. Educating housing and service providers about the realities of vulnerable populations and strategically building affordable rental housing near amenities and bus routes were also suggested (Table 36). The need for all levels of government to foster partnerships to address housing goals and objectives was also stressed by several key informants (4 out of 11), as was the suggestion that governments should think of housing as a way of stabilizing households and therefore reducing other social expenditures such as health care and social services.
This study found that single mothers have particular needs and preferences when it comes to housing, which should be considered in future housing developments. Housing for families should be located in safe neighbourhoods and near amenities such as transit, schools, and grocery stores. In addition, many single mothers seek out housing with green space for their children to play in.

The challenges single mothers face in Kelowna’s rental housing market need to be addressed in order to improve mental and physical health outcomes, as well as community integration and social equality. The first step in addressing barriers to housing is identifying these barriers and assessing their causes. Currently, single mothers face many barriers in Kelowna’s rental housing market, most of which are related to housing affordability and availability. In order to increase Kelowna’s supply of affordable rental housing for families with lower incomes, funding partnerships between different levels of government, as well as non-profit service providers need to be fostered and developed. In addition, more needs to be done to encourage rental housing as a viable investment option for landlords. Co-operative housing and shared living arrangements may also be viable solutions for parents struggling to afford the cost of housing and other costs associated with raising children. This being said, another important component of a long term solution is to address the social and economic situations that contribute to unaffordable living situations; such as low wages and education levels, and the high cost of daycare and other services necessary while working and raising a family. While several studies have described a need for more affordable housing in the city of Kelowna, this study adds to this dialogue by exploring the experiences and needs of single mothers while stressing the need to address additional concerns related to the cost of living and raising children. More needs to be done to prevent instances of family poverty and homelessness.
6.3 Limitations of the Study and Areas for Further Research

The results of this study provide a general view of the rental housing experiences of single mothers in the City of Kelowna, and are intended to illustrate the circumstances and difficulties faced by a group of low-income single mothers living in a growing mid-sized Canadian city with an expensive housing market. With a small sample size of 30 single mothers and 11 key informants, and a non-random sampling method, it is not appropriate to generalize the results of this study. In addition, the experiences of single mothers under the age of 19, and those who could not read and write in English have not been included. Further limitations of this study include volunteer bias, nonresponse bias and sampling bias. Significant differences may exist between the experiences of those who chose to participate and those who did not. In addition, a sampling bias may have occurred since the majority of respondents were either personal contacts of the researcher or users of the housing services available in the City of Kelowna, and therefore may have differed in some way from the general population of single mother renters in the City of Kelowna.

While little research focuses on the housing experiences of single mothers in mid-sized Canadian cities, the results of this exploratory, small-scale study identify some of the most important barriers and challenges experienced by single mothers in a growing mid-sized city with an expensive housing market. The results of this study, coupled with its limitations, point to several avenues for further research:

- A comparative study of single mothers renting in large cities, mid-sized cities, and rural areas. How do the housing barriers compare and contrast? Can successful programs in large cities be helpful in mid-sized cities and rural areas?
Comparative studies looking at parenthood, gender, and the housing experiences of male single parents. To date, few studies have examined the housing experiences of this segment of the population.

Larger studies that explore the influences of race, number of children, age of children, age of parent, income level, and source of income on the barriers experienced, and coping strategies employed by single parents in the rental housing market.

Comparative studies of single mothers’ experiences in both the rental and homeownership housing markets. What challenges do they face? How do these challenges compare and contrast?

Studies investigating discrimination in the rental housing markets of mid-sized Canadian cities.

Research using the interview method to pursue how mothers choose housing form and amenities.

Further research into the feasibility of shared-housing options for families; and research into public opinions towards such programs and living arrangements.

Research into the feasibility of creating and running a housing service for single parents and other newcomers to the City of Kelowna. This type of service has been recommended in studies looking at both immigrants (Karl, 2013; Teixeira, 2009; 2010; 2011) and students (McEwan & Teixeira, 2012) within the context of the City of Kelowna and should be considered by local authorities.

More studies are needed in order to fill gaps in the housing literature and identify problems in our communities, along with possible solutions. A goal of this research is to add to this dialogue. Future research is needed in order to properly address the housing concerns and
needs of single mothers in the rental housing market of the City of Kelowna, as well as in other mid-sized Canadian cities
Bibliography


Appendices

Appendix A: Location of the City of Kelowna within British Columbia

(City of Kelowna, 2013a, p.2.4)
Appendix B: Kelowna Boundaries and Sectors Map

(City of Kelowna, 2009b)
Appendix C: Contact Letter to Single Mothers

Contact Letter to Single Parent Renters

June 1st, 2012

To Whom It May Concern:

My name is Amanda Jones. Presently I am a Master’s student at the University of British Columbia – Okanagan. The research I am conducting deals with single parents and their rental housing experiences in the City of Kelowna.

Kelowna has been labeled one of Canada’s most expensive cities to live in. Barriers to housing pose a risk to the overall health and well-being of all families, and can act as a barrier to settlement in a new city if it cannot be acquired. Recent scholarly work has already identified some of the challenges and barriers experienced by certain populations in Kelowna’s housing markets, put not in the case of single parents. Single parents have the responsibility of locating affordable and appropriate housing for their families, while often maintaining their life-style with only one income. It is important to better understand these issues in order to suggest ways of improving housing experiences for families in the future. The services and supports available to single parents during the housing search process also need to be better understood. In order to better understand the housing experiences of single parents in the rental housing market of Kelowna, this study will explore the barriers/challenges faced by single parents in terms of housing, and the strategies they use to overcome these barriers. The reason for my writing this letter is to ask for your participation and help in this study, which will allow for a greater understanding of this issue. Your help will be greatly appreciated.

If you choose to participate, I will invite you to take part in a questionnaire survey and share with me your rental housing experiences as a single parent in the rental housing market of Kelowna. I am interested in knowing more about the barriers you have faced in looking for, locating, and accessing rental housing in the city. The questionnaire will take approximately 20-40 minutes to complete. Please be assured that all the information you provide is highly confidential. The data will be analyzed and recorded in ways that guarantee anonymity. Your participation is voluntary and you have the right to withdraw at any time with no consequences. It is my intention to report the findings from this research in my Master’s thesis. The results of this research may also be
published in professional journals or presented at scientific conferences, but any such
presentations will report only grouped findings, which in some instances may be illustrated by
short, anonymous quotes carefully selected so as not to breach individual confidentiality.

If you are interested in this study, I would appreciate it if you would contact me. At that time,
more information will be provided about the main objectives of the study and the consent
process.

If you choose to participate in this study you will have the option of entering your name in a
raffle for a chance to win a $50 gift certificate to the restaurant of your choice, as a token of
appreciation for participating.

Thank you for considering this request for your participation. I may be reached on my mobile at
250-575-3808 or email: amandaj_123@hotmail.com.

Sincerely,

Amanda Jones
Master’s Candidate
University of British Columbia – Okanagan
Appendix D: Consent Form for Single Mothers

Irving K. Barber School of Arts and Sciences
3333 University Way
Kelowna, BC Canada V1V 1V7

June 1st, 2012

Questionnaire Survey Consent Form: Single parents

Research Project:
Single Parents’ Housing Experiences in Kelowna’s Rental Housing Market

Principal Investigator: Carlos Teixeira, Associate Professor, University of British Columbia Okanagan, Irving K. Barber School of Arts and Sciences, 3333 University Way, Kelowna, BC, V1Y 1V7 (carlos.teixeira@ubc.ca).

Co-Investigator: Amanda Jones, MA Candidate, University of British Columbia Okanagan, Irving K. Barber School of Arts and Sciences, 3333 University Way, Kelowna, BC, V1Y 1V7 (amandaj_123@hotmail.com).

The purpose of this study is to examine the rental housing experiences of single parents in the City of Kelowna. Very little data looking at the rental housing experiences of single parents in Kelowna have been published, and even fewer studies have examined the housing barriers they face in the rental housing market. Kelowna has been identified as one of the fastest growing cities in Canada, and continues to experience a lack of affordable housing within the city limits. This study will focus on the experiences of single parents, a population that has not yet been researched by scholars or public officials. The results of this study will be used to support initiatives aimed at increasing affordable, accessible and appropriate housing for single parent families in Kelowna.

Signing this consent form acknowledges that you understand that Amanda Jones (UBCO) is conducting a study to better understand the rental housing barriers that single parents face in the City of Kelowna.

If you agree to participate in this study, you will answer a questionnaire survey that will take approximately 20-40 minutes to complete. You can refuse to answer any questions and may
withdraw from the study at any time without explanation. Only the main researcher (Amanda Jones) and her supervisor (Dr. Carlos Teixeira), based at the University of British Columbia Okanagan, will have access to the data.

All benefits for participation in the study –that is, from your responses to questions – will help inform our understanding of the rental housing barriers that single parents face in the City of Kelowna. These research findings are intended to help improve housing policy and programs that assist single parents in the City of Kelowna. You may ask, now or in the future, any questions that you have about this study. The results of this study will be reported in a graduate thesis and may also be published in journal articles and books. It is also the intent of the researcher to share the results of this study with the local community. No information will ever be released or printed that would disclose your personal identity.

Your participation in the study is completely voluntary and your decision to participate or not to participate will have no effect on yourself or your organization.

By completing and returning the questionnaire, it will be assumed that consent to use the data has been given.

Provided you supply the researcher with your name and contact phone number in the space provided on this consent form, you will be entered into a raffle for a chance to win a $50 gift card to the restaurant of your choice, as a token of appreciation for your participation.

If you have any questions about the research project, you may contact Amanda Jones at any time – telephone number/cell: 250-575-3808 or by e-mail: amandaj_123@hotmail.com.

If you have any concerns about your rights as a research participant and/or your experiences while participating in this study, you may contact the Research Subject Information Line in the UBC Office of Research Services at 604-822-8598 or if long distance e-mail RSIL@ors.ubc.ca or call toll free 1-877-822-8598.

Your signature below indicates that you have received a copy of this consent form for your own records.

Your signature and/or the completion and return of the questionnaire indicate that you consent to participate in this study.

________________________________________________________  ______________________________
Signature of Participant Print Name

________________________________________________________
Date Phone Number (for raffle use only)
*If you wish to receive a summary of the completed research, please complete the following contact information and a copy will be sent to you by mail or e-mail, depending on your preference.

Address (e-mail or mailing):
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
Appendix E: Questionnaire

Questionnaire Survey
University of British Columbia Okanagan

Questionnaire Outline

1. Demographic Information
2. Current Housing Situation
3. Experiences while Searching for Current Residence
4. Suggestions for Improving the Housing Experiences of Single Parents
5. Final Demographic Information
First of all, thank you for taking the time to fill out this questionnaire concerning the housing experiences of lone parents in Kelowna’s housing market. To begin with, I’d like to ask you some general questions about yourself.

1. Gender: a) Male b) Female

2. How long have you lived in Kelowna?
   _____ months -or- _____ years

3. Where do you currently live? (please indicate the closest intersection)
   ____________________________________________________________

Next, I’d like to ask you some questions about your current housing situation.

4. How long have you lived in your current home?
   ____________ years –or- ____________ months

5. How many people currently live in your home?
   ___________ Adults (19 years and older)
   ___________ Children (Under 19 years old)

6. Why do you choose to live in Kelowna?
   ___________________________________________________________________
   ___________________________________________________________________
   ___________________________________________________________________
   ___________________________________________________________________
7. Why did you leave your last residence?

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

8. What were the main reasons for choosing your present home [i.e. The reason(s) you had at the time]? [Please circle ALL important reasons.]

   a) Its cost
   b) Its size
   c) Physical Qualities (e.g. heat, soundproofing).
   d) Suitable Design
   e) Well Maintained
   f) Security of Tenure
   g) Safety
   h) Location
   i) Family and Friends nearby
   j) Sense of Community
   k) Only thing available at the time
   l) Other (e.g. view) (please specify)

______________________________________________________________________________

9. What type of housing do you currently live in?

   a) Single Detached House
   b) Semi-Detached House
   c) Duplex
   d) Town House
   e) Apartment with more than 4 stories
   f) Apartment with 4 stories or less
   g) Basement Suite
   h) House Attached to Non-Residential Building
   i) Mobile Home
   j) Other (please specify) ________________________________
10. Do you live in a subsidized housing unit?
   a) Yes
   b) No
   c) Don’t know

11. Is your current dwelling…? [Please only choose one]
   a) Overcrowded with too many people living together in one place?
   b) Comfortable, with just enough room?
   c) Too big for current household?

12. Do you think your current residence: [Please only choose one]
   a) Is in good repair, only needing regular maintenance?
   b) Needs minor repairs such as replacing missing or loose floorboards and siding
   c) Needs major repairs to the plumbing, wiring and structure

13. Thinking about your current residence, how satisfied are you? What is your overall level of satisfaction or dissatisfaction?
   a) Very Satisfied
   b) Satisfied
   c) Dissatisfied
   d) Very Dissatisfied
   e) Don’t Know

14. Overall, how satisfied or dissatisfied are you with your neighbourhood?
   a) Very Satisfied
   b) Satisfied
   c) Dissatisfied
   d) Very Dissatisfied
   e) Don’t Know
15. Why do you say that about your neighbourhood? Please explain.

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

16. How safe do you feel the neighbourhood is for you and your children? Would you say you feel:  
   [Please choose one]

   a) Very Safe
   b) Somewhat safe? Or
   c) Unsafe?

17. If you feel that your neighbourhood is unsafe, why do you say that?

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

18. How long did you search for your current residence?
   Days: _______  Months: _______

19. How many dwellings did you look at during your search?  ______

20. Which areas/neighbourhoods did you look at?

______________________________________________________________________________

______________________________________________________________________________
21. Please indicate which sources you used during your search for your current home?
   [Please circle all that apply]
   
   a) Newspapers/Bulletins
   b) Internet Websites
   c) Friends
   d) Relatives
   e) Walking Around
   f) Driving Around
   g) Signs/For Rent
   h) Other (Please specify) ____________________________

22. Of the sources used in your housing search, what was the most important source in locating your current housing?

______________________________________________________________________________

23. What type of information did you receive from this source (the most important source)?

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

24. How difficult was it to find information on housing such as rental vacancies in Kelowna?

   a) Very Difficult
   b) Somewhat Difficult
   c) Somewhat Easy
   d) Very Easy
   e) Not applicable

25. How difficult was it to get professional help in housing services?

   a) Very Difficult
   b) Somewhat Difficult
   c) Somewhat Easy
   d) Very Easy
   e) Not applicable
26. Overall, how did you find the search for your current home? [Choose one]

a) Very Difficult  
b) Somewhat Difficult  
c) Somewhat Easy  
d) Very Easy

27. If the housing search for your current housing was “Very Difficult,” or “Somewhat Difficult,” please identify the major reasons for your search difficulty:

______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
28. Please indicate the degree of trueness you feel for each of the following statements about housing, by checking the appropriate box.

“As a single parent, I feel that…”

<table>
<thead>
<tr>
<th>Statement</th>
<th>True</th>
<th>Somewhat True</th>
<th>Somewhat False</th>
<th>False</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Costs in Kelowna are too high.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The homes in Kelowna are not the right size for my household.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have experienced discrimination because I am a single parent.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have experienced discrimination because I have children.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have experienced discrimination on the basis of my family size.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have experienced discrimination on the basis of my gender.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have experienced discrimination on the basis of my income level.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have experienced discrimination on the basis of my source of income.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have experienced discrimination based on (please specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

29. If you answered “true” or “somewhat true” to any of the above questions, could you please describe your experience(s)?

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
30. In your opinion, what do you think is the greatest barrier or challenge that you have experienced in Kelowna’s housing market?

______________________________________________________________________________

______________________________________________________________________________

31. In what ways have you coped with barriers to housing in Kelowna’s rental housing market? [Please circle all that apply]

a) Working more than one job
b) Working overtime
c) Spending less money on other essentials such as food and clothing
d) Borrowing money from the bank
e) Borrowing money from friends and/or family members
f) Living with friends or family to help share housing costs
g) Other (please specify) ________________________________

32. In your opinion, what was the most important coping strategy you used to overcome the barriers you experienced in Kelowna’s rental housing market?

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

33. Do you think the housing needs of one-parent families are different from other families (i.e. Singles, couples, couples with children)? If yes, please explain.

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________
Suggestions for Improving Housing in Kelowna

Now, I’d like to ask you a few questions about what changes need to be made to improve the housing options and housing conditions for lone-parent families.

I am looking for your advice.

34. Please circle the recommendations that you think would be the most helpful in improving the experiences of single parents in the rental housing market.

   a) More government subsidized housing or public housing should be built in Kelowna
   b) More rental housing should be built in Kelowna
   c) More affordable housing should be built in Kelowna
   d) Community organizations and agencies should provide housing services for single parents
   e) A more welcoming community
   f) Other (please specify).

   __________________________________________________________
   __________________________________________________________

35. What housing types or options should be more available in Kelowna?

   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

36. What aspects of landlord procedures or policies should be changed?

   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

   __________________________________________________________
37. What would improve your neighbourhood?

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

38. If you live in public housing (government housing), how can the housing authority and staff better serve single parents?

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

Final Demographic Information

Lastly, I would like to ask you a few questions about yourself

39. What is your marital status?

    a) Never Married
    b) Common-law
    c) Married
    d) Separated
    e) Divorced
    f) Widowed

40. What year were you born?    __________
41. What is your highest level of educational attainment?

   a) No formal schooling
   b) Elementary School
   c) High School Diploma
   d) College or University degree
   e) Certificate or Diploma (i.e. Trade School, Care Aid, etc….)

42. In the past 12 months, was your main activity working at a job or business, looking for paid work, going to school, caring for children, household work, retired, or something else?  [Please only choose one]

   a) Working at a job or self-employed
   b) Looking for paid work
   c) Going to School
   d) Caring for own children (unpaid)
   e) Caring for other family members (unpaid)
   f) Household Work
   g) Retired
   h) Maternity/Paternity Leave
   i) Long term illness
   j) Other (please specify) ________________________________

43. How much do you pay for rent per month? $__________

44. What percentage of your TOTAL household income do you spend on housing each month? _____%

45. Finally, I’d like you to think about your total household income for the past year. Could you please tell me which of these broad categories it falls into?

   a) Less than $10,000
   b) $10,001 - $20,000
   c) $20,001 - $30,000
   d) $30,001 - $40,000
   e) $40,001 - $50,000
   f) $50,001 - $75,000
   g) $75,001 - $100,000
   h) More than $100,000
   i) Don’t know
46. Do you have any questions or comments about the survey?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Please mail this questionnaire in the enclosed envelope when complete.

**Thank you very much for your time and contribution!**

Please enter your name and address if you would like to receive a copy of the research report.

________________________________________________________________________
Appendix F: Contact Letter to Key Informants

To Whom It May Concern:

My name is Amanda Jones. Presently I am a Master’s student at the University of British Columbia (Okanagan Campus). The research I am conducting deals with single parents and their rental housing experiences in the City of Kelowna.

Kelowna has been labeled one of Canada’s most expensive cities to live in. Barriers to housing pose a risk to the overall health and well-being of all families, and can act as a barrier to settlement in a new city if it cannot be acquired. Recent scholarly work has already identified some of the challenges and barriers experienced by certain populations in Kelowna’s housing markets, but not in the case of single parents. Single parents have the responsibility of locating affordable and appropriate housing for their families, while often maintaining their life-style with only one income. It is important to better understand these issues in order to suggest ways of improving housing experiences for families in the future. The services and supports available to single parents during the housing search process also need to be better understood. In order to better understand the housing experiences of single parents in the rental housing market of Kelowna, this study will explore the barriers/challenges faced by single parents in terms of housing, and the strategies they use to overcome these barriers. The reason for my writing this letter is to ask for your participation and help in this study, which will allow for a greater understanding of this issue. Your help will be greatly appreciated.

If you choose to participate, I will invite you to take part in a semi-structured interview and share with me your experiences and knowledge about the barriers and challenges that single parents face in the rental housing market of Kelowna. The semi-structured interview will take approximately 45 minutes to one hour and will be conducted at your convenience. Should you choose to participate, please be advised that I will take the appropriate steps to ensure your confidentiality at all times. The interview will be audio-recorded with your consent, should you choose to participate. Please be assured that all the information that you will provide is highly
confidential. The data will be recorded, analyzed and reported in ways that guarantee anonymity. It is my intention to report the findings from this research in my Master’s thesis. The results of this research may also be published in professional journals or presented at scientific conferences, but any such presentations will report only collective findings, which in some instances may be illustrated by short, anonymous quotes carefully selected so as not to breach individual confidentiality. Your participation is voluntary and you have the right to withdraw from the study at any point with no consequences.

This being said, in a week and a half or so I will call you and ask for your participation in this study. By then more information will be provided about the main objectives of the study and the consent process.

Thank you for considering this request for your participation. I may be reached on my mobile at 250-575-3808 or email: amandaj_123@hotmail.com.

Sincerely,

Amanda Jones
Master’s Candidate
University of British Columbia - Okanagan
Appendix G: Consent Form for Key Informants

Semi-Structured Interview Consent Form: Key Informants

Research Project:
Single Parents’ Housing Experiences in Kelowna’s Rental Housing Market

Principal Investigator: **Carlos Teixeira**, Associate Professor, University of British Columbia Okanagan, Irving K. Barber School of Arts and Sciences, 3333 University Way, Kelowna, BC, V1Y 1V7 (carlos.teixeira@ubc.ca).

Co-Investigator: **Amanda Jones**, MA Candidate, University of British Columbia Okanagan, Irving K. Barber School of Arts and Sciences, 3333 University Way, Kelowna, BC, V1Y 1V7 (amandaj_123@hotmail.com).

The objective of this study is to examine the rental housing experiences of single parents in the City of Kelowna. Very little data looking at the rental housing experiences of single parents in Kelowna have been published, and even fewer studies have examined the housing barriers single parents face in the rental housing market. Kelowna has been identified as one of the fastest growing cities in Canada, and continues to experience a lack of affordable housing within the city limits. This study will focus on the experiences of single parents, a population that has not yet been researched by scholars or public officials. The results of this study will be used to support initiatives aimed at increasing affordable, accessible and appropriate housing for single parent families in Kelowna.

Signing this consent form acknowledges that you understand that Amanda Jones (UBCO) is conducting a study to better understand the rental housing barriers that single parents face in the City of Kelowna.
If you agree to participate in this study, the researcher (Amanda Jones) will ask you some questions during a semi-structured interview. This will last from 45 minutes to one hour. You may refuse to answer any questions that you do not want to answer and you can withdraw from the interview at any time without explanation. The interview will be audio-recorded and you can ask that the audio recorder be turned off for a period of time while you make a point that you do not want recorded. The recording of the interview is for note taking use only by the main researcher and her supervisor (Dr. Carlos Teixeira), and there will be no further use of the tapes in any fashion. No one except the main researcher, based at the University of British Columbia Okanagan, and her supervisor will ever listen to the tapes.

By signing this consent form, you acknowledge that any questions that you have about the study have been answered to your satisfaction. All the benefits of participating in the study – that is, from your responses to the questions – will help inform our understanding of the rental housing barriers that single parents face in the City of Kelowna. These research findings are intended to reveal recommendations that could be used to benefit single parents in Kelowna’s rental housing market. You may ask, now or in the future, any questions that you have about this study. The results of this study will be reported in a graduate thesis and may also be published in journal articles and books. It is also the intent of the researcher to share the results of this study with the local community. No information will ever be released or printed that would disclose your personal identity without your consent, unless required by law.

If you have any questions about this research project, you may contact Amanda Jones at any time – telephone number/cell: 250-575-3808 or via e-mail: amandaj_123@hotmail.com.

If you have any concerns about your rights as a research participant and/or your experiences while participating in this study, you may contact the Research Subject Information Line in the UBC Office of Research Services at 604-822-8598 or if long distance e-mail RSIL@ors.ubc.ca or call toll free 1-877-822-8598.

Your participation in this study is completely voluntary and your decision to participate or not to participate will have no effect on your organization or yourself. You may withdraw your participation from this study at any time.

Your signature below indicates that you have received a copy of this consent form for your own records.

Your signature indicates that you consent to participate in this study.

________________________________________  ______________________________
Signature of Participant                      Print Name

________________________________________
Date
*If you wish to receive a summary of the completed research, please complete the following contact information and a copy will be sent to you by mail or e-mail.

Address (e-mail or mailing):
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
Appendix H: Semi-Structured Interview Guide for Key Informants

A series of open-ended questions will be asked about housing services provided for single parents as well as on the housing experiences and challenges single parents face in the city of Kelowna’s rental housing market.

Interview Schedule

Date/Time_____/_____
Place of Interview_________________

Interview Number __________

Part A: Background Information

• Organization Name______________________
• Informant’s position within the organization____________________________

Part B: Housing Services and Single Parents

• What services does the organization provide for single parents?
• How effective are these services for helping single parents?
• How do single parents know about your services?
• Do you perceive a difference in the number of single mothers VS single fathers seeking your organization’s services?
• What other services are available to support single parents in their housing searches, within Kelowna?
• What would you say is the most important source of housing information for single parents in Kelowna?
• What types of services/supports are missing in Kelowna?

Part C: Single Parents and their Housing Experiences (Barriers and Coping Strategies)

• What are the socio-demographic profiles of single parents in Kelowna?
• What are the current housing situations of single parents?
• How might the housing experiences of single parents changed over time?
  (Through the history of Kelowna, and as a factor of parents’ time spent in Kelowna).
• What barriers do single parents face in obtaining affordable rental (or owner-occupied) housing in Kelowna?
• Are single parents at rick of “hidden homelessness”?
• What coping strategies are used by single parents to deal with housing stresses such as affordability? Do you offer services to help single parents experiencing housing stress?
• What are the housing needs of single parents in Kelowna? How might these be different from other households?
• Are there differences between single mothers and single fathers in terms of difficulties finding affordable housing options?

Part D: Recommendations for improving the housing situations of single parents

• What policy recommendations are suggested to help improve the housing experiences of single parents in Kelowna’s rental housing market?
  o What can be done at the municipal level?
  o What can be done at the provincial level?
  o What can be done at the federal level?
Appendix I: Research Ethics – Certificate of Approval

CERTIFICATE OF APPROVAL - MINIMAL RISK

<table>
<thead>
<tr>
<th>PRINCIPAL INVESTIGATOR:</th>
<th>INSTITUTION / DEPARTMENT:</th>
<th>UBC BREB NUMBER:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jose (Carlos) Teixeira</td>
<td>UBC/UBCO IKE Barber School of Arts &amp; Sci/UBC Admin Unit 1 Arts &amp; Sci</td>
<td>H12-00978</td>
</tr>
</tbody>
</table>

INSTITUTION(S) WHERE RESEARCH WILL BE CARRIED OUT:

<table>
<thead>
<tr>
<th>Institution</th>
<th>Site</th>
</tr>
</thead>
<tbody>
<tr>
<td>UBC</td>
<td>Okanagan</td>
</tr>
</tbody>
</table>

CO-INVESTIGATOR(S):
- Amanda Gloria Jones

SPONSORING AGENCIES:
- N/A

PROJECT TITLE:
"Does Gender Matter?: A Case Study of Single Parents' Housing Experiences in Kelowna's Rental Housing Market"

CERTIFICATE EXPIRY DATE: May 17, 2013

DOCUMENTS INCLUDED IN THIS APPROVAL:

<table>
<thead>
<tr>
<th>Document Name</th>
<th>Version</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consent Forms:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Semi-Structured Interview Consent Form</td>
<td>2</td>
<td>May 17, 2012</td>
</tr>
<tr>
<td>Questionnaire Survey Consent Form</td>
<td>2</td>
<td>May 17, 2012</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Questionnaire, Questionnaire Cover Letter, Tests:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-Structured Interview Guide for Key Informants</td>
</tr>
<tr>
<td>Questionnaire for Single Parent Renters</td>
</tr>
<tr>
<td>Letter of Initial Contact:</td>
</tr>
<tr>
<td>Contact Letter for Single Parent Renters</td>
</tr>
<tr>
<td>Contact Letter for Key Informants</td>
</tr>
</tbody>
</table>

The application for ethical review and the document(s) listed above have been reviewed and the procedures were found to be acceptable on ethical grounds for research involving human subjects.

Approval is issued on behalf of the Behavioural Research Ethics Board Okanagan