

A GROUP AT RISK:

A CASE STUDY OF THE RENTAL HOUSING EXPERIENCES AND COPING  
STRATEGIES OF SINGLE MOTHERS IN KELOWNA EARNING ABOVE THE  
GOVERNMENT SUBSIDY BENCHMARK

by

Lauren Victoria Sanbrooks

B.A., The University of British Columbia, 2010

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## **Abstract**

The main objective of this study is to assess the barriers single mothers earning above the subsidy benchmark face when trying to locate affordable rental housing in Kelowna, British Columbia, Canada. Particular attention is focused on the coping strategies these single mothers use when trying to locate affordable rental housing. Policy strategies for improving the housing experiences for single mothers earning above the government subsidy benchmark were proposed for the municipal, provincial and federal government. Data for this case study were gathered between July 2014 and September 2014, the collection of three questionnaires from single mothers was followed up by two semi-structured interviews and seven semi-structured interviews with key informants.

Marxism and feminist perspectives influenced the theoretical framework for this study. This framework is used to examine the housing issues facing this vulnerable group of women and ultimately helps to shape a well-built, well-planned city. This study expands on existing literature concerning single mothers and housing in North America as well as reviews the literature on housing issues in Canadian mid-sized cities.

Results from this study indicate that single mothers earning above the subsidy benchmark face many barriers when it comes to finding rental housing in Kelowna, including affordability, issues with landlords, and proximity to schools. Neighbourhood safety, which ultimately creates housing stability for children, can be a consequence of these barriers. Recommendations from this study suggest that further research needs to focus on the rental housing barriers of single mothers earning above the subsidy benchmark from a provincial or federal government planning perspective. Research should deal specifically with the Housing Income Limits at the provincial level. In addition, further research should be conducted on the possible implementation of a national housing policy in Canada. Without a national housing policy, there is no guarantee that an individual or a family will live in affordable housing in Canada. The creation of a national housing policy or national housing strategy could have a domino

effect on changes being made to the provincial and municipal government levels in terms of rental housing.

This case study adds to the existing literature by highlighting the importance of understanding the housing experiences of single mothers earning just above the subsidy benchmark in the mid-sized Canadian city of Kelowna, British Columbia.

## **Preface**

This thesis is an original intellectual product of the author, Lauren Sanbrooks. The fieldwork reported in Chapters 4-6 was covered by Behavioural Research Ethics Board Okanagan certificate number H14-01511.

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## **Dedication**

To the love of my life, Jeremy, you are my heart. And to my precious daughter, Poppy, you fill my life with so much joy.

## Chapter 1: Overview of the Study

### 1.1 Overview

In the late 1990s and early 2000s, Kelowna, British Columbia, was not a mid-sized city recognized for its high poverty level (MyIntyre, Officer & Robinson, 2003, p. 317), however, in recent years; it has been recognized nationally for its expensive housing market. According to the 2014 Demographia report, Kelowna was recorded as having one of the most expensive housing markets in Canada (Demographia, 2014, p. 15-16). This trend continued in 2015, when the city of Kelowna was recorded as having the third most expensive housing market in Canada (Demographia, 2015, p. 46). With such an expensive housing market, affordable housing, which is greatly influenced by income level, becomes harder to come by. This is especially a challenge for people living just above the government subsidy benchmark who are not receiving any financial assistance. Kelowna's high cost of living compared to its relatively low wages forces some families into unsuitable or inadequate housing options. Other families in the same financial situation may even be forced into a state of hidden (or absolute) homelessness<sup>1</sup> (Jones, 2014, p. 5). Families at risk of homelessness are also at greater risk of physical and mental illnesses, substance abuse, and assault and tend to experience more difficulty applying for financial assistance or employment (Schwartz, 2015, p.3).

Housing is noted as a right in the Universal Declaration of Human Rights (Article 25.1) (Universal Declaration of Human Rights, 2012); however, without a National Housing Policy, there is no guarantee that an individual or a family will live in affordable housing in Canada (Teixeira, 2009, 2011). Of all the G8 (Group of Eight) countries, Canada is the only country without a national housing strategy (Canada Without Poverty, 2012, p. n/a). The Canada Mortgage and Housing Corporation (CMHC) defines affordable housing as “the cost of adequate shelter [that does not] exceed 30% of household income. Housing which costs less than this is considered affordable” (Canada

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<sup>1</sup> 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).

Mortgage and Housing Corporation, 2014a, p. n/a). Anyone who pays more than 30% of their household income for shelter is grouped under the category of ‘core housing need’. CMHC defines core housing as “households [that] are unable to afford shelter that meets adequacy, suitability, and affordability norms. The norms have been adjusted over time to reflect the housing expectations of Canadians” (Canada Mortgage and Housing Corporation, 2014a, p. n/a).

Working single mothers in a low-income bracket that are at risk of homelessness and in the ‘core housing need’ category are greatly affected by Kelowna’s expensive housing market. They struggle to find affordable and adequate housing. The median income of lone-parent<sup>2</sup> families in Kelowna was \$34,710 in 2010; a decrease of 2.7% from 2009 (Statistics Canada, 2012a). This indicates the income levels in Kelowna are still being affected by the 2008-2009 global economic crisis. Whilst the economic crisis triggered the collapse of the housing market in the United States, the housing market in Canada was also affected. This decrease in income levels, combined with the average cost of housing and the lack of affordable new housing in Kelowna, makes it even more difficult for lone-parent families to find adequate and affordable housing.

In 2011, 15.4% of the total population in Kelowna was single lone-parent families (Statistics Canada, 2013). Between 2001 and 2011, the total population in Kelowna headed by single lone-parent families increased by 14.4% (Statistics Canada, 2013). This comes as no surprise given the percentage of single lone-parent families also increased in the province of British Columbia (15.3%) and in Canada as a whole (16.3%) during this same time frame (Statistics Canada, 2013; Jones, 2014, p.11-12). In 2011, single mothers made up 78 percent of single lone-parent families in Kelowna (Statistics Canada, 2012b). In 2005, 27.5% of the total 4,875 female lone-parent economic families in Kelowna fell into the ‘low income before taxes cut-offs’ (LICOs) group (Statistics Canada, 2006, 2009). This group includes families spending 20% more than average of their income

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<sup>2</sup> The Census Dictionary definition of a lone-parent family 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” (Statistics Canada, 2009, p. n/a).

before taxes on food, shelter and clothing (Statistics Canada, 2006)<sup>3</sup>. The median annual income of a single lone-parent family was \$34,710 in 2010, whereas a couple-parent family in Kelowna had a median income of \$73,750 (Statistics Canada, 2012a). This discrepancy shows single lone-parent families earn less than 50% of what couple-parent families earn. This difference in income makes it more challenging for all single parent families to be able to afford the rent in Kelowna on one salary (Statistics Canada, 2012a). Again, this is especially true for the single mothers, who make up the largest percentage of single lone parent families in Kelowna (Statistics Canada, 2012b). With the low housing vacancy rate of 1.5 in the city of Kelowna in 2013 (Statistics Canada, 2013), coupled with the high rental and ownership housing costs, single mothers face great barriers when it comes to finding affordable housing in the city.

Whilst subsidized housing - which is long-term housing with rent proportional to income (BC Housing, 2010a) - is managed by a provincial housing agency, BC Housing, it is a federal government housing agency, the CMHC, that determines the Housing Income Limits (HILs) for subsidized housing on an annual basis<sup>4</sup> (BC Housing, 2014). According to the CMHC, “housing income limits represent the income required to pay the average market rent for an appropriately sized unit in the private market” (BC Housing, 2010b, p. n/a). In 2014, the HILs for Kelowna ranged from \$26,000 for a bachelor unit to \$51,500 for a four-bedroom unit (BC Housing, 2014, p. n/a). In order for single mothers to be eligible for subsidized housing, they must earn less than the noted housing income limit for a specific unit size and must have one or more dependent child. BC Housing also offers a rental assistance program that provides cash assistance to help with monthly rent payments (BC Housing, 2010a). In order for single mothers to qualify for this assistance, they need a gross household income of \$35,000 or less, must have at least one dependent child and must be employed or have been employed at some point throughout the last year (BC Housing, 2010a).

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<sup>3</sup> The percentage of single mothers in Kelowna relying on government assistance and the percentage of single mothers not relying on government assistance is not available through Statistics Canada.

<sup>4</sup> To be eligible for subsidized housing, the applicant’s gross household income must be below certain income limits, as established by the Housing Income Limits (HILs). HILs represent the income required to pay the average market rent for an appropriately sized unit in the private market. Average market rents are derived from Canada Mortgage and Housing Corporation's (CMHC) Annual Rent Market Survey (BC Housing, 2010b, p. n/a).

The single mothers that surpass this threshold in Kelowna are required to support the family on one, sole income without any assistance from government subsidy. Moreover, it can be noted “[once] economically disadvantaged, these women tend to stay poor for longer periods of time” (Wasylishyn & Johnson, 1998, p. 973), thus making it more challenging for them to try and improve the housing conditions for their families. Single mothers earning above the subsidy benchmark are a population group often ignored by scholars. With few studies published and a lack of data available through Statistics Canada, it is difficult for scholars to conduct research on this population group. These women are working-poor. They are working women who are earning “too-much” to qualify for any government subsidy, however, they are not earning enough to break apart from some of the rental housing barriers; one barrier being the transition of moving from rental housing into home ownership. This barrier is discussed in more detail in Chapter 4.

This research uses the case study of Amanda Jones, “Making do with less: The housing experiences of single mothers in Kelowna’s rental housing market” (Jones, 2014) as a starting point due to limited research available for both, mid-sized Canadian cities and single mothers. The case study conducted by Jones was inclusive to all single mothers in Kelowna. This research is more exclusive than the study conducted by Jones. It begins to assess the housing experiences and coping strategies of single mothers in Kelowna earning just above the government subsidy benchmark. For this research, the benchmark is single mothers earning over \$35,000 gross annual household income. Furthermore, this study analyzes the barriers these single mothers face when trying to locate affordable rental housing in Kelowna. This information may prove useful in the creation of housing and social policies within the municipal, provincial and federal government that would benefit single mothers in Kelowna. This information may also be useful for non-profit organizations that help to build and manage subsidized housing developments within the city. Understanding the needs of this group of women at risk may inform policy changes at different levels of government on possible policy changes, such as changes to the HILs for subsidized housing or the rental assistance program.

## **1.2 The Purpose of the Study and Research Questions**

The main purpose of this case study is to assess the barriers single mothers earning above the subsidy benchmark face when trying to locate affordable rental housing in the

city of Kelowna. Particular attention is focused on the coping strategies of these single mothers when trying to locate affordable rental housing in the city of Kelowna. Finally, this research recommends policy strategies for the municipal, provincial and federal government for improving the housing experiences for single mothers earning above the government subsidy benchmark.

The major questions guiding this research are:

- 1) What are the major barriers single mothers earning above the subsidy benchmark face when trying to locate affordable rental housing in Kelowna?
- 2) What are the coping strategies of single mothers earning above the subsidy benchmark when trying to locate affordable rental housing in Kelowna?
- 3) What are the policy strategies that can be adopted to improve the rental housing experiences for single mothers earning above the government subsidy benchmark in Kelowna?

### **1.3 Overview of Critical Theories Informing the Development of this Thesis**

My employment background is in city planning, specifically in policy development and implementation of long-term plans to advance community sustainability. My deep understanding of municipal policies in relation to housing creates a stronger foundation for this research. Moreover, the results of this study may directly influence municipal policy change in future planning-related documents. It is important to note that my city planning perspective focused on housing was utilized in all stages of this case study.

As defined by the Canadian Institute of Planning (CIP), planning is “the scientific, aesthetic, and orderly disposition of land, resources, facilities and services with a view to securing the physical, economic and social efficiency, health and well-being of urban and rural communities” (Canadian Institute of Planners, 2014, p. n/a). CIP notes on their main webpage that:

Responsible planning has always been vital to the sustainability of safe, healthy and secure urban environments. As Canada's population grows, the planning profession must deal with pressures and impacts of urbanization: for instance, the conversion of land from natural habitats to urban built areas, the maintenance and use of natural resources and habitats, environmental protection and the development and renewal of major infrastructure” (Canadian Institute of Planners, 2014, p. n/a).

Complementing my employment, my primary academic discipline is human geography, a field of study “concerned with spatial differentiation and organization of human activity and its interrelationships with the physical environment” (Johnston, 2000, p. 353).

By utilizing my background in human geography as well as applying the knowledge obtained in my current position as a City Planner for the City of Kelowna, this study aims to understand the rental housing experiences of single mothers earning above the subsidy benchmark through a planning lens with the underlying knowledge and importance of space and place.

The city of Kelowna has undergone a lot of growth and change over the past few decades, both in population and in its built-environment. In the early to mid-1900’s, Kelowna was a small rural community defined by an agrarian economy. However, over the years the city has become “the main marketing and distribution centre of the Okanagan Valley” and has recently been rated “among the most cost competitive places to do business in the Pacific Region of North America” (City of Kelowna, 2014a, p. n/a). In May 1905, Kelowna was incorporated as a municipality with a population of 600 people, with farming being the main source of income. This population has since grown to over 118,000 people in 2014 (City of Kelowna, 2014a, p. n/a). What is more, Kelowna considers itself as one of the most liveable cities in Canada (City of Kelowna, 2014a, p. n/a). However, the word “livable” is up for interpretation. Canada was rated “seriously unaffordable” with a Median Multiple<sup>5</sup> of 4.5 according to the 2014 Demographia report (Demographia, 2014, p. 2). In 2015, the city of Kelowna had a Median Multiple of 6.4, making it the third most unaffordable city in Canada following the city of Vancouver and the city of Victoria (Demographia, 2015, p. 46). The city of Kelowna is not “livable” for many people, including single mothers earning just above the subsidy benchmark who are in search of affordable rental housing.

The City of Kelowna’s Community Plan has ten goals for a sustainable future – this research builds on the second goal, which is “Address Housing Needs of All Residents” -

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<sup>5</sup>“Median Multiple is the median house price divided by gross annual median household income to assess housing affordability. The Median Multiple (a house price to income ratio) is widely used for evaluating urban markets, and has been recommended by the World Bank and the United Nations and is used by the Joint Center for Housing Studies, Harvard University” (Demographia, 2015, p. 7).

*Address housing needs of all residents by working towards an adequate supply of a variety of housing* (City of Kelowna, 2013b). This research has been framed around this goal, recognizing the importance of adequate housing for a group at risk of homelessness - single mothers earning above the subsidy benchmark.

A combination of Marxist and Feminist theories informs this study of the housing market that exists for single mothers earning just above the subsidy benchmark. Marxist theory can be argued as the theory of society, “an explanation of how society works, of how and why history has unfolded, and especially an account of the nature of capitalism” (Trainer, 2010, p. n/a). Karl Marx argued, “the city was a built form, and this built form reflected the social form” (Wells, 2014, p. 44). Marxist planning theorists focus on equality and inclusion of all people in society. In addition to Marxist Theory, my analysis for this study includes Feminist Theory in that planning must be gender-conscious and that it needs to take into account the systematic differences among women, in addition to the systematic differences among women and the men in their various communities (Sandercock & Forsyth, 1992).

#### **1.4 The 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 planning, Marxist and feminist theories. In addition, this chapter includes a review of the literature pertaining to single mothers and housing experiences in North America as well as literature pertaining to single mothers and housing in Kelowna, a Canadian mid-sized city. Chapter 3 discusses the methodology used for this case study, including the study population, the study area, the sampling method and the data collection process, an overview of the questionnaire-surveys and semi-structured interview and summarizes the study’s limitations and biases. Chapter 4 expands on the rental housing experiences of single mothers earning above the subsidy benchmark living in Kelowna. This chapter highlights the rental housing barriers, the coping strategies and the policy recommendations from the single mothers’ perspectives through the explanation of personal experiences. Chapter 5 provides an overview of the same topics noted in Chapter 4, however, it is from the perspective of the key informants. Chapter 6, the final

chapter of this thesis, concludes with a summary of the research findings from this study as well as suggestions for areas of further research.

## **Chapter 2: Literature Review**

### **2.1 Overview**

The purpose of this chapter is to identify major trends in the literature dealing with housing geography, specifically those focusing on single mothers and rental housing issues in Canada and the United States. This chapter begins with a review of the academic literature pertaining to the evolution of planning theory followed by an overview of Marxist and feminist perspectives that influenced the theoretical framework for this study. This framework is used to examine the housing issues that face this vulnerable group of women, and ultimately, to help shape a well-built, and well-planned city. This chapter continues with a review of the literature on single mothers and housing in North America. This chapter concludes with a review of the academic literature focused on housing issues in Canadian mid-sized cities.

### **2.2 Planning Theory**

As noted by Wells, “theories are like maps...They highlight certain ideas and hide others. Theories about the city give prominence to certain aspects of the built environment, social realizations, or economic processes while minimizing the relevancy of other elements” (2014, p. 37). In essence, planning theories are the roots of well-planned cities. Since its infancy in the late 1800s, urban planning and its related theories have evolved to provide a solid foundation to support and guide several research approaches. From Howard’s Garden City in 1898, Lindblom’s ideas on incrementalism in the 1950’s, Etzioni’s mixed scanning approach in the late 1960’s, the communicative approach in the 1970’s and 1980’s and feminist theories in the 1990’s, planning theory is ever-changing. This evolution of the field reflects a shift from an emphasis on physical land use planning which promotes a top-down approach, to placing citizens and their needs at the centre of the planning process.

According to John Friedmann (2011), theory is the foundation and basis for most resolutions made by planners. However, with the passage of time, the needs of communities continually evolve and develop. The idea of planning a city for both genders was unheard of in the early years of planning. Planners, the vast majority being male,

focused on the creation of new buildings and the built form of a city. Evidently, this caused issues in terms of creating sustainable and useable cities. Once women entered the workforce it became evident that cities were not built for workingwomen, nor were they built with consideration of the needs of women in general. Additionally, cities were built to accommodate the needs of the upper class (Davidoff, 1965; Meck, 1991). Municipal government officials had a much stronger role in decision making in the late 19<sup>th</sup> and early 20<sup>th</sup> century, minimizing the influence that planners could actually have on the urban environment. Prior to the late 20<sup>th</sup> century and early 21<sup>st</sup> century, decision-making was not inclusive of the public nor did major stakeholders have much of a say in what happened to their city. Historically, women and minority groups were excluded from any public engagement. It wasn't until recently, in the 1970's, that city planners and theorists began to acknowledge the importance of different cultures and ethnic groups within the planning field, both at an academic level and at a practice level. During the same time period, it soon became evident that women also had an important role in planning. Women have different thought processes and decision-making skills that have proved extremely beneficial to planning a well-built city (Sandercock & Forsyth, 1992). Since the 1990's, women have entered the planning field in North America bringing an expertise and view point that has no doubt been lacking in the planning department.

The ultimate goal of a city planner is to help create and build good cities, however, the definition of a "good city" has also evolved over the years and varies from city to city across the world. Peter Hall gives an in-depth analysis of the history of planning and design in the 19<sup>th</sup> and 20<sup>th</sup> century in *Cities of Tomorrow*, Hall (2002) highlights the changes in thought and decision-making that have occurred over the past 100 plus years. He begins by exploring alternative visions of a "good city", from 1880 to 1987 in a number of capital cities. Not only does he review the critical history of planning during that timeframe, but also he delves deep into the social, physical, psychological and economic problems that have stemmed from planning decisions.

Planning theories and concepts of what would make a good city are continually being developed and revisited. It was not until the strong deterioration of the living conditions during the industrial revolution that the social agenda of urban planning began to emerge. As noted by Wells, "during the second half of the nineteenth century, horrific

images of the industrializing cities of England set the stage for almost a hundred years' worth of middle-class revulsion... Newly industrializing cities like Manchester became known as "shock cities" because of their rapid population growth and impacts on sanitation, health and housing" (2014, p. 39). According to Friedrich Engels:

The dwellings of the workers [in the great towns] are everywhere badly planned, badly built, and kept in the worst condition, badly ventilated, damp, and unwholesome. The inhabitants are confined to the smallest possible space, and at least one family usually sleeps in each room. The interior arrangement of the dwellings is poverty-stricken in various degrees, down to the utter absence of even the most necessary furniture (1845, p. n/a).

This rapid industrialization and urbanization led to the birth of some of the earliest urban theories from Karl Marx and Frederick Engels (Wells, 2014, p. 39-40). Marx and Engels argued "the modern city and all of its new class formations were intimately connected to the new capitalist mode of production. Though Manchester's rapid transformation was atypical of changes occurring in other cities at the time, the dominant narrative held that cities had been turned into places of danger and chaos" (Wells, 2014, p. 40). At this time, European and North American city planners began to change the urban landscapes, streetscapes and architecture of their cities in the hope that the overall wellbeing of their citizens would also improve. For example, a simple change included replacing small streets with wide boulevards that "were thought to limit the possibility of revolutionary acts and to make city life run more efficiently" (Wells, 2014, p. 40). Another example is the City Beautiful Movement in the United States. It was believed that healthy, productive, and moral communities could be bred through the creation of beautiful architecture throughout the city (Wells, 2014, p. 40).

Marxism has progressed since the late 1800s. According to David Harvey, the theories of Karl Marx were considered "more pertinent than ever to an understanding of the contemporary city" (as cited in Wells, 2014, p. 44). He argued, "the city was a built form, and this built form reflected the social form" (Wells, 2014, p. 44). According to Fainstein and Fainstein, "Marxist theorists are very concerned with... fundamental questions [of social power and legitimacy]..." (1994 as cited in Paden, 2003, p. 82). Marxist planning theorists focus on equality and inclusion of all people in society.

According to Paden, urban planning can be improved and better understood by following Marx's theories (Paden, 2003, p. 83). Paden argues, "it is possible to derive from [Marx's theories] a number of important criticisms of several specific approaches to urban planning; that it is possible to use them to understand several incidents in the history of urban planning; and, most importantly, that it is possible to derive a normative theory from them that can help guide the practice of urban planning today" (Fainstein & Fainstein, 1994 as cited in Paden, 2003, p. 83).

While Marxist theory focuses on equality and inclusion of all people in society, the rise of feminism concentrates on the fact that planning must be gender-conscious. This demonstrates that feminism and Marxism complement planning theory. The rise of feminism in North America during the 1980s drew our attention to the inequalities between men and women in city planning. Not only is it apparent in land use practices, but also in the form of planning education and planning theories - cities were created by men and for men. With more research being directed to finding gender equilibrium within all practices, as well as with the emergence of feminist theories and approaches being applied to all fields within academia, women are taking a more substantial role in planning education (Sandercock and Forsyth, 1992, p.49). Feminist theory only started to contribute to planning theory in the 1970s. Before that time, attention was directed solely at gender in relation to planning practice and not to planning theory. Now that more women are entering the planning field, it is becoming increasingly more obvious that there is a male dominance in the theories, standards and ideologies used to guide planners' work. Sandercock and Forsyth (1992, p. 49) note that planning must be gender-conscious and needs to take into account the systematic differences among women, as well as the systematic differences among women and the men in their various communities.

Shortly after the ideas of Sandercock and Forsyth were published, Sherilyn MacGregor (1995) attempted to define a non-sexist sustainable city. MacGregor agreed with Sandercock and Forsyth that feminist theory is closely linked to planning theory. She experienced firsthand how it felt being a "feminist" in planning school in the early 1990's. Throughout her chapter titled "Deconstructing the Man Made City: Feminist Critiques of Planning Thought and Action" in *Change of Plans: Towards a Non-Sexist*

*Sustainable City* she explains how difficult and important her role still is as a “feminist” in the field of planning. MacGregor notes that most feminist planning theorists experience criticism. She notes, “few [people], committed feminists included, recognize that [the] struggles for equality take place within a built environment that has been quite literally man-made” (p. 26). Although it is getting better in more recent years, the term “feminist” is unfortunately still a term that is bounced around in the field of planning (MacGregor, 1995). For some, like MacGregor, it is inspiring, whereas others see the term “feminist” as a political term, one that is narrowly focused and one that was inappropriate for the technical field of planning. MacGregor notes, “only if the next generation of planners is equipped to understand and work with diverse communities will the profession contribute to a more just and sustainable future” (MacGregor, 1995, p. 43). Feminist theory is a crucial element to planning education. The movement has taken time to establish itself but it is becoming more evident that the feminist approach within the planning field is required in order to have a better understanding of a well-built city.

As I noted earlier, most researchers – both scholars and planners - use theories to guide city-planning practices. Although some would argue there is still a gap between planning theory and practice, Judith Innes and Stuart Meck do not. Innes (1995) and Meck (1991) understand that the gap between planning theory and practice began to close in the 1990s, and now that gap continues to get smaller and smaller as the years pass. New theorists “pursue the questions and puzzles that arise in their study of practice, rather than those which emerge from thinking about how planning could or should be” (Innes, 1995, p. 183). With time, planning is becoming more action-oriented as opposed to theoretical. Innes stresses the importance of communicative action as opposed to relying solely on systematic frameworks throughout the planning process. The communicative action theorists, who tend to fall under the Marxist umbrella, use a variety of intellectual lenses to delve deep into the difficult questions and explore a number of perspectives and cultures that readily seem to be ignored. Within this context, Innes notes, “the groups include many of the theorists Friedmann classifies as ‘behavioral approaches and communicative practice’ and ‘social learning’” (1995, p. 184). According to Innes (1995), as city planners continue to strive for equality in the planning field, planners need to be taught the history of planning thought and theories of planning

practice. Planning theory must inform contemporary practice and include exercises of communicative action in order to prepare for difficult challenges that emerge in the field of planning.

Without a doubt, there has been an evolution in planning theory. This evolution has allowed planners to look beyond planning buildings in cities and to focus on the actual needs of people in cities. And whilst city planning still relies heavily on theory at an academic level, planning at a practical level is taking precedence and requires a hands-on approach on a case-by-case basis. In the 21<sup>st</sup> century, public participation that includes both genders and minority groups has become a requirement in the planning field. With this, social progress within the planning field, along with the theory as a base, will continue as we move through the century. City planners no longer focus solely on well-built infrastructure, but rather they focus on making spaces that meet the needs of their citizens. In order to truly understand the rental housing needs of single mothers, city planners need to begin at the grassroots level: the single mothers themselves. Without these discussions with the single mothers during the planning process, planners cannot actually begin to tackle the social issues facing this vulnerable group.

### **2.3 Single Mothers and Housing in North America**

Scholars in the USA and Canada have recognized gender remains a major barrier to equal treatments in both countries' housing markets (Ray & Rose, 2013; Teixeira, 2015). Studies conducted in Canada and the USA's largest cities suggest that single mothers are at a disadvantage in both the rental and homeownership markets (Schwartz, 2015; Lauster & Easterbrook, 2011; Teixeira, 2015).

Lone-parent families, especially single mothers, face huge challenges and barriers when it comes to finding affordable housing in Canada and the United States (Moore & Skaburskis, 2004; Bunting et al., 2004; Schwartz, 2015). According to the U.S. Census Bureau (2013) and the U.S. Department of Housing and Urban Development (2012), 49.8 million households in the United States lived in physically deficient housing, spent more than 30% of their gross annual income on housing, or were homeless in 2011 (Schwartz, 2015, p. 1). Evidently, even with the 1949 Housing Act in the United States, which states in its preamble that it has a goal of "a decent home in a suitable living environment for every American," there is still an enormous amount of housing problems in the United

States (Schwartz, 2015, p.1). Arguably, while all three aspects of housing are of concern in the United States, the issue of housing affordability is the greatest concern in comparison to overcrowding and housing condition (Schwartz, 2015, p. 32). When it comes to homeownership versus renting in the United States, Schwartz expressed more concern for those who are renting. According to Schwartz, “while renters have become poorer over the years, homeowners have seen slight gains in their income after inflation” (2015, p.43). Between 1995 and 2010, the median renter income in the United States decreased, after inflation, by 1%, whereas the median rent increased by 11% (Joint Centre for Housing Studies of Harvard University, 2011 as noted in Schwartz, 2015, p. 44). The gap between the renter income and the median rent contributes to housing affordability issue in the United States, and ultimately increases the growing portion of rental housing stock beyond the renters’ means (Schwartz, 2015, p. 44). Schwartz believes that the shortage of appropriately priced housing in addition to the low and decreasing incomes of renters has contributed significantly to the affordability issues among low-income renters (2015, p.43).

The majority of the academic literature relating to single lone-parent families and housing is from the U.S, however, there is still very little literature available and focused on single mothers and housing. The major focus of most literature in the U.S.A. is based on subsidized housing and housing hardships of women with very little focus on women earning above the subsidy benchmarks. Only recently has research “begun to focus on the unique housing needs of single-parent women and to examine the short-and long-term effects of housing and neighbourhood environments on single-parent women and their children” (Bruin & Cook, 1997, p. 533). In 1994, Christine Cook, Marilyn Bruin and Sharon Laux studied housing assistance and residential satisfaction among single-parent women (Cook, Bruin & Laux, 1994). The results of the study concluded that single mothers living in the metropolis housing assistance were satisfied with their housing (p. 71). Similarly, Bruin and Cook (1997) tried to understand the constraints for residential housing and neighbourhood satisfaction among low-income single parent families housing. The results of this study indicate that, like other previous research, “predisposition and household organization constraints contribute to the explanation of residential satisfaction” (p. 547-548). Likewise, personality characteristics contribute to

residential satisfaction and the feelings of being safe as well as having many friends in the same neighbourhood contribute to neighbourhood satisfaction (p. 532). Whilst this research is important and relatable to women earning below the subsidy benchmarks (or in the low-income brackets), it does not explore the needs of women earning just above those benchmarks who do not qualify for any financial assistance.

One decade later, Berger et al. (2008), measured the links between housing assistance, such as traditional public housing or housing vouchers or certificates, and housing and food-related hardship in the United States. Data from 1997 and 1999 was collected using the National Survey of America's Families. The results of this study indicated that traditional public housing was associated with a decrease in the rent burden, whereas housing vouchers or certificates were associated with an increase in housing stability and increase in the rent burden (p. 947). However, it can be argued:

Although subsidized housing programs should reduce housing costs and thereby increase disposable income for recipient households, from a microeconomic perspective, the direction of association between housing assistance and household hardship is not clear-cut. Assistance will decrease rent burden and difficulty paying rent or utilities for recipients only to the extent that it is not also linked to behavioral changes (e.g., reduced work effort) that may counteract these intended effects (Berger et al., 2008, p. 935).

Notably, this study conducted by Berger et al. focuses solely on single mothers relying on housing subsidy. This study does not focus on single mothers who are not relying on housing subsidy.

The recent publication titled "America's Rental Housing – Evolving Markets and Needs," which was published in 2013 by the Joint Center for Housing Studies of Harvard University, speaks to the resurgence of renting in the United States and the reverse of the homeownership uptrend. The publication addresses the enormous wave of foreclosures that swept the nation after 2008, which ultimately played a role in displacing millions of homeowners in the U.S.A. (Joint Center for Housing Studies of Harvard University, 2013, p. 1). This publication does not address single mothers specifically, nor does it address single mothers earning just above the subsidy benchmark. This publication does, however, provide detailed rationale to the major switch from homeownership to renting, "the collapse of the housing market was a key factor in the genesis of the Great Recession,

and its painfully slow rebound is one of the major impediments to the broader economic recovery” (Joint Center for Housing Studies of Harvard, 2013, p. 3). Whilst Canada may not have experienced as many foreclosures as the United States, Canada is still recovering from the economic crash with its changes to accessing mortgages.

Eric Moore and Andrejs Skaburskis note that similarly to the United States, “increases in severe housing affordability problems in Canada, as elsewhere, provide a basis for policy concern. Such increases imply considerable hardships for individual households” (2004, p. 395). In addition, these individual hardships tend to affect more single mothers than single fathers. Single mothers tend to be more vulnerable than single fathers (Wasylishyn & Johnson, 1998, p. 973). According to Moore & Skaburskis, “women household maintainers are significantly more likely to experience problems [with affordable housing than male household maintainers] and the number of recipients in a household is a key indicator of a potential problem” (2004, p. 395). These affordable housing issues are triggered from a certain level of poverty. Unfortunately, it is the children of these households who tend to feel the direct repercussions of the poverty level. In 2001, according to the National Council of Welfare, “one out of every five children in Canada was living below the poverty line” (McIntyre, Officer & Robinson, 2003, p. 316).

While the Canadian literature on housing and single parents is limited, that which exists focuses on their housing experiences, their needs, and the numerous barriers they often encountered in the housing market due to inadequate income. Single mothers often have financial burdens following separation or divorce (Steward 1991; Russell, Harris & Gockel, 2008). The numerous constraints that single mothers face today in complex and expensive housing markets are major barriers to achieving affordable and adequate housing for their families.

Strumm (2015, p. 95) argues gender inequality has increased and women’s economic and social wellbeing has weakened in Canada since Stephen Harper’s election in 2006. Strumm notes, “in the paid labour market, Canadian women earn 23% less than men regardless of their age, education or occupation [ultimately making] the Canadian gender pay gap the fifth largest among the 34 Organization for Economic Co-operation

and Development (OECD) countries” (Strumm, 2015, p. 95). Strumm also argues single mothers are amongst the women who are most often affected by this pay gap.

In a recent master’s thesis by Ajandi (2011), 25 single mothers in undergraduate university programs at the University of Toronto were interviewed to determine the barriers to obtaining a university education. The single mothers in this study noted financial problems, high cost of housing, and feelings of stress, as well as the high cost to affordable and flexible daycare, were all major barriers to achieving a post-secondary education. Although Ajandi specifically focuses on the barriers single mothers face when pursuing post-secondary education, she does highlight again how the unaffordable housing market affects single mothers.

Using data collected from interviews with 17 lone mothers living in extreme poverty in Vancouver, BC, Gurstein and Vilches (2010) argue these mothers are excluded from community engagement as a result of being unable to afford adequate housing for their families. Furthermore, this study concludes the lack of adequate housing has led the participants into unhealthy housing, ultimately contributing to increased health problems for their children (p. 424). While the results of this study cannot be generalized, the study does highlight the link between the health and wellbeing of children in low-income families and the access to affordable housing.

The study conducted by Russell, Harris and Gockel (2008), which included 115 interviews of 35 parents over an 18-month period, focused on parent views regarding barriers to effective parenting. The study identified poverty as being the top barrier for parents considered high risk by child protective services in providing adequate care for their children. Notably, in terms of the Canadian context, Russell, Harris and Gockel argued whilst Canada is one of the wealthier nations, Canadian child poverty is at a rate of 18%, whereas in British Columbia that rate is closer to 24%. Similar to Strumm (2015), this study also identified single mothers with children as being amongst the poorest population groups, with a poverty rate of 52.5%. Russell et al. note “single parents without access to subsidized housing face incredible hardship in providing for their families” (Russell, Harris & Gockel, 2008, p. 85).

While the Canadian literature reflects some awareness of the many housing needs and barriers faced by single parents, relatively little is known about this group's housing experiences and coping strategies in small and mid-sized Canadian cities.

#### **2.4 Single Mothers and Housing in Kelowna – A Mid-Sized Canadian City**

The City of Kelowna recognizes that:

A healthy housing supply is fundamental to the economic and social well-being of a community. Without appropriate housing to meet the needs of every resident, a number of issues arise: the labour supply becomes limited, hampering the viability of local employers; the cost of health care escalates as a result of inadequate or unhealthy housing; and quality of life can plummet. Visible homelessness is but the tip of the iceberg (City of Kelowna, 2012, p. n/a).

With Kelowna being one of the fastest-growing mid-size cities in all of British Columbia, it is not surprising that the need for more affordable housing is also increasing (Teixeira, 2009, p. 325). In 2015, the city of Kelowna was ranked as the third most unaffordable city in Canada, following the city of Vancouver and the city of Victoria (Demographia, 2015, p. 46). According to Teixeira, “housing affordability is a priority as it determines who can afford to move to the city” (Teixeira, 2009, p. 324). Unfortunately, incomes have not kept up with the increase in cost of housing in Kelowna. Between 2000 to 2011, inflation increased 20.4%, whereas during the same time period, rents increased 42% in the city of Kelowna (City of Kelowna, 2012, p. n/a). This gap of 21.6% is a major contribution to the affordability problems among low-income renters. Arguably, renters are not the only ones experiencing issues with housing affordability in the city of Kelowna. Over the similar time frame, it was recorded that homeowners experienced housing affordability issues. Between 2000 and 2010, single detached home prices increased by 150% in the city of Kelowna (City of Kelowna, 2012). The “increa[se] demand for housing paralleled by a lack of affordable housing in both the rental and homeownership market” (Teixeira, 2009, p. 326) makes it difficult for all families, especially single lone-parent households, to find affordable, adequate and safe housing (Jones, 2014; Teixeira, 2015).

As a result of the increase in divorce rates and family dissolution, single lone-parent households are the fastest growing housing type in Canada (Foot & Stoffman, 1996 as cited in Bunting et al., 2004, p.363-364). As a consequence of an excessive rent-to-income ratio, many single lone-parent households face problems of housing unaffordability (Bunting et al., 2004, p.364). As noted in Bunting et al., “female-led households with children share problems of housing affordability with other one-earner households, but their particular financial circumstances are worsened by continued inequality between male and female earnings, by Canadian society’s relative unwillingness to consider care-giving as a labour meriting real wages, and by discrimination in the housing market” (2004, p. 364). Whilst both single-lone fathers and single-lone mothers make up single lone-parent families, single mothers made up 78 percent of single lone-parent families in Kelowna in 2011 (Statistics Canada, 2012b). Notably, some of these single mothers who are earning above the subsidy benchmark levels rely on subsidized housing or government assistance, there are also mothers earning just above the subsidy benchmark who receive little to no financial support. Unfortunately, this number is not recorded by Statistics Canada.

The 27.5 % of the total 4,875 female lone-parent economic families in Kelowna who fell into the ‘low income before taxes cut-offs’ (LICOs) group (Statistics Canada, 2006) are the families spending 20% more than average of their income before taxes on food, shelter and clothing (Statistics Canada, 2006). With the income of some of these single-lone mothers surpassing the maximum HILs, the chance for any financial assistance is greatly reduced. However, the financial need for these working mothers is not reduced. With low wages in comparison to the high housing costs, the ability to find affordable housing in Kelowna for single-lone mothers is very challenging and is ultimately increasing their chance of homelessness<sup>6</sup>. According to the literature, single mothers are recognized as being an at-risk population and, more often than not, carry more responsibility when it comes to raising children and are frequently employed in

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<sup>6</sup> Homelessness is defined as “a situation where an individual or family is without stable, permanent, or appropriate housing, or the immediate prospect, means, or ability to acquire it as a result of systemic or societal barriers that include the lack of affordable and appropriate housing, an individual’s or household’s financial circumstances, or because of their mental, cognitive, behavioural or physical challenges, and /or racism and discrimination...” (Canadian Observatory on Homelessness [formerly the Canadian Homeless Research Network], 2012, p. n/a).

lower paying occupations. With that, affordable childcare has been identified as a major barrier for single mothers who are trying to balance the high cost of childcare with lower incomes (SPARC BC, 2014, p. 11 and p. 24).

There are some studies in Kelowna that focus on the housing experiences of certain population groups such as, hidden homelessness (SPARC BC, 2011), families at risk of homelessness (SPARC BC, 2014), immigrants (Teixeira, 2011), students (McEwan, 2010; McEwan & Teixeira, 2011), university graduates (Talbot, 2012) and seniors (Brown, 2013); however, there is only one study that focuses specifically on the housing experiences of single mothers in Kelowna's rental housing market (Jones, 2014).

In 2011, the Social Planning and Research Council of British Columbia (SPARC BC) conducted a study on hidden homelessness in five small and mid-sized communities in British Columbia. The cities were Kelowna, Kamloops, Prince George, Nanaimo and Nelson. This research used a mixed-method approach to gain a better understanding of hidden homelessness. The study included a literature review, a telephone survey with 1,000 randomly selected households in the five study communities, 11 interviews with key informants and 50 interviews (10 from each study community) with residents of the local hidden homeless population. The results of this study indicated that an increased investment in programs and services that would help individuals regain their stability and move to more permanent stable housing would assist in the prevention of the "drift" into street or sheltered homelessness (SPARC BC, 2011, p. 59). This investment would include increased access to housing and supports along the housing continuum, from emergency shelters all the way to independent housing (p.60). The study also recommends an increase to income assistance, skill development and job training in order to prevent homelessness and ensure housing stability. While this study does not focus specifically on single mothers, female single lone-parent families have been identified in literature as a group at-risk of homelessness. The results of this study are valuable since few studies have examined the experiences of hidden homelessness in small and mid-sized Canadian cities.

After the 2011 SPARC BC study on hidden homelessness, SPARC BC conducted a follow-up study on family homelessness in 2014. The purpose of this was to understand the different characteristics of family homelessness, with a specific focus on the

experiences and circumstances of low income and vulnerable families living in small to mid-sized communities. This research also aimed to identify programs and services that are available to help this group at risk of homelessness, and finally, to identify the services and supports needed to help families find secure housing in small to mid-sized communities. The research used a participatory action approach to look at family homelessness in Kelowna, Kamloops, Prince George, Nanaimo and Nelson. The study utilized a mixed-method approach that included the creation of a Project Advisory Committee, a literature review, a comprehensive housing needs analysis for each community, the identification of community-based researchers to assist with the field research, a survey with 100 families across the five communities who had experienced homelessness, or who were at risk of homelessness, a survey with 25 community-based agencies and service providers who have direct experience working with homeless families.

The 2011 National Household Survey (Statistics Canada) was used as the foundation for the SPARC BC 2014 study. Approximately 28% (14, 095) of all households in Kelowna in 2010 were renter households, with 51% (7,188) of these renter households spending more than 30% on housing costs (SPARC BC, 2014, p. 14-15). Of the 3,195 families with children who were renting in Kelowna, single parent family households totaled 1,570 families (49%), with 53% of these families spending 30% or more of income on housing (p. 16). With the average rent in Kelowna being \$1,098 (2010) and an affordable rent for single parent families being \$669 (2010), there is an affordability gap<sup>7</sup> of \$429 per month for single parent families in Kelowna.

Consistent with the 2011 National Household Survey, Kelowna has one of the largest affordability gaps reported across the five study communities (SPARC BC, 2014, p. 40-41). Of the 100 families that participated in the survey, there were 350 individuals affected by family homelessness, with 205 of those individuals being children (p. 24-25). The results of the study indicated that average number of children per household that was affected by homeless in Kelowna was 1.9 per household - a total of 38 children (p. 30).

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<sup>7</sup> Affordability gap is calculated by taking the average rent minus affordable rent based on the standard that housing should not cost more than 30% of household's income (SPARC BC, 2014, p. 19).

The results of this study also indicated that 35% of Kelowna respondents indicated that they were concerned about losing their housing or becoming homeless (p. 39).

Of the 25 key informants who participated in the study, five were from Kelowna. The key informants indicated that poverty and low income was the root cause of family homelessness, with mental illness and addictions coming in second (p. 49 and 59-60). With that, single-parent families (especially female-led single parent families) were identified as being the most at-risk population, followed by working-poor families and Aboriginal families (p. 49 and 58). Affordable housing was identified as the top solution that would help vulnerable and low-income families gain stability in their lives and help exit or avoid homelessness (p. 58).

The results of this study suggested that in order to end family homelessness, three policy areas need to be addressed: 1) housing, 2) income and 3) support from all three levels of government – municipal, provincial and national (p. 64). The study recommends there needs to be an increase in affordable housing for families and to the level of assistance available under the Province’s income assistance programs. In addition to this, there must also be on-going advocacy, education, capacity building and partnership development in order to build increased awareness and understanding of issues related to family homelessness (p. 65-68). The results of the SPARC BC (2014) study are valuable since Kelowna was chosen as one of the five communities to participate in this study. In addition, the results of this study are relevant given that few studies have explored the experiences of family homelessness in small and mid-sized communities in British Columbia.

In “Finding a Home of Their Own: Immigrant Housing Experiences in Central Okanagan, British Columbia, and Policy Recommendations for Change,” Teixeira (2011) shares the results of a study conducted on the housing experiences of immigrants in Vernon, Penticton, and Kelowna. Teixeira concluded that when it came to affordable housing search barriers, “most immigrants said that the search for affordable rental housing was not easy; 35 out of 53 described their search as either ‘very difficult’ or ‘somewhat difficult’” (2011, p.186). The most frequent cited problems were (a) their low income compared with high housing costs; and (b) the lack of in-depth/reliable housing information about the local rental housing markets (p. 186). Another issue that

immigrants tend to face when searching for affordable housing is the issue of discrimination. The results of the study note, “about 40% (21 out of 53) of respondents indicated that on at least one occasion, when looking for housing, they felt discriminated against by landlords” (p. 186).

In addition to single lone-parent families and immigrants, housing affordability can also be considered as a barrier for current university students at the University of British Columbia Okanagan (UBCO). The case study conducted by McEwan in 2010 highlights the barriers that UBCO’s students aged 18 to 29, may face in the city of Kelowna’s expensive and competitive rental housing market (McEwan, 2010). This research aims to explain the coping strategies that UBCO’s students may use in facing the barriers of unaffordability, unsuitability, and unavailability. Throughout the study, McEwan argued that rental housing affordability is a major issue for UBCO students (p. 51). McEwan notes, “these barriers are all interconnected, part of a web of difficulties that UBCO student youth may face in Kelowna’s rental housing market. To be concise, the barriers that respondents face are the essence of their rental housing experiences” (p. 90). Of the 30 students who participated in the study, all of the students (100%) indicated that affordability was a barrier in their housing experiences (p. 91). McEwan continues by stating that “while no students had heard of long-term absolute homelessness amongst UBCO students, over half of them (60%) highlighted the fact that as a result of high rental housing costs, some acquaintances of theirs had taken to couch surfing, or sharing rooms with their friends, or had lived in their vehicles until it became too cold outside” (p. 52-53). The results of this study indicate that UBCO student youth respondents face significant rental housing barriers in the city of Kelowna (p. 91). Without a doubt, most students would argue that in order to successfully complete their education, that adequate, affordable and suitable housing is a crucial component to that success (p. 11).

Single lone-parent families, immigrants and UBCO students in Kelowna were not the only ones having a difficult time finding affordable housing; UBCO graduates also claimed housing affordability as a major barrier even after graduation. In the case study conducted by Emma Talbott in 2012 titled “Local Brilliance: The Attraction-Retention of the UBC Okanagan Campus Graduates in Kelowna,” Talbott found one of the top four barriers preventing recent graduates to remain in Kelowna was the high cost of housing

(p. 95-96). According to Talbott's study, the barriers and challenges preventing final-year students from remaining in Kelowna after graduation were because 67.5% (or 29 respondents) agreed the cost of purchasing a home is too high, 66.7% (or 28 respondents) agreed to the high cost of living and 60.5% (26 respondents) that the rental housing costs are too high (p. 54). Talbott notes, "recent graduates do not feel, given the wages they would receive from being employed in Kelowna, that they could afford to live in the city. Given the high rental prices and the high cost of housing, graduates from the UBCO do not feel they can afford to live comfortably in Kelowna. Therefore, many leave to pursue the possibility of higher paying jobs elsewhere in order to afford a place to live" (p. 88).

Another population group in Kelowna that struggles with housing affordability are seniors (age 65 or older). In the case study conducted by Heather Brown titled "Aging Gracefully: A Case Study of Seniors in Kelowna's Housing Market" (Brown, 2013), Brown notes "Seniors aged 65 years and over are the fastest growing age cohort in Kelowna's population and will account for one out of every four people by the year 2036" (p. 148). Given that this population group will soon make up an estimated 25% of Kelowna's total population, the housing options for this vulnerable population group will also need to be addressed. Specifically, it will be the affordable housing issues that will need to be addressed. The results of Brown's study indicated that 65% of the senior homeowners and 38% of senior renters identify affordability as being one of their most significant housing barrier as many of the average to low-income seniors are unable to afford the housing prices or the rental rates in Kelowna (p. 149). In addition to the absence of a Canadian national housing policy or strategy, Brown notes there is also a lack of financial support to assist seniors with finding adequate, suitable, and affordable housing. According to Brown's findings, the senior population in the city of Kelowna is growing, and at the same time, the cost of housing is also increasing and is becoming financially unattainable for many seniors (p. 153). Given the high percentage of seniors currently living in Kelowna as well as the future seniors who will be choosing Kelowna as their place of retirement, it is crucial for the City to develop a better understanding of what needs to be done in order for seniors to successfully "age-in-place". Similarly to the issues facing the senior population in Kelowna, the single mother population tends to experience the same struggles finding affordable and adequate housing.

The recent study conducted by Amanda Jones titled “Making do with less: the housing experiences of single mothers in Kelowna’s rental housing market” (Jones, 2014), focused on the rental housing experiences of single mothers in Kelowna. The results from this study indicated single mothers face many barriers when it comes to affordability and size adequacy of the housing type in addition to the discrimination by landlords and building managers. Of the 30 single mothers who completed the questionnaire-survey, Jones noted the majority of respondents (73.4%) were spending more than 30% of their income on rent each month, making their housing unaffordable according to Canada Mortgage and Housing Corporation (Jones, 2014, p. 55).

Jones’ findings concluded the top barriers that most single mothers face in Kelowna’s rental market is discrimination based on source of income (70% of the respondents), is being a single parent (70% of the respondents), and is having children (66.7% of the respondents) (p. 62). The results of this study also indicated that additional affordable rental housing units need to be constructed in the city of Kelowna and that the gap between the cost of living and low wages needs to be addressed.

The results of Jones’ study contributed greatly to this research and, thus became the starting point for this study. Moreover, Jones’ study contributes to the limited academic literature available on rental housing and single mothers in a mid-sized Canadian city. Jones’ did not specifically focus on mothers with a specific income, however, the majority of the participants earned below \$30,000 gross annual income; 86.7%, or more than three-quarters of the respondents in the study, indicated they earned an annual income of less than \$30,000 (p. 54-55). Furthermore, the six informants in this study who identified themselves as housing service providers noted, “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” (p. 89-90). Between the limited financial resources available for subsidized housing and the long waitlists, the study identified single mothers are finding it more and more difficult to qualify and receive government subsidy.

Using Jones’ information as the foundation for this study, this research begins to shed light on a more specific population group at risk of homelessness: single mothers who are earning above the subsidy benchmark in the city of Kelowna. This study focuses

specifically on working single mothers earning above \$35,000 and who do not qualify for any financial subsidies or government assistance. This study focuses on the “working-poor” mothers of Kelowna who are not on welfare. Additionally, this study differs from the study conducted by Jones as the research for this study focused predominately on policy changes at the municipal, provincial, and federal government levels.

## **2.5 Summary**

With Kelowna being one of the fastest-growing mid-size cities in all of British Columbia, it is not surprising that the need for more affordable housing is also increasing (Teixeira, 2009, p. 325). In 2015, the city of Kelowna was ranked as the third most unaffordable city in Canada (Demographia, 2015, p. 46). The lack of affordable housing in both the rental and homeownership market, paralleled with the high demand for housing makes it difficult for all families, especially single lone-parent households, to find affordable, adequate and safe housing (Teixeira, 2009, p. 326).

The current study focuses on the rental housing experiences of single mothers earning above the subsidy benchmark in the mid-sized city of Kelowna, BC. The theoretical framework for this study was influenced by Marxism and feminism perspectives in order to understand the rental housing needs of single mothers in Kelowna. This framework is used to examine the social issues facing this vulnerable group of women and ultimately helps to shape a well-built, well-planned city. Notably, there are major gaps in the available academic literature regarding single mothers and housing.

While the Canadian literature on housing and single parents is limited, that which exists focuses on their housing experiences, their need and the numerous barriers they often encountered in the housing market due to inadequate income. Single mothers often have financial burdens following separation or divorce (Steward 1991; Russell, Harris & Gockel, 2008). Another study identifies gender inequality, specifically with regards to the pay gap between males and females, as being a major barrier for women (Strumm, 2015).

The research that is available in Canada tends to focus on larger cities, such as Vancouver, Montreal and Toronto, however, there is some research available that focuses on the mid-sized cities in Canada. Utilizing the studies that were available on the mid-

sized city of Kelowna, several exploratory case studies have examined the housing experiences of particular groups in Kelowna including: immigrants (Teixeira, 2009), students (McEwan, 2011), UBCO graduates (Talbot, 2012), seniors (Brown, 2013), and single mothers (Jones, 2014). The results of the study conducted by Jones contributed greatly to this research and became the starting point for this study.

Conclusively, the results of this research may prove useful in future research of single mothers in mid-size cities. This research adds to the existing body of literature on housing in Canada and finally begins to shed light on this population group at risk. Furthermore, this research may contribute to possible changes with the HILs for subsidized housing and the rental assistance programs in British Columbia. This study extends our understanding of the barriers single mothers face when trying to locate affordable housing in Kelowna. Particular attention is focused on the policy strategies for improving the housing experiences for single mothers earning above the government subsidy benchmark at the municipal, provincial, and federal government levels.

## **Chapter 3: Methodology**

### **3.1 Overview**

To assess the barriers single mothers earning above the subsidy benchmark face when trying to locate affordable rental housing in Kelowna, a case study was conducted using a mixed-method approach, including both questionnaire-surveys and semi-structured interviews. Data for this case study were gathered between the beginning of July 2014 and the beginning of September 2014, with the collection of three questionnaires from single mothers earning above the government subsidy benchmark. Of the three participants who completed the questionnaire-surveys, two also participated in a follow-up semi-structured interview. Additionally, seven semi-structured interviews were conducted with 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 Population**

Between 2001 and 2011, the total population in Kelowna headed by single lone-parent families increased by 14.4% (Statistics Canada, 2013). In 2011, 15.4% of the total population in Kelowna was single lone-parent families (Statistics Canada, 2013), with 78% being headed by single mothers (Statistics Canada, 2012b). With the low vacancy rate of 1.5% in the city of Kelowna in 2013 (Statistics Canada, 2013), coupled with the high rental and ownership housing costs, single mothers face great barriers when it comes to finding affordable housing in the city.

The target population for this research study was single mothers earning above the subsidy benchmark (\$35,000), currently renting in the city of Kelowna. This vulnerable population group is a group at risk of homelessness in the expensive housing market in the city of Kelowna. There have been very few studies on this population group at risk of homelessness. In order to participate in this research, the respondent had to be a single lone-parent. Only women earning above \$35,000 qualified to be part of this study. Child support, spousal support, and any other source of income was taken into consideration for the annual income. In addition, only single mothers who are currently renting a home in

the city of Kelowna were eligible for this study. The subjects who were excluded from this study include: a) single mothers earning below \$35,000; b) single mothers under the age of 19; and c) single mothers who were unable to read and understand the English language.

### **3.3 Study Area**

This research was conducted in the mid-sized Canadian city of Kelowna, British Columbia, Canada (see Appendix A). Kelowna is the largest city in British Columbia's Okanagan Valley and is well known for its hot summers, mild winters and its proximity to the beautiful Okanagan Lake (City of Kelowna, 2014a). The city of Kelowna has more than 17 golf courses, all offering incredible views of the lake, vineyards and orchards, rolling hills and the cityscapes (Tourism Kelowna, 2014, p. n/a). Kelowna has over 30 wineries, with a large selection of breweries and distilleries to choose from (Tourism Kelowna, 2014, p. n/a). Kelowna is a short drive away from four world-class downhill ski and snowboard resorts, plus four other recreational resorts, and according to Tourism Kelowna, "offer[s] fabulous helicopter skiing, cross-country trails and seemingly endless snowmobile terrain waiting to be explored" (Tourism Kelowna, 2014, p. n/a). In essence, the city of Kelowna and its surroundings are renowned as a recreational paradise during summer and winter months for residents and tourists alike.

Kelowna has become a desirable location to raise a family, work, attend school, vacation, or to retire. The city of Kelowna was chosen as the study area for this research for three main reasons: (a) it is a city that has been labeled "severely unaffordable" in terms of its housing market (Demographia, 2015, p. 46), (b) the city's population of single lone-parent families is growing (Statistics Canada, 2013), and (c) there is little research available on single-mothers earning above the subsidy benchmark currently renting in a mid-sized Canadian city. The findings of this research provides a better understanding of the rental-housing situation of this group at risk of homelessness in the city of Kelowna, BC.

#### **3.3.1 Housing Market**

In 2011, the growing mid-sized city of Kelowna was home to approximately 117,312 people (Statistics Canada, 2013). This was a population increase of just over 10,000 since

2006 when the population was 107,035 people (Statistics Canada, 2013). According to the City of Kelowna Official Community Plan (OCP) 2030, “Kelowna’s population is projected to grow at an annual rate of 1.51% through to 2030. That growth rate would translate into 45,485 new residents. Kelowna’s population in the year 2030 is expected to be 161,701” (City of Kelowna, 2013a). With this population growth comes the added pressure to create a more affordable housing stock; this includes the ownership and the rental housing stock.

With regard to “completions by dwelling type between the year of 1990 and the year 2013” (see Table 1), the city of Kelowna experienced a boom in the number of new dwellings in the beginning of the 1990s. Kelowna experienced a significant drop in new built dwellings from 1999 to 2001, an increase in new builds starting around 2003 until 2008/2009 and then a significant drop in new builds following the economic crisis (Canada Mortgage and Housing Corporation, 2014b).

**Table 1 – Kelowna (CY) – Historical Completions by Dwelling Type**

	Single	Semi-Detached	Row	Apartment	All
1990	813	34	214	524	1,585
1991	569	28	84	501	1,182
1992	818	40	196	589	1,643
1993	635	54	178	720	1,587
1994	406	76	129	326	937
1995	403	54	177	296	930
1996	371	90	122	237	820
1997	457	97	115	182	851
1998	433	86	82	334	935
1999	366	38	6	16	426
2000	321	53	38	80	492
2001	292	24	53	100	469
2002	480	44	58	272	854
2003	703	52	26	419	1,200
2004	862	50	11	322	1,245
2005	772	56	161	470	1,459
2006	678	86	147	849	1,760
2007	566	72	150	498	1,286
2008	495	62	229	1,233	2,019
2009	298	60	50	751	1,159
2010	344	68	51	498	961
2011	295	36	78	280	689
2012	308	17	95	219	639
2013	304	28	101	209	642

*Note. Completion* - For purposes of the Starts and Completions Survey, a Completion is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

(Source: Canada Mortgage and Housing Corporation, 2014b - (Starts and Completions Survey, Market Absorption Survey), adapted from Statistics Canada (CANSIM), CREA, Statistics Canada (CANSIM), OMREB (Okanagan Mainline Real Estate Board)).

The city of Kelowna is known for its extremely unaffordable housing market. In 2013, the median price for a new detached-single family home in the Kelowna CMA was \$589,900, which a slight increase from 2011 at \$574,900 and at \$589,450 in 2012 (Table 2) (CMHC Housing Market Outlook Kelowna CMA, 2014). As noted in Demographia’s

report (2015), the housing market in Kelowna in 2014 was listed as one of the top three “severely unaffordable” housing markets in Canada; the other two were Vancouver, and Victoria (Demographia, 2015, p. 46). High housing costs or lack of affordable housing in Kelowna drastically affects families, most often those being headed by single lone-parents.

**Table 2 – Forecast Summary Kelowna CMA – Spring 2014**

	2011	2012	2013	2014f	% chg
<b>New Home Market</b>					
<b>Starts:</b>					
<b>Single-Detached</b>	539	544	579	625	7.9
<b>Multiples</b>	395	292	434	450	3.7
<b>Semi-Detached</b>	83	68	100	125	25.0
<b>Row/ Townhouse</b>	96	126	103	125	21.4
<b>Apartments</b>	216	98	231	200	-13.4
<b>Starts - Total</b>	934	836	1,013	1,075	6.1
<b>Average Price (\$):</b>					
<b>Single-Detached</b>	734,110	737,419	754,024	750,000	-0.5
<b>Median Price (\$):</b>					
<b>Single-Detached</b>	574,900	589,450	589,900	595,000	0.9

(Source: Canada Mortgage and Housing Corporation, 2014b - (Starts and Completions Survey, Market Absorption Survey), adapted from Statistics Canada (CANSIM), CREA, Statistics Canada (CANSIM), OMREB (Okanagan Mainline Real Estate Board)).

When it comes to available rental units, the vacancy rate goes hand in hand. When there is a high vacancy rate, it equals more available rental units. When there is a low vacancy rate, there are few available rental units. Often during the booming economic years, new development surges which ultimately creates a high vacancy rate. Similarly, during the difficult economic years, there are fewer new developments, thus fewer available units are created and a lower vacancy rate ensues. The added pressure on

available rental units creates a domino effect on housing prices, and as a result, manages to drive up the cost of housing - both in the ownership market and in the rental market. The housing market of two other mid-sized Canadian cities in British Columbia - the city of Kamloops and the city of Abbotsford - have a similar population as the city of Kelowna, however, according to the recent statistics, both cities have a more affordable housing market (Statistics Canada, 2012). Unlike Kelowna, neither city was listed as “severely unaffordable” in the 2015 Demographia report. The blend of lower rent rates and increased new builds, combined with the historically higher vacancy rates, makes the city of Kamloops and the city of Abbotsford more “affordable” cities. The city of Kelowna had the lowest vacancy rate of 1.5% in April 2014, which was approximately 3.6% less than Kamloops and 2.2% less than Abbotsford-Mission. Kelowna also had the most significant decrease in rental vacancy rate between 2013 and 2014. In comparison to Kamloops and Abbotsford-Mission, the city of Kelowna had the most expensive average rent for new and existing two bedroom units both in 2013 and 2014 (as illustrated in Table 3) (Canada Mortgage and Housing Corporation, 2014d). The average rent for a two-bedroom apartment in Kelowna (CMA) was \$964 in 2014, compared to \$858 in Kamloops (CA) and \$826 in Abbotsford-Mission (CMA) for the same size rental unit. This illustrates the unique, and unaffordable, housing situation in Kelowna.

**Table 3 – Rental Market Indicators**

Centres	Vacancy Rates (%)		Average Rent 2 Bedroom (\$) (New and existing structures)		Percentage Change of Average Rent Two Bedroom from Fixed Sample (Existing structures only)	
	Apr-13	Apr-2014	Apr-13	Apr-14	Apr-12 to Apr-13	Apr-13 to Apr-14
<b>Kelowna CMA</b>	4.8	1.5	947	964	1.1	0.5
<b>Kamloops CA</b>	4.3	5.1	844	858	2.3	2.0
<b>Abbotsford-Mission CMA</b>	4.7	3.7	823	826	3.1	0.7

*Note.* The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years. (Source: Canada Mortgage and Housing Corporation, 2014d)

Historically, the rents in the city of Kelowna have been identified as being quite high. Each year, CMHC publishes a market rental survey on the average rents for all private apartments (buildings with three or more units) and private row units. The average rent per month for a bachelor unit in Kelowna in 2012 was \$592, which required an annual income of \$23,680 before tax to afford the suggested “30% of total income spent on shelter” (City of Kelowna, 2013c, p.4). The average rent for a one-bedroom unit was \$750 and required an annual income of \$30,000. The average rent for a two-bedroom unit was \$918 and required an annual income of \$36,720. Finally, the average rent for a three-plus bedroom unit was \$1,120 and required an annual income of \$44,800. The high cost of rent is in tune with the cost of housing. According to CMHC, the rent for all bedroom types increased significantly since 2007 (Table 4). In fact, the average rent for 3 plus bedroom types nearly doubled between 1990 and 2013 (Canada Mortgage and Housing Corporation, 2014d).

### **3.4 Sampling and Data Collection**

The initial plan for this study was an exploratory case study of Kelowna’s female single lone-parents whose incomes were not low enough to qualify for housing subsidy. The plan included surveys of 5 to 10 key informants and 30 single mothers earning above the subsidy benchmark using a mixed-methods approach. An exploratory case study is defined as a “type of case study [that] is used to explore those situations in which the intervention being evaluated has no clear, single set of outcomes” (Yin, 2003 as cited in Baxter & Jack, 2008, p. 548). The original design of the exploratory case study relied on the use of the “snowball technique” or “snowballing” (Flowerdew & Martin, 2005). The mixed methods approach combined both qualitative and quantitative approaches to data collection and analysis procedures (Teddie & Tashakkori, 2009, p.7).

**Table 4 – Kelowna (CY) – Historical Average Rents by Bedroom Type**

October	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
1990	308	a	405	a	513	a	590	a	466	a
1991	332	a	433	a	551	a	591	a	500	a
1992	378	a	467	a	588	a	648	a	538	a
1993	394	a	493	a	621	a	666	a	568	a
1994	398	a	509	a	630	a	688	a	580	a
1995	420	a	521	a	632	a	705	a	587	a
1996	423	a	521	a	642	a	711	a	594	a
1997	418	a	519	a	637	a	709	a	591	a
1998	423	a	509	a	635	a	717	a	586	a
1999	425	a	518	a	638	a	747	a	592	a
2000	435	a	522	a	640	a	724	a	593	a
2001	463	a	538	a	655	a	729	a	608	a
2002	477	a	558	a	672	a	741	a	627	a
2003	482	a	574	a	691	a	747	a	643	a
2004	467	a	588	a	715	a	780	a	662	a
2005	497	a	615	a	752	a	809	a	693	a
2006	524	a	660	a	797	a	865	a	740	a
2007	568	a	715	a	846	a	1,004	a	794	a
2008	624	a	801	a	961	a	1,082	a	893	a
2009	584	a	736	a	894	a	1,044	a	829	a
2010	587	a	739	a	894	a	1,054	a	828	a
2011	586	a	733	a	906	a	1,082	a	838	a
2012	592	a	749	a	914	a	1,132	a	851	a
2013	606	a	775	a	955	a	1,163	a	882	a

*Note.* The following letter codes are used to indicate the reliability of the estimates: a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution), Data suppressed to protect confidentiality or data not statistically reliable, No units exist in the universe for this category, n/a: Not applicable

(Source: Canada Mortgage and Housing Corporation, 2014c)

After conducting extensive outreach activities and contacting 30 people in many agencies during the summer of 2014, it was not possible to recruit 30 single mothers who met the income requirements for this survey. The majority of the potential participants did not qualify for the research study as they were either earning below the \$35,000 gross annual income or they currently owned a home. As a result, it was determined in-depth semi-structured interviews would be conducted. Of the three participants who completed the questionnaire-surveys, two also participated in a follow-up semi-structured interview. The revised methodology consisted of a case study of the two women who live in Kelowna and a thorough exploration of the context within which they live and cope with their borderline financial status. Seven people from organizations and groups that work with single mothers and affordable housing in Kelowna were also interviewed to develop an in-depth understanding of how policy and service impacts the single mothers earning above the subsidy benchmark.

This change in the approach to sampling and data collection resulted in a more humanistic approach with less emphasis on the quantitative approach. According to Saul McLeod, “humanism rejects scientific methodology like experiments and typically uses qualitative research methods” (2007, p. n/a). This approach proved useful for the in-depth interviews of this case study and provided genuine insight and more holistic information into the behavior of the single mothers. The semi-structured interviews with the key informants were conducted during the same period as the questionnaire surveys were collected and the semi-structured interviews with the single mothers were conducted.

#### 3.4.1 Key Informant Semi-Structured Interviews

In order to gain a better understanding of the existing rental-housing situation for single mothers earning above the subsidy benchmark in Kelowna as well as determine the possible policy changes that could be made by the municipal, provincial, and federal government to improve this housing situation, seven semi-structured interviews were conducted with key informants. Semi-structured interviews focus on gaining an understanding of respondents’ stories, rather than generating data, although they can be used for both purposes (Flowerdew & Martin, 2005). A key informant is someone who has insight into the issue of study and is willing to share his or her knowledge with the

researcher (Babbie, 2010). An initial list of possible key informants was put together with help from the Executive Director of the John Howard Society of the Central and South Okanagan and the Social Development Coordinator for the Regional District of Central Okanagan.

The key informants noted on the list included organizations and groups that work with single mothers and/or affordable housing in Kelowna. By searching the local phone book's 'yellow pages' directory for any possible organizations and groups, this initial list of key informants was put together. This list was expanded by then searching online using the 'Google' search engine (google.com) for any other organizations and groups that may have been missed. Finally, any groups the researcher deemed useful were also added to the list. Given that one of the main purposes of this research was to determine possible policy changes at either the municipal, provincial or federal government levels, this list was then narrowed down to the key informants who could provide insight from a government perspective on the current affordable housing issues in Kelowna as well as the barriers single mothers earning above the subsidy benchmark face when trying to find an affordable and safe residence for their family. During the key informant recruitment process, 12 organizations, which included community non-profit organizations, staff at the municipal, provincial and federal government levels, and the elected officials of Kelowna, were sent formal letters (see Appendix B) inviting representatives to participate in a semi-structured interview.

Preliminary contact with potential key informants was made through a telephone conversation, an emailed letter or a mailed letter. The researcher provided a formal introduction and explained the purpose of the study (see Appendix B). The researcher asked the potential informant if they would be willing to participate in a semi-structured interview. If the potential key informant agreed to participate in the study, a consent form (see Appendix C) was sent to the informant and the informant determined the time and place of the interview. The seven key informants included in this study were a city official at the municipal government level, a housing service provider at the provincial government level, three non-governmental organization leaders, and two city planners at the municipal government level. Five of the seven interviews were conducted at the interviewees' places of work, and two interviews were conducted over the phone. At the

beginning of each interview, the consent form was explained and all interview participants signed the consent form. For the two interviews conducted over the phone, the consent form was sent electronically for their signatures. The key informants were advised that no information would ever be released or printed that would disclose their personal identity and that their responses would be kept completely confidential. They were also advised that their participation in the study was completely voluntary and their decision to participate or not to participate would not affect the results of the study. They were told there were no risks or direct benefits to the participants of this research study. Finally, they were reminded that they could withdraw their participation from this study at any time, without consequence.

The interviews took between 45 minutes to 1 hour to complete (see Appendix D for interview questions). Key informants were asked questions about (a) their work and experience as it relates to single mothers in Kelowna; (b) their work and experience as it relates to rental housing in Kelowna; (c) the rental housing market; (d) their knowledge of the housing experiences of single mothers earning above the subsidy benchmark in Kelowna; (e) their knowledge of the types of services available for single parents in Kelowna; (f) their knowledge of the current and future problems/barriers facing single mothers earning above the subsidy benchmark in Kelowna; (g) their knowledge of the coping strategies of single mothers in Kelowna earning above the subsidy benchmark; and (h) their policy strategies or recommendations at the municipal, provincial, and federal government levels for improving the housing situations for single mothers earning above the government subsidy benchmark. The interviews were recorded with a recording device, transcribed verbatim, coded, organized by theme and then analyzed by the researcher. The fieldwork conducted in Kelowna for this study was covered by Behavioral Research Ethics Board Okanagan certificate number H14-01511 (see Appendix E).

### 3.4.2 Questionnaire-Survey with Single Mothers

At the same time as the semi-structured interviews with the key informants were being completed, the questionnaire-surveys were distributed to the potential respondents. It is difficult to collect data on all population groups, especially in a continuously growing and expanding city like Kelowna. The population group of single mothers is no

exception. A complete list of the number of single mothers in Kelowna and where they are residing is not available through Statistics Canada nor through the City of Kelowna. However, Statistics Canada is able to identify that a larger percentage of single lone parents in Kelowna are single mothers (78% in 2011), not single fathers (Statistics Canada, 2012b). The use of snowball sampling was the method of choice for this case study research. Snowball sampling is defined as:

Snowball samples begin from a core of known elements and are then increased by adding new elements given by members of the original sample. They are so called on the analogy of the increasing size of a snowball when rolled down a snow-covered slope (Marshall, 1998, p. n/a).

From the onset, the goal of this research was not to generalize but rather to gain some knowledge on this specific group of mothers and their rental experiences in the city of Kelowna. The original sample size of 30 participants would therefore have been sufficient to illustrate the rental housing experiences of single mothers in Kelowna earning above the subsidy benchmark. This is confirmed by Baker & Edward who state that 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). However, and as mentioned earlier, the approach to the research was restructured. Similarly to the results of the key informants semi-structured interviews, the personal stories of the participating single mothers, including their trials and triumphs, have been shared in a narrative approach, which emphasizes the importance of the whole person (McLeod, 2007, p. n/a). In order to not mistake or misinterpret their words, it is important to share the words of these single mothers as they were told in the semi-structured interviews.

The potential participants were recruited using the snowball sampling technique, through local community agencies, religious organizations, local childcare providers and employment centres. The researcher asked staff from these local organizations and agencies to display bulletins noting the intent of the research, the specific research population, study area, and timeline in hopes of recruiting more participants. These

bulletins were posted at Kelowna public libraries, the Kelowna Parkinson Recreation Centre, the H<sub>2</sub>O Centre, local religious organizations, local childcare providers and employment centres. The researcher's contact information was included on the postings. The researcher also identified potential respondents through personal connections using snowball sampling. Social media websites, such as Facebook and Castanet were also used to recruit participants. The researcher was contacted by CBC radio and conducted an on-air interview in July 2014 to present the research study. Of the potential participants that contacted the researcher, only those single mothers that qualify for the study were selected.

Thirty questionnaire-surveys were distributed to potential participants. The recruitment of 30 single mothers earning above the subsidy benchmark who are currently renting in the city of Kelowna proved to be difficult and therefore the goal of 30 participants was not reached. The majority of the potential participants that contacted the researcher earned under the \$35,000 benchmark, owned a home, were not working or were living outside of the set Kelowna boundary; all of these elements disqualified them from the research study. In addition, 10 questionnaire-surveys that were distributed to potential participants were not returned to the researcher. Due to the encountered difficulties, this thesis reports on the responses of three single mothers who qualified for the research study. One of the completed questionnaire-surveys was collected through social media. The other two completed questionnaire-surveys were collected through a non-profit organization. This non-profit organization chose to distribute questionnaires to eligible single mothers, who filled out the questionnaire and returned it to the researcher. The questionnaire-surveys were useful in seeking common data on all three single mothers.

The researcher contacted all three potential participants by telephone and provided a full explanation of the purpose of the study, the eligibility and the expectations (see Appendix F). If the potential participant agreed to participate in the research and preferred to have the questionnaire and consent form sent to them electronically or through the postal service rather than have the questionnaire hand-delivered, the researcher would then email or mail the questionnaire and consent form to the participant. All three participants preferred to have the consent form (see Appendix G) and the

questionnaire-survey (see Appendix H) sent to them electronically. One week after the questionnaire was sent to the participant using the participant's preferred method of receiving the questionnaire, the researcher followed-up with the participants. Since all three participants received the questionnaire-survey by email, the researcher followed-up by email. The follow-up included a confirmation that the participant received a copy of the questionnaire and reminded the participant of the need and value of the participant completing the questionnaire-survey. The follow-up also included a chosen deadline for the questionnaires to be returned back to the researcher. The participant chose the preferred method of return. All three completed questionnaires were received as an email attachment. Returning a completed questionnaire and/or signing the consent form were both considered providing consent for the data to be used in this research study.

The questionnaire-survey was developed using themes and questions generated from the literature review and is a slightly revised version of a questionnaire-survey previously used in a 2014 study conducted by Amanda Jones (see Jones, 2014).

Since the researcher had difficulty collecting 30 questionnaire-surveys, in-depth semi-structured interviews were conducted with two of the three potential participants. During the questionnaire-survey process, the researcher asked all participants if they would be willing to be contacted for a follow-up semi-structured interview.

### **3.5 Questionnaire-Survey Design and Analysis**

The questionnaires consisted of both close-ended and open-ended questions. The close-ended questions were used for the quantitative analysis of the demographic information. The open-ended questions were used for more qualitative analysis and provided the participants the opportunity to respond to the questions in whatever way they chose. There was approximately a two week timeframe from delivery of the questionnaire-survey to the single mothers to the collection of the questionnaire-survey by the researcher. All three participants were able to meet this timeframe given that the questionnaires did not require a long period of time to complete. The questionnaire consisted of four sections: 1. Current housing situation; 2. Housing barriers and coping strategies; 3. Policy recommendations for improving the housing experiences; and 4. Demographic information.

### **3.6 Single Mother Semi-Structured Interviews**

Following the questionnaire-survey, two of three participants agreed to also participate in the semi-structured interviews. The researcher followed-up with the two participants by email and the participants determined the time and place of the interview. Since both participants already signed a consent form for the questionnaire-survey, a consent form was not needed for semi-structured interview. At the beginning of the interview, the single mothers were advised that no information would ever be released or printed that would disclose their personal identity and that their responses would be kept completely confidential. They were also advised that their participation in the study was completely voluntary and their decision to participate or not to participate would have no effect on themselves. They were told that there were no risks or direct benefits to the participants of this research study and reminded that they could withdraw their participation from this study at any time, without consequence. A reward was not offered to the participants as the researcher determined that it had potential to take away from the participant's fundamental reason for participating in the study.

The semi-structured interviews expanded on the surveys and took between 30 minutes to 50 minutes to complete (see Appendix I for interview questions). The single mothers were asked questions about (a) where they live; (b) what was most important to them when choosing their residence; (c) their experience with any barriers/challenges in their search for affordable housing in Kelowna; (d) the coping strategies they are using to maintain their current living situation; (e) what they think would be the most helpful in improving the housing experiences in the rental housing market; and (f) what they would recommend to the government to help improve the housing concerns for single mothers earning above the subsidy benchmark. The semi-structured interviews were recorded by the researcher with a recording device, transcribed verbatim, coded, organized by theme and then analyzed by the researcher. The semi-structured interviews were useful because the researcher was able to gather more individualized stories from the single mothers.

### **3.7 Case Study Analysis**

The data were transcribed verbatim from the recording using Microsoft Word, noting themes as they arose. After completing the analysis of the data collected by from the single mothers, the researcher then proceeded to use the same method as with the key

informants. The researcher ensured the quality of the results by examining data for triangulation of findings and having her supervisory committee review themes identified and evidence of themes in text (Yin, 2003, p.13). Closely linked to qualitative research, triangulation is an analysis method that includes multiple methods of data collection and data analysis (Jawad, 2013, p.549). Furthermore, the data triangulation validates the data by cross-verifying the same information. The researcher also discussed themes with her supervisory committee members and determined that additional important themes had arisen but had not been specifically identified in the coding, so the data were reviewed after consultation to ensure maximal identification of important issues.

The purpose of the semi-structured interviews and the questionnaire-surveys was to gain a better understanding of the barriers single mothers earning above the subsidy benchmark face when trying to locate affordable rental housing in Kelowna and to gain a better understanding of the coping strategies these single mothers use when trying to locate affordable rental housing in Kelowna. The results of this case study identified possible housing policy suggestions for improving the housing experiences for single mothers earning above the government subsidy benchmark at the municipal, provincial and federal government level. With little published research or literature available on this population group at risk of homelessness, the results of this case study may prove useful as a starting point for future research studies, in addition to the possible municipal, provincial and federal policy changes. To ensure validity in this qualitative research, reflexivity was adopted to “assess whether the findings of the study might have been influenced by personal and/or intellectual bias” (Golafshani, 2003 as cited in Jawad, 2013, p.549). Throughout the interviews, the researcher was made aware of the assumptions and preconceptions that were being made and was able to reframe and revise questions.

### **3.8 Limitations and Biases**

As in most case studies of this type, some limitations may have had a potential impact on the results of this study (Yin, 2013, p.2). The first limitation is the change in approach to collecting and analyzing data. This study initially set out to collect 30 completed questionnaire-surveys from single mothers earning above the subsidy benchmark currently renting in the city of Kelowna through a mixed-methods approach

of qualitative and quantitative data collection. This number was not reached because the number of single mothers who came forward to participate in the study did not fit one or more of the set requirements to participate in the study (see page 33). As a result, the approach to sampling and data collection resulted in a more humanistic approach using a case study with less emphasis on the quantitative approach. Given that this is a case study, this research cannot be generalized to all single mothers earning above the subsidy benchmark in Kelowna. What is more, as a limited number of previous studies have been completed on mid-sized cities such as that of Kelowna, the results of this study cannot be generalized to all Canadian mid-sized cities.

The data collection took place during the summer months, which may have contributed to the lack of potential participants. A volunteer bias may have occurred due to the fact that the questionnaire-surveys and semi-structured interviews were dependent on the respondents and key informants' desire to participate in the study. A sampling bias may also have occurred since the majority of key informants were personal contacts of the researcher. Given that the majority of the respondents live in the Glenmore area of Kelowna, the sample may have over-represented the single mother population living in that area of Kelowna. This study relied on snowball sampling and thus, once again this research may have over-represented certain segments of the population.

### **3.9 Summary**

The purpose of this chapter was to describe and discuss the research methods used to conduct this case study on single mothers earning above the subsidy benchmark who are currently renting in the city of Kelowna. The processes, tools, and steps involved in creating and administering both the questionnaire-surveys and the semi-structured interviews with single mothers and the semi-structured interview with key informants were clarified. Furthermore, a rationale for choosing single mothers earning above the subsidy benchmark in the city of Kelowna was outlined.

As the population of the city of Kelowna continues to grow, so does the number of families headed by single lone-parents, specifically single mothers. With this population growth comes the added pressure to create a more affordable housing stock, which includes ownership and rental housing stock. The city of Kelowna has been identified as having one of the most expensive housing markets in Canada (Demographia,

2015). With the low vacancy rate of 1.5 in the city of Kelowna (Statistics Canada, 2013), coupled with the high rental and ownership housing costs, single mothers face a number of barriers when it comes to finding affordable housing in the city.

Data for this case study were gathered between the beginning of July, 2014 and the beginning of September, 2014, with the collection of three questionnaires from single mothers earning above the government subsidy benchmark, two semi-structured interviews with single mothers earning above the subsidy benchmark and seven semi-structured interviews with key informants.

The purpose of the questionnaire-surveys and the semi-structured interviews was to gain a better understanding of the barriers single mothers earning above the subsidy benchmark face when trying to locate affordable rental housing in Kelowna and to gain a better understanding of the coping strategies these single mothers use when trying to locate affordable rental housing in Kelowna. The mixed-methods approach to data collection and analysis combined both qualitative and quantitative approaches (Teddie & Tashakkori, 2009), with the emphasis being on a more humanistic approach. This approach aims to provide genuine insight and more holistic information into the barriers and coping mechanisms used by single mothers earning above the subsidy benchmark in Kelowna's rental market. The mixed-methods research approach provided suggestions for possible policy strategies for improving the housing experiences for single mothers earning above the government subsidy benchmark at the municipal, provincial and federal government level. Further studies need to be completed in order to fill additional gaps in the literature dealing with population groups at risk of homelessness, such as single mothers earning above the subsidy benchmark.

## **Chapter 4: Rental Housing Experiences of Single Mothers Earning Above the Subsidy Benchmark in Kelowna**

### **4.1 Overview**

Like most mid-sized Canadian cities today, whether hidden or bluntly evident, affordable rental housing in the city of Kelowna is a rarity for those living just above the provincial government subsidy benchmark. Markedly, it is single mothers in this low-income bracket that struggle to find affordable and adequate rental housing. The low-income levels, combined with the average cost of housing in Kelowna, make it even more difficult for lone-parent families to find adequate and affordable housing (Demographia, 2015, p. 46). Specifically, with single mothers making up 78 percent of single lone-parent families in Kelowna in 2011 (Statistics Canada, 2012b), many single mothers earning above the subsidy benchmark make up a population group at risk of homelessness. This research aims to address this group of women at risk. A better understanding of the housing needs of this population group may influence possible increases to the HILs for subsidized housing or the rental assistance program. Moreover, a better understanding of what is considered appropriate housing for single mothers earning above the subsidy benchmark could influence policy changes at the municipal government level in order to build new housing options. If this group at risk of homelessness continues to be ignored, the poor housing conditions for these women, and subsequently for their children, will only worsen as housing costs and population both increase.

The main purpose of this chapter is to examine the responses of the three single mothers that were interviewed during this study. This chapter draws attention to the major barriers that the single mothers face in Kelowna's rental housing market, the strategies that they use to cope with and potentially overcome the barriers, and their suggested recommendations and policy changes that the municipal, provincial and federal government could implement to assist single mothers earning above the subsidy benchmark in finding affordable housing in the city of Kelowna. Thus, this chapter aims to answer this researcher's three major research questions from the perspective of the single mothers:

- 1) What are the major barriers single mothers earning above the subsidy benchmark face when trying to locate affordable rental housing in Kelowna?
- 2) What are the coping strategies of single mothers earning above the subsidy benchmark when trying to locate affordable rental housing in Kelowna?
- 3) What are the policy strategies that can be adopted to improve the rental housing experiences for single mothers earning above the government subsidy benchmark in Kelowna?

#### **4.2 Socio-Demographic Profile**

This section describes the socio-demographic characteristics of the three single mothers earning above the subsidy benchmark who participated in the survey portion of this research.

The respondents were between the ages of 32 and 48. In terms of household size, two of the three participating single mothers in this study indicated that their household consisted of themselves and two children. The third participant in this study indicated that their household consisted of herself and one child. In terms of marital status, one of the single mothers was never married, the second was widowed, and the third was divorced. All three of the participants worked full-time, with one mother working for a non-for profit agency, one mother working in the public sector and one mother working in the private sector. All three of the respondents' housing profiles indicated that they lived in townhouses.

#### **4.3 Rental Housing Barriers**

Throughout both the questionnaire-surveys and the semi-structured interviews, single mothers earning above the subsidy benchmark recognized that they face a number of rental housing barriers in the city of Kelowna. The most evident barrier was the issue of affordability when it came to finding not only adequate but affordable rental housing. Similarly, the mothers also noted issues with landlords. Another common barrier that all the mothers shared pertained to a desire for stability for their kids, especially in relation to finding housing close to schools and in safe neighbourhoods. Location creates a barrier that is difficult to overcome considering the needs of a family.

#### 4.3.1 Affordability

As discussed in the previous chapters, single mothers earning above the subsidy benchmark in the city of Kelowna have the extra challenge of trying to support the family on one income, and this is usually with very little or no assistance from government subsidy. One main barrier noted by the single mothers in this study was the lack of affordable rental housing units. This barrier remained consistent with the outcome of the study conducted by Jones in 2014. Jones indicated that 53.3% of the single mothers in her study suggested additional housing is needed in order to reduce the housing barriers in the city of Kelowna (2014, p.93). Moreover, Jones stressed that by increasing the supply of the rental housing units, thus creating more rental housing options, housing stresses can be alleviated for this population group at risk (p.93).

The rental vacancy rate dictates the cost to rent a unit. Similarly, the cost for housing rises when the demand is increased, especially if new housing stock is not built. According to Jones, "...this can be a positive change for home owners and investors, [however], it can place adequate and suitable housing options out of reach for renters with lower incomes" (2014, p.11). As recorded in the annual Housing Market Report by CMHC, the Kelowna Census Metropolitan Area (CMA)<sup>8</sup> had a rental vacancy rate of 1.8% in 2013. This is a significant decrease from the 4% that was recorded in 2012. The 2014 Housing Market Outlook report for Kelowna CMA notes there were fewer additions to the stock of purpose-built rental accommodation than in 2011 and 2012, contributing to 2.2% decrease in the rental vacancy rates in 2013 (CMHC, 2014c, p.4). The CMHC Market Housing Report also notes, "rising enrolment at the University of British Columbia Okanagan coupled with the build-out of on-campus housing also contributed to increased demand for private rental accommodation" (2014, p.4). It must be noted, however, that fire-damaged apartments temporarily displaced a number of residents from rental apartment buildings, which contributed to the lower rental vacancy rates lower in 2013 (CMHC, 2014c, p.4).

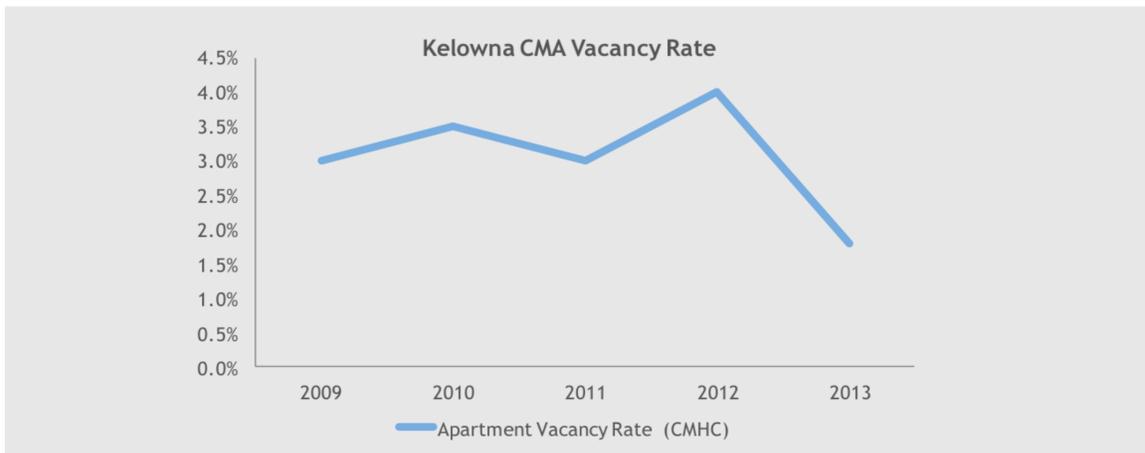
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<sup>8</sup> Kelowna CMA extends from Lake Country to Peachland. The city of Kelowna is the most populated in the Kelowna CMA.

According to the City of Kelowna Official Community Plan (OCP) Indicators Report 2014, which is a report published annually that monitors the OCP goals, objectives policies, the target rental vacancy rate for the city of Kelowna is moving in the wrong direction. The rental vacancy rate is the third indicator in this report. The 2014 OCP Indicators Report notes:

The measure in this report shows how many rental properties, at the time of survey, are without tenants and available for immediate rental. This indicator offers insight into rental market conditions and ultimately guides the City in developing housing investment strategies and establishing housing policy. Kelowna 2030 OCP includes policy direction in support of affordable and safe rental housing. To accommodate the projected growth, a range of housing units is required, including rental units. A three percent vacancy rate is considered healthy in the rental market (City of Kelowna, 2014b, p.12).

The figure below illustrates the change in Kelowna CMA vacancy rate from 2009 to 2013 (City of Kelowna 2014b, p.12). According to this graph, there was a slight increase in the vacancy rate between 2009 and 2010, a slight decrease in 2011, a jump to 4.0% in 2012 and then a significant decline in 2013.



Source: City of Kelowna, 2014b, p.12

Figure 1: Kelowna CMA Vacancy Rate (2009-2013)

In 2013, the rental vacancy rate of 1.8% illustrated an unhealthy rental market in the Kelowna CMA. According to the CHMC Market Housing Report, the rental vacancy rate was forecasted to drop even lower for 2014 and 2015. In 2014, the Kelowna area apartment vacancy rate was predicted to remain constant around 1.8% but come 2015, it would drop to 1.5% (CMHC, 2014, p.4). The Report continues to say, “higher mortgage interest rates coupled with fewer homes listed for sale and rising prices will begin to dampen the outflow of renters to the homeownership market, pushing the vacancy rate slightly lower in 2015” (CMHC, 2014c, p.4). Unfortunately, what was predicted in the 2014 Report came true in 2015. The supply of rental accommodation in Kelowna has not kept up with the demand, and has resulted in one of the lowest vacancy rates in the Canada.

Low rental vacancy rates create unaffordable rental markets. This is no exception for the city of Kelowna. The City of Kelowna subscribes to the idea that to be affordable, shelter should not account for more than 30% of one's before-tax income. Shelter costs should include: rent, mortgage costs, property taxes, heat and electricity (City of Kelowna, 2014b, p.11). Specifically, when it comes to rental housing affordability, CMHC and the City of Kelowna define affordable rental as “the income required to spend no more than 30% of total household income before tax on the average rents for Kelowna which is published annually by the Canada Mortgage and Housing Corporation (CMHC) in the Rental Market Report” (City of Kelowna, 2014b, p.12). Two of the three single mothers in this study earning above the subsidy benchmark noted in their questionnaire-survey they were spending more than 30% on their total household income (before tax) on their current housing. As previously mentioned, low rental vacancy rates negatively impact the average rental rates. In addition to the low vacancy rates that were predicted in the 2014 CMHC Housing Market Outlook Report for Kelowna CMA, it also predicted an increase in the average rents in 2014 and 2015 in response to the rising operating costs (CMHC, 2014c, p.5).

All the single mothers who participated in this study indicated that affordability is one of most important, if not the most important, factor when choosing their current residence. One mother explains how this is true for her:

[The most important factor when choosing a residence] is obviously the cost. Right now, the thought of even moving or buying a home, I am trying to weigh that out. I don't want to stretch my dollar so that I'm strapped every month... I could never afford a mortgage for a place that I am renting right now.

Similarly, two of the single mothers indicated they couldn't afford to live in another part of the community, thus creating a major barrier in their rental housing experience. The findings in this study are consistent with results found by Jones (2014) on the barriers perceived by single mothers in Kelowna's rental housing market. The results of the research conducted by Jones indicated that many residents in the city of Kelowna are in inadequate and unaffordable housing situations due to the high demand for housing, and a high concentration of low-paying jobs (Jones, 2014, p. 121). With that, Jones notes that all 30 of her single mother respondents reported having difficulty obtaining housing that was affordable (p.67). Moreover, the findings of this study are also consistent with the results found in studies dealing with housing and other populations in the city of Kelowna, including immigrants (Karl, 2013; Teixeira, 2009; 2010; 2011), university students (McEwan, 2010), and graduate students (Talbot, 2012), which suggests affordability is a common housing barrier.

#### 4.3.2 Landlords

Whilst finding affordable housing was a common theme throughout the interviews, one single mother in particular explained how her affordable living situation dramatically changed due to a surprise pregnancy and a discriminating landlord. Notably, different landlords have different rules and regulations. Even though in the province of British Columbia "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" (Jones, 2014, p. 74-75), however, this undoubtedly still happens in cities across Canada. This idea of discrimination became the reality for one single mother in this study. The single mother did not understand her rights under the BC Residential Tenancy Act and was evicted by her landlord when the landlord found out she was pregnant. Her landlord advised her that

he did not want any babies living in his house. This mother explained in detail her situation:

I was going to University and living in a basement suite [paying \$400] when I first learned that I was pregnant. My landlord evicted me because he didn't want any babies living there, so I had to move out. He told me he didn't want to have a baby there because babies are noisy and they cry. And he had tenants above me. And that was kind of it. I now know that this is illegal, but I was young and naïve. My friend informed me about BC's affordability housing, so I did some research and found all the housing developments in Kelowna that offered a rent-geared-to-income program. I found a few different Societies and Co-Operatives, but because I was pregnant I couldn't submit an application[.] I had to wait until the baby was born. I left my application on file at a few [non-profit organizations].

Without the choice to remain in her existing, more affordable residence, the mother continues to explain her move to a different, more expensive apartment unit:

In the meantime, I moved into some fairly expensive apartments (cheapest ones at the time) in the Mission. It was 2 bedrooms, top floor, \$750 plus utilities – almost double what I was paying before. I think now you can apply for rental subsidies, but that wasn't offered then. I really struggled. The previous tenant to the available apartment was a smoker, so the place had a lingering smoke smell and mold was growing in the bathroom, but I ran out of options. And I think the reason why [the landlord] only charged me \$750 and not \$800 is because there were previously smokers in that place. And it was quite obvious. The walls were all yellow; I had to wash all the walls when I was pregnant. They didn't even clean the place for me. The fan in the bathroom didn't work – so there was lots of mold in the bathroom. So that's when I decided I needed to get out of here.

The single mother found herself between a rock and hard place, and had very little control over the housing predicament she was in. She continues to say:

I was there for 6 months with my newborn when a [non-profit organization] called about my application. I had to go in for an interview and then they would make a decision based on how well that went. I was so grateful even though I was going from the Mission to Glenmore – at the time it seemed so far out. But I was like "oh, there are shopping centers out here that I can walk to"! And it's so much easier going shopping when the infant is already in a stroller rather than having to drive. It was really convenient. I had to go through a lousy landlord, then to a place that was double the cost with mold and smoke, and then the challenge of being a new parent... Since the housing development required a certain percentage of rent-geared-to-income tenants and market rate tenants, and I was a

new tenant I had to pay the market rate. The rent was still lower than the actual rental market pool, but fairly expensive, especially since I was on Maternity Leave and only had Employment Income (E.I.) as my income. Eventually after living there for some time, I was considered for rent-gear-to-income rent which was considerably lower, since I was a part time employee and a University student.

Although this single mother's personal story of her experience with landlords in Kelowna cannot be generalized to all single mothers and cannot be generalized to all landlords, it does begin to illustrate the challenging situations single mothers face when trying to find housing for their families. This mother, for example, could not be picky when choosing a safe, healthy, and affordable housing unit for her and her child. She simply had to take what was available.

#### 4.3.3 Housing Stability

Another key finding from this research was the importance of housing stability. Results recorded in a number of studies indicate that in order for families to maintain their social connections and support, housing stability is crucial. In addition to housing stability, mental health later in life is correlated to neighborhood stability (Bures, 2003; Gilman, Kawachi, Fitzmaurice & Buka, 2003; Jones, 2014; Schwartz, 2015). When using the term stability and applying it to housing and neighbourhoods, it can be interchangeably replaced with the words "reliability" and "dependability" which can have direct impacts on the well-being of families. As noted in the study conducted by Jones, four key informants or 36.4% of the key informants who participated in the study stated a need for long-term stable housing (p. 91-92). Jones continues to note in the study that the key to stable housing environments for single parent families with the greatest affordability burden is long term subsidized housing options (p.92).

One study participant explains why housing stability was crucial for her family:

For me, especially for single moms, the most important driver is stability. When I look at where we live, I see the neighbourhood as being stable; I wouldn't want to class it as low class or high class. It's a typical suburban neighbourhood where one would want to raise their kids. The cost plays into stability because if you can't afford it, then you don't want to make a decision where you can only afford to live there for 6 months and then have to move. I really hoped and prayed to create long-term stability. At the time I needed to get these boys through to high

school in a stable place. I was afraid. If they don't have stable housing in a place where they feel safe, what would they turn to?

In the conclusion of the semi-structured interview, this same single mother continues to stress the importance of housing stability:

In order to have stability and a nice home, you don't need to have a big huge house with all the bells and the whistles. It's like a car – you just need something that works. But with there being so much money in Kelowna, we have just become so accustomed to everything with the bells and whistles and these houses are so massive in these neighbourhoods. It just needs to be dialed down if we're going to practically support families who are raising children.

Another mother explains how housing stability is important to her and how it affects her family:

I [would] consider [moving locations in order to find more affordable housing]. I [would] consider looking at other places – but I think I'm a little stubborn or persistent. I guess I just love Glenmore. And I don't want to uproot [my child] from school. And I know kids are resilient, but for [my child], I just feel like [my child] has had things in life to overcome or deal with that not all kids have. I'd just like to maintain what [my child] has, like the security and the friendships.

Housing stability is important to families as it allows children to maintain their social connections and supports.

#### **4.4 Coping Strategies**

Single mothers earning above the subsidy benchmark use coping strategies in order to maintain their current living situation. The two main coping strategies include, but are not limited to, extra work such as working more than one job or working overtime, and relying on family and friends to find affordable housing. The mothers also indicated other coping strategies such as spending less money on necessities, borrowing money or taking out loans, or having roommates. More often than not, single mothers need to employ more than one of the listed coping strategies just to get by. The findings of this section are also consistent with results found by Jones (2014) on the coping strategies single mothers in Kelowna's rental housing market use to overcome housing barriers. As noted in Jones' study, the top three coping strategies used to overcome rental housing

barriers by her respondents were living temporarily with friends and/or family members (20%); borrowing money from friends and family members (20%); and spending less on other essentials such as food and clothing (13.3%) (p. 79). Interestingly enough, the single mothers earning above the subsidy benchmark did not speak in great detail about their coping strategies, however, emphasized that they did what they had or have to do to overcome their housing barriers. The women in this study said they were very persistent by nature and thus remained optimistic and were determined to find solutions to overcome their housing barriers. They all noted that they had no choice.

#### 4.4.1 Extra Work and Working Overtime

Extra work, or finding ways to make extra money to supplement their regular paycheck was a key coping strategy used by the single mothers to overcome rental housing barriers. One mother in this study states:

I think for any single mom that has to pay the bills, you have to do what you have to do. And if I wasn't getting any child support, then I looked for opportunities. I was always into painting and decorating when I was younger, so when a non-profit organization was repainting some of their buildings, I asked for the opportunity to take that on the weekends. For the first two years I took that on. It was good money. It was contract work. It's a way to make ends meet and pay for the extra things. When my husband left it became more of a necessity. I had one son who was heavily into organized sports. And I used the painting money to keep him involved in that. I worked full-time, go home and make supper, and then go and paint. And then I would [paint] on the weekends. But it was worth it when I got that extra paycheque and I could afford to pay for their school clothes and the extra things. And I know a lot of single moms who have it way worse than I had it.

The single mother continues to explain:

Some moms work all day and night to make an extra \$500 or \$1000 a month. Because when you are a double income family, that's just automatic that extra \$1000 a month. So you do what you have to do. You learn as you go; there are things you can cut back on. And my sons had to learn that too. For the single moms that I know, they will all do what they need to do. And for most of them it's to get their kids to [grade 12].

Being a single parent family, one needs to work twice as hard to support their family compared to a dual-income family. This single mother illustrated the importance of having more than one job when it came to supporting her family. Her regular income covered the bare necessities, such as rent and food, whereas the supplemental income from her second job would cover things such as new clothing for her children. In her world, new clothes was not a necessity, it was a luxury.

#### 4.4.2 Family and Friends

Another coping strategy used to overcome rental-housing barriers was either living temporarily with friends and/or family members or borrowing money from friends and/or family members. One mother shares how her renting experience took humbling turn and how she had to rely on distant friends for housing:

When my children were small and my husband and I were still together, we had applied to [a non-profit organization] for housing but they were full and had nothing available. So, we started looking in the general market place and we actually found a two-bedroom basement suite up in Rutland. And at that time the market here in Kelowna was just take what you can get, if you could get something. So we took a very small basement suite up in Rutland and we thought we would just stay on the [non-profits' wait]list and see if something eventually turns up. And then our circumstances actually took a really interesting turn that was very humbling, especially for me, in that through our church family... basically the circumstances changed. The basement suite that we were in for maybe 5 months, the owner of the house gave us a notice letting us know that we had a month to move out because he had a family member coming into the city or into the country.

The single mother continues to explain the situation:

And under the Residential Tenancy Act if someone has a basement suite and they want a family member to live in it, it is well within their rights to tell you that you have to move out. I believe the actual law is two months but he gave us one month that we had to be out of the suite. We didn't even have time to find something else we could afford and so a couple at our church that had quite a large house up in Black Mountain, they offered to let us live basically in their basement for just a nominal help with the groceries, kind of thing. So, our backs were up a wall because we have two children and we have no family here. So we did not know where we were going to go. So, through much...like a said, through a humbling experience, we were like, okay, we have to do what we have to do to make sure we had a roof over our heads.

Another participant explains just how important family became when it came to supporting her new family. To her, it was the emotional support from her family members that helped her overcome her rental housing barriers:

Family was huge. My parents moved here shortly after [my child] was born. My grandparents lived here and I had them to lean on and help me figure things out. I was young. I was 23. There's so much to learn and you're young. Living in the Mission, they were really close by.

The support of family and friends when it came to overcoming the rental-housing barriers was a common theme amongst the single mothers interviewed in this study as it was in Jones (2014).

#### **4.5 Policy Recommendations**

Working in a municipal planning department, it was crucial for me to hear from the interviewed mothers any suggestions pertaining to policy changes at the municipal, provincial, and federal government levels. In both the questionnaire-survey and the semi-structured interviews with the single mothers, they were asked to provide possible policy recommendations at the municipal, provincial, and federal government levels, however, a lot of discussion was spent on the federal government and how to break into the housing ownership world.

##### **4.5.1 Municipal Government Recommendations**

The City of Kelowna does not dictate the home ownership market or the rental market; this is done by the economic market. Similarly, the housing market in Kelowna is dependent on the economy and only when it is viable, will new housing options be supplied (City of Kelowna, 2012, p.7).

In its 2012 Housing Strategy, the City of Kelowna defines the City's role in housing as:

Determining future housing needs, providing supporting infrastructure, and appropriately guiding development [...]. So the role of the City in guiding the delivery of housing in the marketplace is clear and central to a sustainable and healthy community. These activities can include identifying areas for growth and setting out the servicing needs and implementation strategies for these areas.

Defining appropriate densities for various neighbourhoods and then prescribing housing forms accordingly are very key areas of municipal influence over the housing supply. These matters are generally set out in the Official Community Plan, Zoning Bylaw and Finance and Servicing Plan for the city (City of Kelowna, 2012, p.4).

The Housing Strategy, which was endorsed by City Council on November 7, 2011, identifies twenty-five policy, zoning and procedural recommendations regarding the City's approach to housing supply. While it is not the only document that leads the City in its housing-related decisions, it is one of the major documents guiding change and innovation with regards to new housing forms through policy, zoning or procedural change. As noted in the Housing Strategy, the document outlines what the City is doing and needs to do in order to increase the housing supply of all housing forms needed to suit all different needs and levels of incomes. Finally, the ultimate purpose of the document is to emphasize how the municipal government can influence the housing supply.

It is important to mention the single mothers understood that the City of Kelowna does not determine the rental housing market or the vacancy rate. They understood that housing is not directly managed or monitored by the City of Kelowna. However, the single mothers in this study commented on the lack of available rental housing units. Directly linked to rental housing, affordability is directly linked to the lack of available rental housing. Rental housing units or purpose-built rental housing buildings are not being continually built by the developers, in conjunction with the fluctuating vacancy rate and because of this, single mothers are facing major issues finding affordable and adequate rental housing in the city of Kelowna. Single mothers in this study stated that an increase in the supply of affordable rental units would assist them in finding affordable housing in the city of Kelowna. A lack of housing creates a higher demand on the units that are available and thus there is an increase in the cost to rent the available units.

As a recommendation to the municipal government, one single mother noted that there needs to be more development incentives to the developers so that they build affordable, rental housing:

[There needs to be] more incentives from the municipal government to developers to build affordable, practical housing for families.

In addition to this comment, the same single mother noted that the municipal government needs to focus its attention on the development of smaller, more affordable housing options, for purchase or for rent, in order to alleviate this major housing barrier:

One thing I noticed, there needs to be more supply [of mid-sized houses] because the demand is there. It's very frustrating to see the neighbourhoods going up in Kelowna. It's not a negative thing for the people who can afford to buy, but when I see the size of these new houses, I don't understand why. I don't know why they aren't building small to middle houses, or townhouses. If you want a single-dwelling family home here, you are looking at \$450,000. It's a little bit out of whack. So when it comes to supply there isn't that middle of the road type of home. There are condos and then there are massive new homes. It doesn't need to be massive and have a massive backyard. I see creating more neighbourhoods like that. I see a lot of retirement villages like that for seniors, but why can they not have those for families? It would definitely be more affordable for people to afford something like that.

The single mothers were aware that the municipal government is not able to control the rental housing market. They were also aware of the City bylaws and policies that determine what can be built and where in the city it can be built. For this reason, the desire for development incentives from the municipal government to build more purpose-built-rental housing in the city was a priority identified by the single mothers.

#### 4.5.2 Provincial Government Recommendations

A key theme identified by the single mothers when asked about possible housing recommendation to the provincial government was changes to the British Columbia Family Maintenance Enforcement Program (FMEP). Their hope was that it would guarantee child support. As noted on the FMEP website, the purpose of FMEP is to “monitor and enforce maintenance orders and agreements (for either child support or spousal support) [but] many maintenance payments are paid on time and in full, but some people like having a third party (FMEP) involved to track the payments” (British Columbia Family Maintenance Enforcement Program, 2014, p. n/a). The program has enforcement options through provincial and federal laws if the payments are not made.

Notice of Attachment (garnishment for wages, bank accounts, etc.), Federal Interception (Notice of Attachment for federal payments such as EI benefits and income tax returns), Land Registration (lien against real estate), Maintenance Lien (against personal property), Reporting to the Credit Bureau, Driver's License Withholding, and Federal License and Passport Denial, are all possible enforcement options stated on the FMEP website (British Columbia Family Maintenance Enforcement Program, 2014, p. n/a).

One single mother in this study explained how she started the process of receiving child support from her ex-spouse through the FMEP program, however, decided to end her claim due to the emotional grief and stress that her ex-husband was causing her. She also noted that her claim story was not one that was that unusual for single mothers attempting to receive child support from the child or children's father:

When marriages break down, 90% of the responsibility [falls] on the women. And that's why it makes it a part of the problem. I was married to a professional person who was of sound mind, and yet when our marriage broke down, he went on to live a normal life and didn't feel like he had to provide for [our children] because they chose to stay with me. And I am not saying 100% of men are that way, but why isn't it easier for women to get the proper amount of child support for their children? The system seems to be a very bureaucratic one, it's very difficult to even get a file going with FMEP. I went through that process. If you're already stressed out and dealing with being a single parent, it's like you have to jump through these hoops just to get the other parent to do what they morally and legally should be doing. [Many single mothers says that] "I don't want to deal with government bureaucracy of FMEP, so if the dad is giving me \$200, I'll just take it." But how does that make sense when you're paying \$2500? So that whole experience can be very frustrating.

When I [started my claim], my husband couldn't make the payments. He started becoming delinquent. What happened in our situation was [that] he wasn't paying me. How it works is that when the spouse gets to that delinquent boundary, then FMEP goes after the former spouse. In turn, [my ex-husband] started kind of harassing me. I [started a claim with FMEP so that] they [could] deal with [my ex-husband]. So then he started calling me directly saying they are going to take away my driver's license and then I would have no way to get to work. FMEP told me to just hang up on him. But that's not so easy to do to the man who you were married to and have an emotional connection with. And it would get me so stressed hearing him all the time.

This same single mother continues by explaining how her faith helped her forgive and move past the hurt and anger her husband as well as the FMEP, had caused:

This goes to my own spiritual journey – I felt God directed me to scripture where a king forgives debt – well I was directed to that scripture and I felt like God was saying I have provided for you, that I need you to let him go because he will only cause you grief. So I called FMEP and told them to turn off my file – and they thought I was crazy – but I said compared to the emotional grief he was giving me, I couldn't emotionally do it. I told them I was fine at the moment, and I wanted them to turn the file off, but if I turned it off, it would erase all the money he owed me to date. To this day, I have never restarted that file. Going after him just so I could say I was right, to me, was not worth it. I have been provided for and my [children] have been provided for.

This single mother was not alone when it came to her frustrations with FMEP. The existing FMEP does not guarantee child support. In fact, according to the single mothers in this study, many single mothers receive very little, if any, child support from their ex-spouse, even when they open up a claim through the FMEP. According to a recent article that was published by CBC News in September 2014, single parents across Canada are owed more than \$3.7 billion dollars in family support arrears. Specifically in BC, that number is estimated at \$538.9 million (CBC News, 2014, p. n/a.).

#### 4.5.3 Federal Government Recommendations

As mentioned earlier, a great amount of discussion was spent on home ownership and the transition of rental housing to ownership. Two of the three single mothers suggested that they would love to transition into ownership, however, with the current regulations of Mortgage Loan Insurance becoming more and more restrictive, it is becoming less and less realistic or feasible for the single mothers to purchase their first home. Both mothers explained how they are comfortable paying their current rent and that a mortgage payment would be doable, however, it is the down payment requirements that restrict these mothers from purchasing their first home. These mothers would require mortgage loan insurance through CMHC, which amounts to a minimum down payment of 5%.

According to CMHC, the “mortgage loan insurance helps protect lenders against

mortgage default, and enables consumers to purchase homes with a minimum down payment of 5% — with interest rates comparable to those with a 20% down payment. The CMHC Mortgage Loan Insurance premium is calculated as a percentage of the loan and is based on a number of factors such as the intended purpose of the property (owner occupied or rental), the type of loan (i.e. purchase/construction or refinance loan), and the size of your down payment. The higher the percentage of the total house price/value that you borrow, the higher percentage you will pay in insurance premiums. The cost for mortgage loan insurance premiums is usually offset by the savings you get from lower interest rates” (Canada Mortgage and Housing Corporation, 2015). One mother explains how the down payment is restricting her from purchasing her first home:

I have rented this townhouse now for 10 years and I am ready to buy. I have been saving for a down payment for a mortgage, but the housing market is so high. The interest rates are at an all-time low and I feel like now is the time to buy, but I cannot afford anything equivalent to what I live in now. I would like to have a place that has enough space and preferably another bathroom for the two of us. I feel as if we are outgrowing our home. I do not want to uproot my [child], even though kids are resilient, I think it is in the best interest [of the child] socially and emotionally to stay in a familiar and secure environment.

Rather than a policy recommendation to CMHC, this mother recommends some sort of initiative program for single mothers who are in this transitional stage between renting a home and purchasing a home:

Maybe not so much a policy, but an initiative program to help single mothers who fit the criteria to transition from renting to home ownership. I recommend that the government provide an incentive package to move out of subsidized housing and into the housing market by offering a down payment or discounted rate for a mortgage to buy a home. It could include a few mortgage brokers and realtors who specialize in First Time Home Buying and the struggles that single mothers face in the housing market.

Another single mother in this study mentioned that she was in the same transitional stage, between renting and home ownership, and recommended that CMHC introduce an incentive program for single mothers who are around this income bracket:

I think there needs to be incentive programs for single women who are raising children in that benchmark. I make enough now where I can make a mortgage payment. But, it's being able to save for the down payment. There isn't enough incentive there especially for single mothers. Most of the time I see it as not being 50/50. 80-90% it's falling on the woman. I think there should be a different guideline for women, for example if you are saving for your RRSP, and you use it for a down payment, and you have to pay it back in so many years... Something like that should be a different guideline for women in that circumstance. Like a single woman can't do both. But if she can save for her RRSP and then she can put that nest egg into a down payment for a townhouse, and then the government says you have to pay it back in a very little amount of time, it's not doable. I [would have to] choose between putting my RRSP down and buying a townhouse. That is the stumbling block. I know I wouldn't be able to pay it back in the time the government says you have to pay it back. So why can't there be a five extra years for single parents who have been single parents for five years or more. Or something like that. It's just not realistic.

This same single mother also suggested a government initiated incentive program:

Or there could be tax incentive programs or something like that. There should be more incentive for that with government incentive programs. The more incentive you give to a single mother, it all comes back when her kids are healthy and productive members of society in 20 years from now. It all comes back around. The more difficult you make it, the more stressful it comes on the parent, and that comes down to the children, and they cope with other means. To me, it's all how you can create stability for a mother. If we could encourage women that way – you're saving up, you're making good money, yeah, if you can save \$10,000 in your RRSP and maybe we can give you a special interest rate because you are a first time buyer; that would be so empowering for women. When you're kids get older and you move on, then you get to sell that townhome and move on.

The single mothers expressed they would love to move into homeownership in order to provide more stability for their families. With that, they all suggested the possibility of an incentive program through CMHC in order to make the dream of homeownership a reality. However, the current regulations of Mortgage Loan Insurance through CMHC has become more restrictive, and as a result, less realistic for single mothers to be able to move from the rental housing market to the homeownership market.

#### **4.6 Summary**

The participants interviewed shed light on the rental housing experiences of single mothers earning above the subsidy benchmark in the mid-sized city of Kelowna. These

individual stories begin to paint the picture of what many single mothers earning just above the government subsidy benchmark face on a daily basis. The narrative component of this chapter is valuable to the overall results of this research.

This chapter presented the findings of the three questionnaire surveys and the two semi-structured interviews conducted with single mothers earning above the subsidy benchmark in Kelowna, and it focused on the major barriers that they face in Kelowna's rental housing market, as well as on the strategies that they used to cope with and potentially overcome the barriers. Evidently, the results of this research cannot be generalized; however, the personal stories of these struggling women begin to draw some attention to this population group who are at risk of homelessness.

Similarly to other vulnerable population groups, the single mothers in this study identified a number of rental housing barriers in the city of Kelowna. The most evident barrier was the issue of affordability, however, the mothers also revealed issues with landlords, and housing stability. This is also closely linked to finding housing close to schools and well as to finding safe neighbourhoods for their children. The single mothers also identified a number of coping strategies they used to overcome the rental housing barriers in Kelowna. The primary coping strategies identified by the single mothers were: extra work, including working more than one or working overtime, and getting help from friends and family to find affordable housing. The mothers also identified other coping strategies such as spending less money on necessities, borrowing money or taking out loans, or having roommates.

The results of this case study also identified possible housing policy suggestions for improving the housing experiences for single mothers earning above the government subsidy benchmark at the municipal, provincial and federal government level. In terms of a municipal government recommendation, the single mothers noted that there needs to be more development incentives to the developers so that they build affordable, rental housing. Given the current low-vacancy rate and the even lower vacancy rate was predicted for 2015 (CMHC, 2014d), this element will become increasingly important as affordable rental units become less and less available in the rental housing market. Another key theme and recommendation that came out of this research at the provincial government level was making changes to the existing British Columbia Family

Maintenance Enforcement Program (FMEP) in order to guarantee child support. It was discussed that many single mothers receive very little, if any, child support from their ex-spouse, if they open up a claim through the FMEP.

Finally, there was much discussion pertaining to home ownership and the transition out of rental housing into ownership. The single mothers interviewed noted that they would love to move into ownership, however, with the current regulations of Mortgage Loan Insurance through the federal government becoming more and more restrictive; it is becoming less and less realistic or feasible for these single mothers to purchase their first home. They recommended an initiative program through CMHC for single mothers who are in this transitional stage between renting a home and purchasing a home. Not only would this initiative make it possible for single mothers earning just above the subsidy benchmark to transition from rental housing to home-ownership, it would also open up their current rental units for other single-parent families in search of affordable and adequate housing.

## **Chapter 5: Key Informants**

### **5.1 Overview**

The semi-structured interviews with the single mothers earning above the subsidy benchmark were complemented with seven semi-structured interviews with key informants in Kelowna. The seven key informants included in this study were: a city official at the municipal government level, a housing service provider at the provincial government level, three non-governmental organization leaders, and two city planners at the municipal government level. All of these key informants had a broad knowledge of single mothers in Kelowna, in addition to a good understanding of Kelowna's rental market. Specifically, the key informants provided valuable insight from a government perspective and a not-for-profit perspective on the current affordable rental housing issues in Kelowna as well as the barriers single mothers earning above the subsidy benchmark face when trying to find an affordable and safe residence for their family.

This chapter focuses on the major barriers that single mothers earning above the subsidy benchmark face in Kelowna's rental housing market, as well as on the strategies they use to cope with, and potentially overcome, the barriers through the lenses of the key informants. This chapter is broken down into five major sections following this introduction. Section 5.2 touches on Kelowna's rental housing market and delves into the housing experiences of single mothers earning above the subsidy benchmark from the perspectives of the key informants. The barriers that single mothers who earn above the subsidy benchmark face when locating and accessing affordable and suitable rental housing follows this section in Section 5.3. Section 5.4 continues with a discussion of the coping strategies used by single mothers earning above the subsidy benchmark in their attempts to overcome the rental housing barriers in Kelowna. This chapter also discusses the suggested recommendations and policy changes that the municipal, provincial and federal government could implement to assist single mothers earning above the subsidy benchmark in finding affordable housing in the city of Kelowna in Section 5.5. This chapter then ends with a summary in Section 5.6. This chapter aims to answer this researcher's three major research questions from the perspective of the key informants:

- 1) What are the major barriers single mothers earning above the subsidy benchmark face when trying to locate affordable rental housing in Kelowna?
- 2) What are the coping strategies of single mothers earning above the subsidy benchmark when trying to locate affordable rental housing in Kelowna?
- 3) What are the policy strategies that can be adopted to improve the rental housing experiences for single mothers earning above the government subsidy benchmark in Kelowna?

## **5.2 Kelowna's Rental Housing Market**

The key informants were asked if they were familiar with Kelowna's rental housing market and were also asked to define it. The majority of the key informants noted that it was a difficult rental market, especially with the current low-vacancy rate. As noted in previous chapters, the low vacancy rate puts pressure on the available rental units in the city of Kelowna and thus creates an opportunity for landlords to raise the rent price, making it less affordable for lone-parent families. One informant explains his perspective of the rental housing market for Kelowna and stresses the fact that the rental-housing market is strongly tied to the vacancy rate:

Well, rental housing is not dissimilar to other markets, rental housing is very much market influenced and vacancy rate influenced. When the vacancy rate goes up, developers don't build rental housing, simply because they can't rent it. When the vacancy rate goes down there induced into the market to build more housing simply because there is a need for it. And there are people out there who are clamoring for it. The problem is, it takes two or three years to take the product to market.

Another key informant defines Kelowna rental housing market as being a market with a limited supply. This informant states that one of the best things the City of Kelowna can do right now is attract any type of rental housing, whether it's high-end market housing, market housing, or rental housing. He goes on to say that we are about 200-300 rental units short every year. He also states that if you look at the city of Kelowna's vacancy rate over the years, the highest vacancy rate has been about 4.5%, but more often than not, it is hovering between 0.5% and 1.5% - all of these numbers being

quite low. Building on this response, this key informant suggests that there is such thing as a healthy vacancy rate:

A healthy rental market is about 3%. And in a 3% market you will find that there is enough vacancy that the landlords take care of their properties to make sure they stay rented but there is enough vacancy that the rents stay affordable. But as soon as it gets down to the 1%, then, it becomes more of a landlord-controlled market and they don't take care of the properties as effectively as they should and they also raise the rents.

A few of the key informants suggested Kelowna has a very polarized rental market. One key informant explains how Kelowna's rental market is kind of like its own rich market:

It is a little different than what you would find in a lot of places. Kelowna is a desirable place to live. There is a lot of money in this town, but there is also a lot on the other end of town [Rutland], which are the people who don't have the money. [We] have the haves and the have nots. They are very distinct. And the middle ground, which is kind of the area that you are looking at, is very much lost in translation here... You can go live somewhere that is cheap and a dive, you can find that. If you want to go find somewhere where you are paying, you know, millions of dollars, you can find that. But when you got to get the middle stuff, it is very difficult.

Another key informant expressed a very similar definition of Kelowna's rental housing market:

It is very hard to get low rent that is of good quality. You know there are some very dodgy, for one of the better words, landlords out there that, and you are paying what seems like a lot of money but the place is substandard. [What is more,] the landlords aren't abiding by tenancy rules. [In order] to get something half decent you have to pay, and [the majority of the single mothers in this income bracket] just don't seem to have the money.

As expressed throughout this research, Kelowna has a unique housing market in the sense that the city is a tourist hotspot, as well as a desirable location to retire. This not only shifts the culture of the city, but it also shifts the housing market in an affordable housing direction. As seen in previous chapter, the single mothers earning just above the

subsidy benchmark touched on this same fact and identified the unaffordable housing options in Kelowna as a major barrier.

#### 5.2.1 Housing Experiences of Single Mothers Earning Above the Subsidy Benchmark

Following the question regarding the rental housing market for the city of Kelowna, the key informants were asked about the housing experiences of single mothers in Kelowna earning just above the government subsidy benchmark. As discussed earlier, for this research that benchmark was any amount over \$35,000 in gross annual household income. Most of the key informants agreed a high number of single mothers earning above the subsidy benchmark tend to overspend on their rent and are subsequently forced to cut back on other important items. With Kelowna's current rental market, it is very difficult for these single mothers to find a decently priced residence that is appropriately suited for a family. One respondent notes that in Kelowna's rental market, there are a lot of "dumps" and that some landlords don't care about quality of the product they are actually providing. For this reason, the single mothers find it difficult to find a place that is decent, that suits their needs, and most importantly, a place they can actually afford.

One key informant, although not directly involved in housing for this population group, did note that single mothers earning just above this income benchmark, do have a hard time with the rental housing market. Although this informant did not have a lot of experience with the rental housing market, the informant did note that the rental housing market is very tough for single mothers, especially when taking into account the high cost of childcare.

### 5.3 Housing Barriers

As with the interviews conducted with the single mothers, the key informants were also asked what they thought were the current and future problems or barriers facing single mothers who earn above the subsidy benchmark in the city of Kelowna. The key informants identified the major barriers as being: a lack of affordable rental units, a lack of income, a prejudice by the landlords, unsuitable housing options, and surprisingly, "making too much money" to qualify for any assistance or subsidy. Notably, the major barrier identified by all key informants was the fact that these single mothers are alone. In single parent families there is, in most cases, only one person supporting the family both

financially and emotionally. If something were to happen to that one person, it will undoubtedly have a profound effect on the children. As one key informant so simply put it, there is no safety net. For example, if the single parent's income declines, they get a reduction of hours at work, or worse, they lose their job altogether, there is not a second income or financial support to fall back on.

### 5.3.1 Affordable Rent Versus Lack of Income

A common theme that was reiterated several times throughout this research was the cost of the affordable rental units. Affordability is one of the three housing standards that make up acceptable housing as recognized by CMHC's housing standards. Acceptable housing being "housing that is adequate in condition, suitable in size, and affordable" (CMHC, 2014a, p. n/a). Whereas, housing that is below standards is defined as "housing that falls short of at least one of the adequacy, affordability and suitability housing standards" (CMHC, 2014a, p. n/a). The majority of the key informants mentioned directly or indirectly that a major barrier for single mothers earning above the subsidy benchmark was the issue of affordability, however, one key informant brought a new perspective to the table. This key informant declared there are affordable rental units available, but many single mothers earning above the subsidy benchmark cannot afford to rent them due to low incomes:

The one thing I should say about affordable rent, we don't have as much of an affordable rent problem as we have a lack of income problem. Because there is affordable housing out there, both to buy or to rent. But you have to have an income. Because if you look at these rents you will find that they are not that unreasonable. But it is very hard to make enough money to pay them. So in many ways that is an income problem. We are not paying people enough money so they can look after their living needs. So a lot of it is an income challenge. If you make 10 bucks an hour you're in trouble. But as we just looked at, you can make 20 bucks an hour, and actually you know what, you can make it work.

The median income of lone-parent families in Kelowna in 2010 was \$34,710, a decrease of 2.7% from 2009 (Statistics Canada, 2012a). This decrease in income levels, paired with the average cost of housing in Kelowna, makes it even more difficult for lone-parent families to find adequate and affordable housing. According to CMHC, the average rent for a two-bedroom unit in 2012 was \$918 and required an annual income of \$36,720. The average rent for a three-plus bedroom unit was \$1,120 in the same year and

required an annual income of \$44,800. Thus, if a lone-parent family or single mother headed household annual income was at, or just below, the median annual income of \$34,710, they were financially forced into a one-bedroom apartment. There would be no way for them to afford that extra bedroom for this child or their children. A key informant gives an example of how even though there may be “affordable” rental units available in the city of Kelowna, it is the lack of good paying jobs or good incomes that make it extremely difficult for the single mothers earning above the subsidy benchmark to be able to afford them:

If you look at what the going rate for a 3 bedroom townhome or home in Kelowna, you will find that it is [probably being rented for \$1,300 or \$1,400 or \$1,500 per month]. This is a very good rate but it is still a stretch if you are a single income household. Where it is less of stress is if you are dual income household. So if you are bringing in two salaries and between the two of you you are making \$50,000 per year, then [\$1,300 to \$1,500] per month is actually quite achievable. But if you are a single income person, to earn \$35,000 plus per year, you have to have a pretty good job.

The key informant notes that for people paying 50% of their income to rent, it is difficult to make life work. The 30% mark for rent is a comfortable place to be in terms of total income; in addition to paying for rent, one can also afford a vehicle, food, clothing and some luxuries. It is when that percentage creeps closer to 50% that families start to get into trouble, and unfortunately, it is families with one sole provider that tend to feel the creep more than others.

### 5.3.2 Prejudice

Another barrier brought up by a third of the key informants is the barrier of prejudice from landlords to single parent or single mother households. One key informant explained how there is some sort of hierarchy in which landlords choose their tenants. The top choice of tenants for landlords is a single person, followed by a two-income family, and lastly a single parent family:

From my perspective, I think the main problem is a type of prejudice in the market place. There is sort of a pecking order for who you want as a tenant in the private landlord market. [T]he person you would most like as a tenant is a single person

who has a ton of money and is not going to give you any problems. In fact they don't even have to live in the house as far as you are concerned. If they want to move to Palm Springs, great. As long as they pay the rent to take care of the house. But then a two-income family is next. And then a two-income with one, maybe two, kids. But if you suddenly have four kids, you become less attractive as a tenant because kids are going to wreck the place. Then much lower down [on the pecking order] is a single parent. Because you think, okay, I am going to rent to a single person, well what if they lose their job? Or what if they run into some sort of hardship, then as a landlord I am going to be at risk.

This concept of prejudice in the rental housing market was also identified in the study conducted by Jones (2014). When it comes to renting out a unit, most landlords choose the tenant with the least amount of risk. With this said, single parent families are perceived as “less attractive” in the sense they pose more risk to the landlord. A single parent family has a sole income and with that comes the risk of not being able to pay the rent on time, or at all, should the parent lose his or her job. Similarly, single parent families include one or more children; with that there is a possibility of an increased noise level and damage from the children.

### 5.3.3 Unsuitable and Inadequate Housing Options

As touched on in previous sections of this chapter, another barrier for single mothers earning above the subsidy benchmark was the barrier of unsuitable and inadequate rental housing options in Kelowna. Adequate housing and suitable housing make up the two other requirements for the housing standards, in addition to affordability, as defined by CMHC. Adequate housing “does not require any major repairs, according to residents” and suitable housing “has enough bedrooms for the size and make-up of resident households,” according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements equates to one bedroom for: each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom” (CMHC, 2014). According to the 2011 National Household Survey, there are currently 1,990 private households in Kelowna that are defined as not suitable for its inhabitants, based on the NOS requirements (Statistics Canada, 2013). The key informants brought up both the issue of inadequate and unsuitable housing options during

the semi-structured interviews. One key informant explains that although suites have become legal throughout the city of Kelowna, there is still a lack of homeowners bringing their suite up to code. He continues by explaining that there are often older homes with illegal suites, however, since they aren't necessarily built to code, they aren't often an ideal accommodation.

#### 5.3.4 Making Too Much Money?

The final barrier that this chapter touches on is the barrier of “too much money”. Interestingly enough, the single mothers also noted this barrier during their semi-structured interviews. Single mothers earning above the subsidy benchmark, or for this research over \$35,000 gross annual income, were earning “too much money” to qualify for any financial assistance, be it grants or benefits. Both the single mothers and the key informants noted that once the mothers reach a certain income benchmark that they actually feel as though they fall further behind financially. One key informant expressed in great their personal experience with the single mothers who seem trapped by this barrier:

So, that to me, is the frustrating ebb and flow that I see. [The single mothers] are making more money, that little bit more money, but that little bit more money puts them at a market rate. So they have to pay the market rate [rent] and as soon as they are paying that, in order to keep a stable roof over their head, they can't all of a sudden pay for all these other things and they slide back and forth all of the time. And that is the biggest barrier I see.

The single mothers found they were going into further debt as a result of their salary increases. When these women started making over \$35,000, they ended up paying more for rent because they lost the financial assistance that was helping them pay for housing. One key informant noted that these single mothers who are earning just above the subsidy benchmark are the single mothers on the edge of poverty; they are the single mothers who are so close to falling backwards. It is slippery slope for these women. For example, in British Columbia, childcare subsidy is determined by the family's total net income and is applied for through the Ministry of Children and Family Development. In order to receive childcare subsidy, single mothers must complete an online application form. The majority of the key informants relayed that single mothers earning just above

the \$35,000 gross annual income are considered as making “too much money” and, once they pass a certain income (along with taking other variables into consideration), they lose the child care tax subsidy.

#### **5.4 Coping Strategies**

During the semi-structured interviews, the key informants were asked what they thought were the coping strategies single mothers earning above the subsidy benchmark use in order to maintain their current living situation and to overcome rental housing barriers. There were also a number of coping strategies suggested by the key informants. These coping strategies include, but are not limited to, working more than one full-time job, relying on family or friends - either emotionally or financially, using drugs and alcohol, and co-habiting with another person, whether it be another single mother, a single person or a new romantic partner. This final coping strategy was mentioned by nearly all of the key informants, six out of the seven, expressed this last coping strategy at some point during the interview. For that reason, the next section expands solely on this coping strategy. Similar to Chapter 4, the findings of this section are consistent with results found by Jones (2014) on the coping strategies single mothers in Kelowna’s rental housing market use to overcome housing barriers.

##### **5.4.1 Co-habiting - New Roommate or New Partner**

Co-habiting was a common theme suggested by the key informants when it came to coping strategies used by single mothers earning above the subsidy benchmark to overcome housing barriers. This coping strategy would most commonly be used when living with a family member or with friends was not an option. This strategy makes logical sense. Simply, two incomes, or a dual-income household, make it easier to pay for rent plus pay for all of life’s other necessities. One option for single mothers is to co-habit with a roommate, whether it is a single person or another single mother, as two key informants suggested during their semi-structured interviews:

I would suggest that if [the single mother] can’t kind of rely on family members or friends to help them find a place that is appropriate, they might need to find somebody to share a place with. As long as it is somebody you know and trust, that might be a good arrangement. Sometimes you can get into a situation where it’s not a pleasant situation and you have to leave.

The same key informant continues to say:

I think in situations where you have to take roommates on, I think there may be modified family living situations where you definitely have roommates and different co-habitation arrangements. [Maybe] two mothers are living together to be able to afford the rent in a house.

Another coping strategy used by a number of single mothers, as reported by the key informants working directly with this population group, is co-habiting with a new romantic partner. However, the key informants also noted that this coping strategy, from what they have seen, is very unsuccessful:

One coping strategy is to double up households [with a new romantic partner]. But I find that most often [this strategy does] not end up well. A lot of relationships fail after a while. In fact, one thing I have seen time and time again, and it is kind of heartbreaking, is to see single parent families stable as a rent geared to income, maybe they are paying \$400-\$500 rent, everything is together, and then they find someone they want to hook up with, and they give up their unit because if someone else comes into their unit, they have to take the rent up. So they make the decision to move out and hook up with someone but it only lasts for a year or two and then they come back. As they move out our organization thinks, oh, I hope this works, because to get this unit back at this kind of rate, it is going to be almost impossible. And then we see them give up their stable housing, their affordable housing, move into a relationship and then watch it crash and burn.

Another key informant continues to explain why this is not a good coping strategy for single mothers trying to overcome the housing barriers:

The scariest [co-habiting] is when [single mothers] get into relationships with people just for a roof over their head. And I think it happens more than people would imagine. I see a lot of single mothers [who when] they meet somebody, they will instantly jump in way too fast. They jump in way too quick. They give up everything. They give up their housing. They give everything up because they found “the one”. And they leave everything and they go and they get together with them without any time into the relationship only to find out that oh, this isn’t what I wanted. The same type of thing but it is done out of a hopeful thing.

The key informant concludes their thought with:

[Co-habiting with a new romantic partner] is probably one of the biggest coping mechanisms. I just got to get a partner. That is makes life easier when you have that second person.

While co-habiting seems to be a common theme for single mothers in terms of coping strategies, all of the key informants in this study note that it is not always the wisest decision. It goes without saying that two incomes, or a dual-income household, make it easier to pay for rent and all the other necessities to live. However, from the perspective of the key informants in this study, the single mothers are most often in a vulnerable position and simply jump at the opportunity to co-habit with a friend or a partner. Unfortunately, in most cases, that relationship crumbles. If they are lucky, they go back to where they were prior to that relationship, however, and more often, they are left in a more challenging situation than they were prior to the relationship starting.

## **5.5 Policy Recommendations**

The final section of the semi-structured interviews with the key informants pertained to policy recommendations and suggestions that could be made at the municipal or provincial level in order to improve the housing conditions of single mothers earning above the subsidy benchmark in the city of Kelowna. However, like the single mothers' semi-structured interviews, the key informants also brought forth suggestions that could be made at the federal level.

### **5.5.1 Municipal Government Recommendations**

The most common theme or suggestion by the key informants pertaining to policy changes at the municipal government level for improving the housing experiences of single mothers who earn above the subsidy benchmark pertained to building more rental housing units and encouraging more rental housing options throughout the city. One key informant explains why this is important:

The more rental housing [options] that [are available], the better the chance the market will adjust itself to make the rents affordable. When there is lack of supply, it is horrible for renters out there. When there is adequate supply, it makes rents affordable.

The City of Kelowna Official Community Plan 2030 “projects the need for approximately 20,100 units by the year 2030 to accommodate the projected growth within the City. Approximately 57% of all new housing would be in the form of apartments and townhouses in support of compact urban form and complete communities objectives, as well as reduced servicing costs” (City of Kelowna, 2014b). However, even in this projection, the City of Kelowna cannot be the only government level involved with the creation of more rental housing units. The aforementioned key informant continues to explain why the City cannot directly fix this problem and why it is not financially feasible:

I don't think the City or any strategy can fix the problem, because there is too much money involved. [For example, even a development that the City is partnering with in the city of Kelowna with a non-profit organization], we are looking at 50 units of seniors housing and 20 units of family units, [with a] budget of 14.5 million dollars. It is big money. Huge money. And there is not enough money in [municipal] government to solve the problem. So the best solution is to work with the market. So some of the strategies would be to attract all kinds of rental housing. High-end, low-end, all kinds of rental housing will help. And that's what the City has adopted. That is the strategy.

One key informant noted that the City of Kelowna has a number of housing policies<sup>9</sup> and strategies that are used to encourage and support rental housing in Kelowna:

The City [of Kelowna] has a number of policies that are actively used. [The City] ha[s] a rental housing grants program<sup>10</sup> where [the City tries] to entice developers to build [purpose-built] rental housing<sup>11</sup>, simply because there is a lack of it and as the vacancy rate goes up and down, they respond or not. [This] grant program helps offset the development cost charges they would have to pay on a per unit basis, however, that's kind of a temporary fix in that sense that they have to sign a

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<sup>9</sup> The Official Community Plan 2030 Kelowna 2030 includes policy direction that promotes higher density housing development in general, especially as infill or redevelopment in core areas. It includes policy direction in support of affordable and safe rental housing, non-market and/or special needs housing (Official Community Plan 2030, Chapter 2.1 Regional Context).

<sup>10</sup> The City of Kelowna Council Policy 335 – Rental Housing Grants Policy. Reason for Policy: Long term (“purpose-built”) rental housing is in short supply in Kelowna. If secured by a housing agreement, the OCP defines it as a form of affordable housing. This Policy provides the City with resources to partner with senior government and private sector funding to assist in the supply of lower cost housing. The City has a defined and significant need for affordable rental housing. The goal is to maximize affordable rental units that can be generated with this approach where other sources of funding may be subject to a contribution by the City. (City of Kelowna, 2006).

housing agreement for ten years and if in some point in time they want to turn that development into a strata building, they have to pay back the money.

The same key informant added one possible solution:

Kelowna City Council has [also recently] legitimized basement suites in [Kelowna]. Anybody can have a basement suite or a secondary suite within the footprint of the existing dwelling and it doesn't require rezoning, it doesn't require anything from the City other than a building permit. So that effectively legalizes all those illegal suites out there but that doesn't necessarily mean that people will create them. You know the ones that that are built but not necessarily built to code; they may choose to keep them the way even though they have [technically] now become legal.

The key informant noted that City Council has already granted more opportunity to create more basement suites, secondary suites, and carriage houses. The key informant concluded by saying that the City of Kelowna now needs to encourage landlords to bring their units up to code. These units need to be comfortable and safe places for families, especially ones with children.

### 5.5.2 Provincial Government Recommendations

BC Housing's role is "to assist British Columbians in greatest need of affordable housing by providing options along the housing continuum. [They] work in partnership with the private and non-profit sectors, provincial health authorities and ministries, other levels of government and community groups to develop a range of housing options" (BC Housing, 2010c). BC Housing is in charge of the financial assistance programs for the majority of the non-profit organizations and societies in British Columbia and they serve the most in need population groups<sup>12</sup>. As a result of this, the majority of the key informants noted that there may be some room for improvement at this government level. BC Housing has some family assistance programs but they are for a very limited group. Generally speaking, if someone is making \$35,000 gross annual income, they do not receive any subsidy from BC Housing. One key informant explained that by adjusting

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<sup>12</sup> BC Housing serves those most in need, including: individuals who are homeless, frail seniors and individuals with disabilities, aboriginal individuals and families, women and children at risk of violence, and low-income seniors and families (BC Housing, 2010d).

their income levels, BC Housing could help single mothers earn just above the subsidy benchmark:

The one thing [BC Housing] could do [is] adjust two areas [of their financial assistance programs]. [The] first [adjustment could be] of [social] assistance. When someone is on social assistance, the rates are very low. They have hardly touched them in years, right. And I think they are too low. I actually think they should come up a little bit. That wouldn't be your target group that would be people on lesser incomes. But it is a very tough life for them, for that group. So I would like to see some adjustment in that area. The other thing they could do is to look at [the Rental] Assistance Program<sup>13</sup>. It's called RAP. [BC Housing] could adjust the numbers a little bit. Like take it up to be a bit more inclusive. [M]aybe take it up \$200-\$300 per month [so that people with slightly higher] incomes [could] qualify for assistance.

Another key informant suggested that there be some sort of smooth transition financially that the single mothers could benefit from as they move from under the government subsidy benchmark to over the government subsidy benchmark:

When [single mothers] hit that barrier where all of sudden [they] no longer qualify for [government] subsidies [and their] child care tax benefits start dropping and [they no longer] qualify for the Rental Assistance Program, [their] actual disposable income actually takes a real hit at that point. I would love to see a way that that can be offset for transition, whether it is at the \$35,000 to the \$45,000 range. If you are below this [income level] you qualify for [government assistance]. If you are above, [for example] if you are [in] the \$35,000 to the \$45,000 [income] range, [maybe there could be other financial assistance programs for this income range]. Whether it is an incentive program that you put in [some money in] and it is matched to help get over that transitional period. Once you get over that transitional period, you [might be able to make it on your] own. Once you hit that \$45,000, say, now you have enough disposable income that you can actually self-propel yourself. I think that people get stuck in that mud in the middle part.

The same key informant continued to note that:

We only have so much steam that we can push ourselves through. It takes a lot of willpower and a lot of stamina to be able to do it. We need to [support single

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<sup>13</sup> The BC Housing Rental Assistance Program provides eligible low-income, working families with cash assistance to help with their monthly rent payments. To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year.

mothers] all the way from social assistance, through to that \$35,000 [benchmark] and then again [through] acceleration programs that backfills the income [once they pass that benchmark], even if it is [just] changes to daycares subsidies.

On March 11, 2015, the Ministry of Social Development and Social Innovation with the Provincial Government of British Columbia, announced that they will be making a change to the income and disability assistance program and will be investing \$25.5 million dollars over a five-year period to help single parents transition back to the work force. Single parents will be allowed to stay on assistance for up to 12 months, when they are in the process of training for their new employment. This change officially took effect on September 15, 2015 (BC Newsroom, 2015).

In addition to being able to remain on the income and disability assistance program during the 12 month training program, the aforementioned change to the provincial program will allow single parents to have child-care costs fully covered. The parents will have access to financial assistance for transportation, as well as will have all medical, dental, optical and pharmaceutical expenses covered whilst in the 12-month program.

This initiative is monumental when it comes to changing the lives of single parents. As mentioned by both the single mothers as well as the key informants, it is difficult to make that transition from relying on government subsidy to no longer relying on financial support.

### 5.5.3 Federal Government Recommendations

All of the key informants agreed that a lack of national housing policy is a major barrier when it comes to implementing change. Two of the key informants suggested that before the provincial or municipal governments can make change with housing regulations and policies, change needs to begin with the federal government. Canada has a history of implementing unique housing policies including, direct intervention into markets that have stopped and started, well-intentioned programs that have not worked, as well as well-intentioned programs that have lost interest, and as a result have stopped all together. According to Moore & Skaburskis, "...a long-term commitment [by the federal government] to providing adequate housing for the whole population is required" (Moore & Skaburskis, 2004, p. 411).

On this issue, one key informant offered his advice:

I think it needs to start with the federal government. There is a lack of any national housing policy [thus] the provinc[ial] and the municipal governments are left to fend for themselves [when it comes to housing]. There is no national housing policy. There hasn't been since the [19]70's, as far as I am aware of. So, in the absence of that, everybody else is left to deal with the [housing] situation.

With that, another key informant suggested that the federal government needs some sort of strategy moving forward in order to help the single mothers get ahead and off of the slippery slope:

Another strategy from the federal perspective would be to ensure [that the single mothers earning within the \$30,000-\$35,000 income range, that they [pay low taxes]. If those [single mothers] were paying virtually no tax or low tax, that would put more dollars in [their] pocket which would make it easier to survive.

As noted earlier, of all the G8 (Group of Eight) countries, Canada is the only country without a national housing strategy (Canada Without Poverty, 2012, p. n/a). Without such provision in Canadian laws at the federal level, there is no way any of the aforementioned suggestions from the key informants can be put into action. In addition, there is no way to guarantee that an individual or a family will live in affordable housing in Canada.

## **5.6 Summary**

This chapter provides an overview of the rental housing experiences of single mothers through the use of semi-structured interviews with seven key informants. All of these key informants had a broad knowledge of single mothers in Kelowna in addition to a good understanding of Kelowna's rental market. The key informants provided valuable insight from both the government perspective and a non-profit organization perspective on the current affordable housing issues in Kelowna as well as the barriers single mothers earning above the subsidy benchmark face when trying to find an affordable and safe residence for their family.

According to the key informants in this study, Kelowna's rental housing market is a difficult rental market, especially with the current low-vacancy rate and the lack of

available rental units. Single mothers earning just above the subsidy benchmark find it very difficult to find vacant rental units that are decent, that suit their needs, and most importantly, residences that they can actually afford. When asked about the barriers that single mothers earning above the subsidy benchmark face when it comes to finding housing, the key informants noted that these barriers include: a lack of affordable rental units, a lack of income, a prejudice by the landlords, the unsuitable housing options, and surprisingly, the issue with single mothers “earning too much money” to qualify for any assistance or subsidy. In order to move past these housing barriers, the key informants noted a number of coping strategies that single mothers use. These coping strategies include, but are not limited to, working more than one full-time job, relying on family or friends - either emotionally or financially, using drugs and alcohol, and the most prominent coping strategy is co-habiting with another person, whether it be another single mother, a single person or a new romantic partner.

The semi-structured interviews concluded with policy recommendations by the key informants for the municipal, provincial and federal levels for improving the housing experiences of single mothers earning above the subsidy benchmark. At the municipal government level it was suggested that more rental housing units need to be built in the city of Kelowna, whereas at the provincial level it was suggested there needs to be some changes made to the income requirements for the government subsidy program. Finally, at the federal government level, it was suggested by the key informants that there needs to be an overarching national policy or strategy that supports and guides the provincial and the municipal governments on their housing programs, otherwise, these bodies of governments are left on their own to find resolutions to the housing problems.

## Chapter 6: Conclusions and Recommendations

### 6.1 Overview

The rental housing experiences of single mothers earning above \$35,000 (or above the government subsidy benchmark) in Kelowna should be of interest to city planners given that this is a population group at risk of homelessness. Single mothers that surpass this \$35,000 gross annual income threshold in the mid-sized city of Kelowna are required to support their family on one sole income without any assistance from government subsidy. According to the BC Housing HILs, these mothers would not qualify for any government subsidy or financial assistance. According to Statistics Canada, the median income of lone-parent families in Kelowna was \$34,710 (2010), whilst the average the average rent for a two-bedroom unit was \$918, which would require a gross annual income of \$36,720 to be able to afford. Notably, for many single mothers earning just above the subsidy benchmark, they are working-poor. The low-income levels combined with the high cost of housing in Kelowna, makes it even more difficult for lone-parent families, specifically the single mother families, to find adequate and affordable housing. The single mothers are earning “too-much” to qualify for any government subsidy, however, they are not earning enough to break apart from some of the rental housing barriers; one major barrier being the transition of moving from rental housing into home ownership as identified by both the single mothers as well as the key informants who participated in this research study.

As shown in the literature review (Chapter 2), there is very little academic or planning research on single mothers who earn above the subsidy benchmark, especially those mothers that live in mid-sized Canadian cities, such as Kelowna, British Columbia. An analysis of the academic literature pertaining to the evolution of planning theory was reviewed, with the theoretical framework for this study being influenced by Marxism and feminist perspectives. Feminist research is about placing women’s perspective in the world and aiming to improve women’s lives. It seeks to understand the particularities of women lives, consequently, the goal of my research was to understand women’s experiences of housing. Following feminist precepts, my research contributes to understanding the housing situation of single women using their own words and

experiences. This understanding carries *messages of empowerment that challenges the encircling of knowledge claims by those who occupy privileged positions* (Hesse-Bieber, 2012, p.3.). Being inspired by a feminist and Marxist perspective means that my work highlights the social injustices and seek to reduce the power imbalances of those women who are disadvantaged by unfair societal processes. This framework was used to examine the housing issues that face this vulnerable group of women and ultimately helps to shape a well-built, well-planned city. City planning at an academic level still relies heavily on theory; however, as indicated in chapter 2, city planning at a practical level is taking precedence over this theoretical approach and leads to a hands-on approach with solutions determined on a case-by-case basis. City planners need to focus on making spaces that meet all the needs of their citizens, and not solely focus on well-built infrastructure. City planners need to begin at the grassroots level, which in this case is the actual single mothers, in order to truly understand the rental housing needs of single mothers.

This research started out as a case study that was intended to measure both quantitative and qualitative data relating to single mothers who earn above the subsidy benchmark that currently rent in the city of Kelowna. However, throughout the research process, the quantitative approach was dropped and instead the study focused on the personal stories of the single mothers, which ultimately added humanist and narrative approach to the research. It is these personal stories that begin to shed light on a somewhat invisible and at risk population. It is these personal stories of single mothers who earn above the subsidy benchmark in the mid-sized city of Kelowna that have set the stage for more detailed research on this population group at risk of homelessness.

This research expands on one of the 10 goals for a sustainable future as noted in the City of Kelowna Official Community Plan; #2 – Address Housing Needs of All Residents - Address housing needs of all residents by working towards an adequate supply of a variety of housing (City of Kelowna, 2013b). This research has been framed around this goal, recognizing the importance of adequate housing for a group at risk of homelessness - single mothers earning above the subsidy benchmark. The study's main objective was to assess the barriers these single mothers face when trying to locate affordable rental housing in Kelowna. Particular attention was focused on the coping

strategies of these single mothers earning just above the government subsidy benchmark when trying to locate affordable rental housing in Kelowna. Finally, this research suggested policy strategies for the municipal, provincial and federal government for improving the housing experiences for single mothers earning above the government subsidy benchmark.

The primary conclusion of this research is that single mothers who earn above the subsidy benchmark in Kelowna, British Columbia, face significant rental housing barriers. According to the single mothers that participated in this study, the most evident barrier was the issue of affordability. The mothers also revealed issues with landlords, finding housing close to schools, finding safe neighbourhoods and ultimately creating housing stability for their children. Correspondingly, the key informants in this study also identified housing affordability as being the main barrier single mothers face in Kelowna. According to the key informants, Kelowna's rental housing market is a difficult rental market, especially with the current low-vacancy rate and the lack of available rental units. The other barriers that were identified by the key informants in this study included; a lack of affordable rental units, a lack of income, a prejudice by the landlords, the unsuitable housing options, and surprisingly, the issue with single mothers earning "too much money" to qualify for any assistance or subsidy. These results echo earlier research in Kelowna about the lack of affordable housing that is quite common among low income people, including single mothers earning above the subsidy benchmark, in an expensive housing market (Teixeira, 2009; McEwan, 2011; Talbott, 2012; Brown, 2013; Jones, 2014).

Similarly to the housing barriers, many coping strategies were identified during this research. According to the single mothers, the two most common coping strategies included working more than one job or working overtime and relying on family and friends to find affordable housing. Other coping strategies include spending less money on necessities, borrowing money or taking out loans, or having roommates. And more often than not, single mothers needed to employ more than one of the listed coping strategies just to get by. The key informants also identified a number of coping strategies employed by the single mothers to overcome the rental housing barriers in the city of Kelowna. These coping strategies included: working more than one full-time job, relying

on family or friends - either emotionally or financially, using drugs and alcohol, and the most prominent coping strategy that was discussed during the study was co-habiting with another person, whether it be another single mother, a single person or a new romantic partner.

This study attempts to bring forth some useful and practical recommendations at the municipal, provincial and federal government levels that could be implemented in order to improve the rental housing experiences of single mothers earning above the subsidy benchmark in the city of Kelowna. In terms of a municipal government recommendation, the single mothers in this study noted that there needs to be more development incentives to the developers so that they build affordable, rental housing. Likewise, the main recommendation at the municipal government level from the key informants was that more rental housing units needed to be built in the city of Kelowna. Given the current low-vacancy rate, and the even lower vacancy rate that is predicted for the year and 2015, this element will become increasingly more important as the affordable rental units become less and less available in the rental housing market.

Another key theme and recommendation that came out of this research was making changes to the existing British Columbia Family Maintenance Enforcement Program (FMEP) in order to guarantee child support. It was noted that many single mothers receive very little, if any, child support from their ex-spouse, if they open up a claim through the FMEP. The key informants stated that there needs to be some changes made to the income requirements for the government subsidy program at the provincial level. With BC Housing being in charge of the financial assistance programs for the majority of the non-profit organizations and societies in British Columbia serving the most in need population groups, the key informants noted that there may be some room for improvement at this government level. Generally speaking, if someone is making \$35,000 gross annual income, they do not receive any subsidy from BC Housing. By adjusting and increasing the HILs, even just slightly, BC Housing could help single mothers earning just above the subsidy benchmark.

Finally, throughout this study the single mothers made numerous comments regarding home ownership and the transition of rental housing to ownership. The single mothers earning above the subsidy benchmark expressed that they would love to move

into ownership, however, with the current regulations of Mortgage Loan Insurance through the federal government, becoming more and more restrictive, it is becoming less and less realistic or feasible for them to purchase their first home. The single mothers recommended an initiative program through CMHC for single mothers who are in this transitional stage between renting a home and purchasing a home. Not only would this initiative make it possible for single mothers who earn just above the subsidy benchmark to transition from rental housing to home-ownership, it would also open up their current rental units for other single-parent families in search of affordable and adequate housing. Complementing this recommendation from the single mothers, it was suggested by the key informants that there needs to be an overarching national policy or strategy that supports and guides the provincial and the municipal governments on their housing programs, otherwise, these bodies of governments are left on their own to find resolutions to the housing problems.

## **6.2 Recommendations**

The results of this research indicate that from a planning perspective the municipal government is doing nearly all that it can to improve the rental housing experiences of single mothers earning above the subsidy benchmark within the jurisdiction of the City. However, the researcher did identify some major gaps in one of the leading documents the City of Kelowna uses to guide and increase its housing supply – the Housing Strategy. Whilst the document does identify twenty-five policy, zoning, and procedural recommendations regarding the City's approach to housing supply, it is missing the mark when it comes to specific recommendations for groups at risk of homelessness. Given the City has identified the need for more rental housing stock in Kelowna, the City has not yet recommended or looked into any possible incentives for upgrades, repairs and maintenance to existing rental housing stock in order to protect the existing rental stock. Furthermore, the City needs to pursue opportunities with new partners, such as not-for-profit agencies and private developers, to increase the affordable housing supply with or without senior government funding. By broadening its partnerships to include new sectors and organizations is a key to a successful housing market in Kelowna.

In addition to the changes needing to be addressed in the Kelowna Housing Strategy, some changes also need to be made at the provincial and federal government levels in order to see any positive changes to the rental housing experiences of the single mothers earning above the subsidy benchmark in Kelowna, as well as in other mid-sized Canadian cities. Future studies need to focus on the rental housing barriers of single mothers earning above the subsidy benchmark from a provincial or federal government planning perspective. Research should deal specifically with the HILs at the provincial level. Understanding the needs of this group of women at risk may change and increase the HILs for subsidized housing or the rental assistance program. In addition, further research should be conducted on the possible implementation of a national housing policy in Canada and how the creation of a national policy or national strategy could have a domino effect on changes being made to the provincial and municipal government levels in terms of rental housing.

One conclusion that can be taken as absolutely certain from this thesis is the imperative that further research should be done on this topic, one which is not only important for the single mothers earning above the subsidy benchmark in the city of Kelowna, but for the other single mothers earning above the subsidy benchmark in other mid-sized Canadian cities. Only when researchers have a better understanding of the rental housing experiences of single mothers earning above the subsidy benchmark, will there be improvements to the rental housing experiences of these single mother headed families. As long as we ignore this group, the needs of these women, and subsequently, the needs of the children living in poor housing conditions, will not be addressed.

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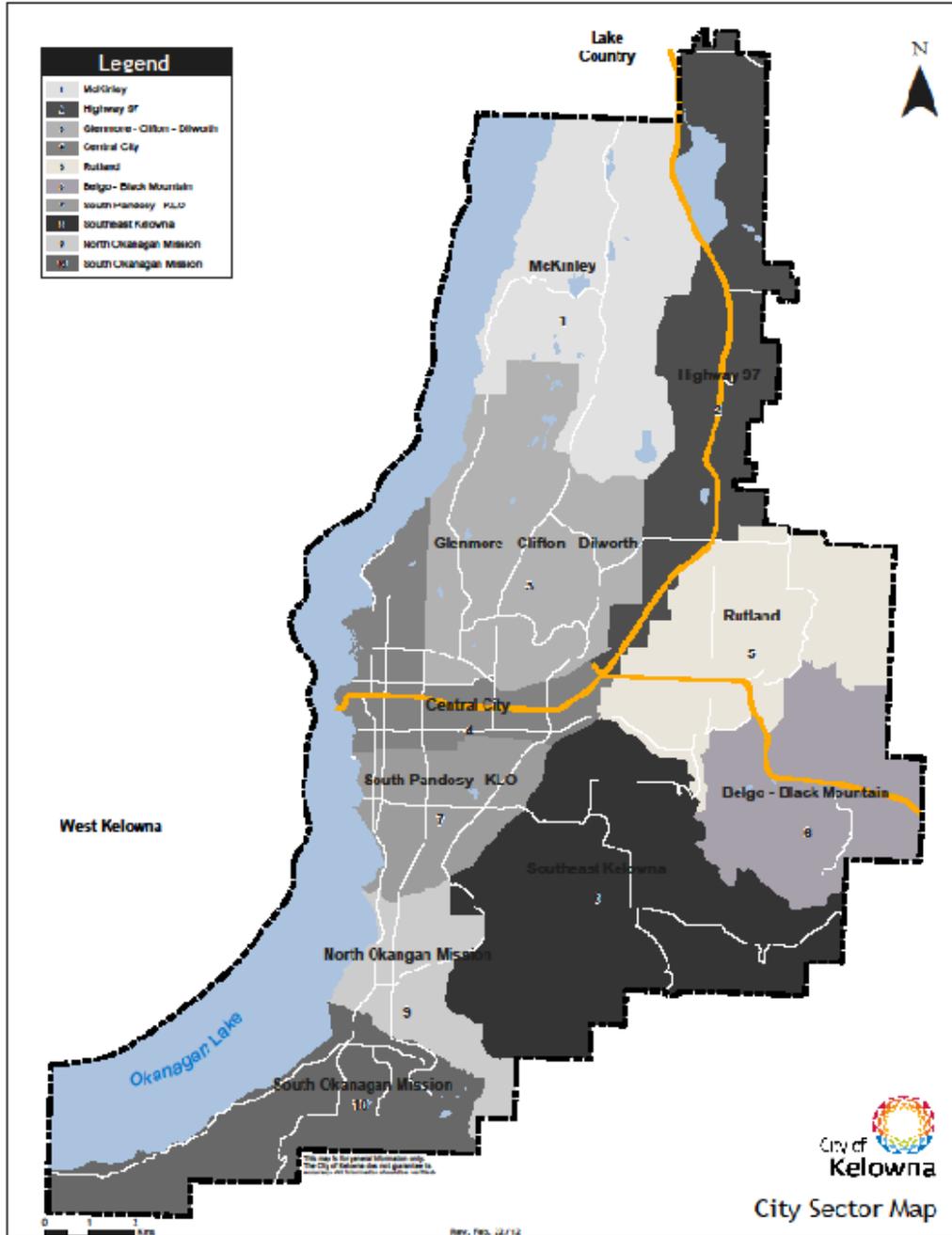
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# Appendices

## Appendix A: City of Kelowna, British Columbia – Sector Map



(City of Kelowna, 2009)

## Appendix B: Contact Letter to Key Informants



a place of mind  
THE UNIVERSITY OF BRITISH COLUMBIA

Irving K. Barber School of Arts and Sciences  
Community, Culture and Global Studies  
1147 Research Road  
Kelowna, BC Canada V1V 1V7

### A Group at Risk of Homelessness: A Case Study of the Rental Housing Experiences and Coping Strategies of Single Mothers in Kelowna Earning Above the Government Subsidy Benchmark

#### **To Whom It May Concern:**

My name is Lauren Sanbrooks. Presently I am a Master's student at the University of British Columbia – Okanagan. As part of my degree requirements, I am conducting research involving the housing experiences and coping strategies of single mothers in Kelowna earning above the government subsidy benchmark.

The main purpose of this study is to assess the housing experiences and coping strategies of single mothers in Kelowna earning just above the government subsidy benchmark (a gross annual income of \$35,000 or more) in the rental housing market. Particular attention will be focused on the barriers single mothers face when trying to locate affordable housing in Kelowna. Policy strategies for improving the housing experiences for single mothers earning above the government subsidy benchmark will be proposed for the municipal and provincial government.

Your participation in this study will offer an important perspective as I am interviewing professionals with a background expertise and knowledge of single mothers earning above the subsidy benchmark and their housing experiences.

You are invited to take part in a semi-structured interview and share with me your knowledge of the challenges and barriers single mothers earning above the subsidy benchmark face in the rental housing market in the city of Kelowna. The interview will take approximately 45 minutes to one hour. The interview will be audio-recorded with your consent. Please be assured that all the information you provide is highly confidential. The data will be recorded, analyzed, and reported in ways that guarantee confidentiality. Your participation is voluntary and you have the right to withdraw from the study at any point with no consequences.

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.

Thank you for considering this request for your participation. I may be reached on my mobile at 250-575-7899 or [lauren.sanbrooks@alumni.ubc.ca](mailto:lauren.sanbrooks@alumni.ubc.ca) or Prof. Bernard Momer (Principal Investigator) at 250-807-9406 or [bernard.momer@ubc.ca](mailto:bernard.momer@ubc.ca)  
Sincerely,

Lauren Sanbrooks, Master's Candidate  
University of British Columbia – Okanagan

## Appendix C: Consent Form for Key Informants



a place of mind  
THE UNIVERSITY OF BRITISH COLUMBIA

Irving K. Barber School of Arts and Sciences  
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Sincerely,

Lauren Sanbrooks, Master's Candidate  
University of British Columbia – Okanagan

## **Appendix D: Semi-Structured Interviews for Key Informants**

### **A Group at Risk of Homelessness: A Case Study of the Rental Housing Experiences and Coping Strategies of Single Mothers in Kelowna Earning Above the Government Subsidy Benchmark**

#### **Key informant interview questions: (Semi-Structured Research Questions)**

The following series of open-ended questions will be asked to key informants about the housing experiences for single mothers earning above the subsidy benchmark who are currently renting in the city of Kelowna.

Interview Schedule

Date/Time \_\_\_\_/\_\_\_\_

Place of Interview \_\_\_\_\_

#### **Background Information**

1. What is the name of the organization?
2. What is your position at [organization]?
3. What are your major responsibilities in your current position?
4. How long have you been with [organization]?
5. Can you tell me a bit about your work and experience as it relates single mothers in Kelowna?
6. Can you tell me a bit about your work and experience as it relates to rental housing in Kelowna?

#### **Housing Market and Housing Experiences of Single Mothers**

7. Are you familiar with the rental housing market in Kelowna? If yes, how do you define it?
8. What are the housing experiences of single mothers in Kelowna earning just above the government subsidy benchmark?
9. What experience, if any, have you had assisting single mothers in their search for rental housing in the city of Kelowna?
10. Are there services available to support single mothers earning above the subsidy benchmark?

#### **Housing Barriers and Coping Strategies of Single Mothers**

11. What are the current problems/barriers facing single mothers earning above the subsidy benchmark in our community?
12. What has happened that makes you believe this is a problem?

13. What do you foresee as the future problems/barriers facing single mothers earning above the subsidy benchmark in our community?
14. What has happened that makes you believe this will be a problem?
15. What are the coping strategies of single mothers in Kelowna earning just above the government subsidy benchmark?
16. What are the similarities and/or differences of single mothers and the rental housing conditions in the residential areas of Kelowna?

### **Policy Recommendations for Improving Housing Experiences**

17. What are the policy strategies that can be made to improve the housing experiences for single mothers earning above the government subsidy benchmark?
18. What would you recommend within your own organization to help improve the housing situation for single mothers earning above the subsidy benchmark?
19. What would you recommend to each of the two levels of government (Municipal and Provincial) to help improve the housing situation for single mothers earning above the subsidy benchmark?
20. What is the most important message that you want us to take away from this interview?
21. Is there anything else that you would like to add about any of the topics that we've discussed or other areas that we didn't discuss but you think are important?

## Appendix E: Research Ethics – Certificate of Approval



The University of British Columbia Okanagan  
 Research Services  
 Behavioural Research Ethics Board  
 3333 University Way  
 Kelowna, BC V1V 1V7 Phone: 250-807-8832  
 Fax: 250-807-8438

### CERTIFICATE OF APPROVAL - MINIMAL RISK

<b>PRINCIPAL INVESTIGATOR:</b> Bernard Momer	<b>INSTITUTION / DEPARTMENT:</b> UBC/UBCO IKE Barber School of Arts & Sc/UBCO Admin Unit 1 Arts & Sci	<b>UBC BREB NUMBER:</b> H14-01511
<b>INSTITUTION(S) WHERE RESEARCH WILL BE CARRIED OUT:</b>		
<small>Institution</small>	<small>Site</small>	
UBC	Okanagan	
<b>CO-INVESTIGATOR(S):</b> Jose (Carlos) Teixeira		
<b>SPONSORING AGENCIES:</b> N/A		
<b>PROJECT TITLE:</b> A Group at Risk of Homelessness: A Case Study of the Rental Housing Experiences and Coping Strategies of Single Mothers in Kelowna Earning Above the Government Subsidy Benchmark		

**CERTIFICATE EXPIRY DATE:** July 21, 2015

<b>DOCUMENTS INCLUDED IN THIS APPROVAL:</b>		<b>DATE APPROVED:</b> July 21, 2014	
<small>Document Name</small>	<small>Version</small>	<small>Date</small>	
<b>Protocol:</b>			
Research Proposal	4	July 17, 2014	
<b>Consent Forms:</b>			
Single mother consent form	3	July 9, 2014	
Key informant consent form	3	July 9, 2014	
<b>Advertisements:</b>			
Advertisement to recruit participants	2	July 9, 2014	
<b>Questionnaire, Questionnaire Cover Letter, Tests:</b>			
Questionnaire	3	July 16, 2014	
Semi-structured interview	2	July 9, 2014	
<b>Letter of Initial Contact:</b>			
Key informant contact letter	2	July 9, 2014	
<b>Other Documents:</b>			
Map	1	June 10, 2014	
Key informant list	1	June 10, 2014	

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.

*This study has been approved either by the full Behavioural REB of the UBC Okanagan or by an authorized delegated reviewer*

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## Appendix F: Contact Letter to Single Mothers



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THE UNIVERSITY OF BRITISH COLUMBIA

Irving K. Barber School of Arts and Sciences  
Community, Culture and Global Studies  
1147 Research Road  
Kelowna, BC Canada V1V 1V7

### A Group at Risk of Homelessness: A Case Study of the Rental Housing Experiences and Coping Strategies of Single Mothers in Kelowna Earning Above the Government Subsidy Benchmark

#### **To Whom It May Concern:**

My name is Lauren Sanbrooks. Presently I am a Master's student at the University of British Columbia – Okanagan. As part of my degree requirements, I am conducting research involving the housing experiences and coping strategies of single mothers in Kelowna earning above the government subsidy benchmark.

The main purpose of this study is to assess the housing experiences and coping strategies of single mothers in Kelowna earning just above the government subsidy benchmark (a gross annual income of \$35,000 or more) in the rental housing market. Particular attention will be focused on the barriers single mothers face when trying to locate affordable housing in Kelowna. Policy strategies for improving the housing experiences for single mothers earning above the government subsidy benchmark will be proposed for the municipal and provincial government.

Your participation in this study will offer an important perspective. The results from this research may prove useful in the creation of housing and social policies within the municipal and provincial government that would benefit single mothers in the city of Kelowna.

You are invited to take part in a questionnaire survey and share with me your experiences as a single mother earning above the subsidy benchmark in the rental housing market in the city of Kelowna. The questionnaire survey will take approximately 45 minutes to one hour. Please be assured that all the information you provide is highly confidential. The data will be recorded, analyzed, and reported in ways that guarantee confidentiality. Your participation is voluntary and you have the right to withdraw from the study at any point with no consequences.

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.

Thank you for considering this request for your participation. I may be reached on my mobile at 250-575-7899 or [lauren.sanbrooks@alumni.ubc.ca](mailto:lauren.sanbrooks@alumni.ubc.ca) or Prof. Bernard Momer (Principal Investigator) at 250-807-9406 or [bernard.momer@ubc.ca](mailto:bernard.momer@ubc.ca)  
Sincerely,

Lauren Sanbrooks, Master's Candidate  
University of British Columbia – Okanagan

## Appendix G: Consent Form for Single Mothers



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THE UNIVERSITY OF BRITISH COLUMBIA

Irving K. Barber School of Arts and Sciences  
Community, Culture and Global Studies  
1147 Research Road  
Kelowna, BC Canada V1V 1V7

A Group at Risk of Homelessness: A Case Study of the Rental Housing Experiences and Coping Strategies of Single Mothers in Kelowna Earning Above the Government Subsidy Benchmark

### Consent Form – Single Mother

**Principal Investigator:**

Bernard Momer, Associate Professor  
UBC Okanagan  
Email: [bernard.momer@ubc.ca](mailto:bernard.momer@ubc.ca)  
Phone: (250) 807-9406

**Co-Investigator:**

Carlos Teixeira, Professor  
UBC Okanagan  
Email: [carlos.teixeira@ubc.ca](mailto:carlos.teixeira@ubc.ca)  
Phone: (250) 807-9313

**Co-Investigator:**

Lauren Sanbrooks, Graduate Student  
UBC Okanagan  
Email: [lauren.sanbrooks@alumni.ubc.ca](mailto:lauren.sanbrooks@alumni.ubc.ca)  
Phone: (250) 575-7899

The objective of this study is to assess the housing experiences and coping strategies of single mothers in Kelowna earning just above the government subsidy benchmark (a gross annual income of \$35,000 or more) in the rental housing market. Particular attention will be focused on the barriers single mothers face when trying to locate affordable housing in Kelowna. Policy strategies for improving the housing experiences for single mothers earning above the government subsidy benchmark will be proposed for the municipal and provincial government.

As part of her Master's degree requirements at the University of British Columbia – Okanagan, Lauren Sanbrooks is conducting research in order to gain a better

understanding of the housing barriers and coping strategies of single mothers earning above the subsidy benchmark.

You are asked to complete a questionnaire survey that will last approximately 45 minutes to 1 hour. Your participation in the study is completely voluntary and that your decision to participate or not to participate will have no effect on yourself. There will be no risks or direct benefits to participants of this research study. The thesis with results will be available publicly. The results may also be included in future publications or reports. You can refuse to answer any questions and you can withdraw from the questionnaire survey at any time without explanation. If you withdraw from the study, any data collected will be destroyed.

Any questions that you have about the study will be answered to your satisfaction. All responses to questions will assist the researcher's understanding of the housing barriers and coping strategies of single mothers earning above the subsidy benchmark in the city of Kelowna. These research findings are intended to reveal recommendations that could be used to benefit single mothers. You may ask, now or in the future, any questions that you have about this study. Be assured that no information will ever be released or printed that would disclose your personal identity and that your responses will be kept completely confidential. In accordance to Policy 85 (Scholarly Integrity), all documents (including electronic files and transcriptions) will be retained for a minimum of five years after publication and will be stored in a locked cabinet in the Faculty of Arts and Sciences (P.I.'s office - Arts 264).

If you have any questions about this research project, you may contact Lauren Sanbrooks at any time – telephone number: 250-575-7899 or via e-mail [lauren.sanbrooks@alumni.ubc.ca](mailto:lauren.sanbrooks@alumni.ubc.ca)

If you have any concerns or complaints about your rights as a research participant and/or your experiences while participating in this study, contact the Research Participant Complaint Line in the UBC Office of Research Services at 1-877-822-8598 or the UBC Okanagan Research Services Office at 250-807-8832. It is also possible to contact the Research Participant Complaint Line by email ([RSIL@ors.ubc.ca](mailto:RSIL@ors.ubc.ca)).

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

My signature indicates that I consent to participate in this study.

\_\_\_\_\_  
Signature of Participant

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

My contact information indicates that I am willing to be contacted by the researcher

if a follow-up semi-structured interview with the researcher is required.

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

\*If you wish to receive an executive summary of the completed research, please complete the following contact information and a copy will be sent to you by mail.

Address: \_\_\_\_\_

## Appendix H: Questionnaire-Survey



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THE UNIVERSITY OF BRITISH COLUMBIA

Irving K. Barber School of Arts and Sciences  
Community, Culture and Global Studies  
1147 Research Road  
Kelowna, BC Canada V1V 1V7

A Group at Risk of Homelessness: A Case Study of the Rental Housing Experiences and Coping Strategies of Single Mothers in Kelowna Earning Above the Government Subsidy Benchmark

### **Questionnaire Survey Administered to Single Mothers Earning Above the Subsidy Benchmark in the City of Kelowna in the Rental Housing Market**

#### **Questionnaire Outline**

1. Current Housing Situation
2. Housing Barriers and Coping Strategies
3. Policy Recommendations for Improving the Housing Experiences
4. Demographic Information

The following series of open-ended and closed-ended questions will be asked to single mothers earning above the subsidy benchmark who are currently renting in the city of Kelowna.

### Current Housing Situation

*Thank you for taking the time to fill out this questionnaire concerning the housing experiences of single mothers earning above the subsidy benchmark in Kelowna's rental housing market. To begin with, I would like to ask you some questions regarding your current housing situation.*

1. How long have you lived in the city of Kelowna?

\_\_\_\_ years    \_\_\_\_ months

2. Were you born in Kelowna?

\_\_\_\_ yes or \_\_\_\_ no

**If no**, what was/were the main reason(s) you moved to Kelowna?

\_\_\_\_\_

\_\_\_\_\_

3. In what type of housing do you currently live? (*please check one*)

- a) \_\_\_\_ Single-detached house
- b) \_\_\_\_ Semi-detached house
- c) \_\_\_\_ Duplex
- d) \_\_\_\_ Townhouse
- e) \_\_\_\_ Courtyard housing
- f) \_\_\_\_ Apartment/Condominium with less than 4 stories
- g) \_\_\_\_ Apartment/Condominium with more than 4 stories
- h) \_\_\_\_ Basement Suite
- i) \_\_\_\_ Mobile home
- j) \_\_\_\_ Subsidized or public/social housing
- k) \_\_\_\_ Other (*please specify*) \_\_\_\_\_

4. In which area of Kelowna do you live? (*please check one*)

- a) \_\_\_\_ Rutland
- b) \_\_\_\_ Glenmore
- c) \_\_\_\_ Central/Downtown
- d) \_\_\_\_ South Pandosy
- e) \_\_\_\_ Mission
- f) \_\_\_\_ Other (*please specify*) \_\_\_\_\_

5. Why did you choose to live in this area?

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6. Length of occupancy at current residence (*please check one*)

- a) \_\_\_ Less than 3 months
- b) \_\_\_ 3-6 months
- c) \_\_\_ 6 months to 1 year
- d) \_\_\_ 1 year to 3 years
- e) \_\_\_ More than 4 years

7. How many children (under the age of 19) do you have? (*please check one*)

- a) \_\_\_ One
- b) \_\_\_ Two
- c) \_\_\_ Three
- d) \_\_\_ Four
- e) Please specify if more than four \_\_\_\_\_

8. How much is your monthly rent (including utilities)? \_\_\_\_\_

9. Do you spend:

- a) \_\_\_ Less than 30% on your total household income (before tax) on housing?
- b) \_\_\_ More than 30% on your total household income (before tax) on housing?
- c) \_\_\_ More than 50% on your total household income (before tax) on housing?

10. Overall, how satisfied are you with your current dwelling? (*please check one*)

- a) \_\_\_ Very satisfied
- b) \_\_\_ Somewhat satisfied
- c) \_\_\_ Somewhat dissatisfied
- d) \_\_\_ Very dissatisfied

Please explain:

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11. Is your current dwelling...? (*please check one*)

- a) \_\_\_ Overcrowded with too many people living together in one place?
- b) \_\_\_ Too big for current household?
- c) \_\_\_ Perfect size for current household?

Please explain the current state of your residence (ie. in good repair, needing minor repairs and maintenance, needing major repairs and significant maintenance):

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12. Overall, how satisfied are you with your current neighbourhood? (please check one)

- a)  Very satisfied
- b)  Somewhat satisfied
- c)  Somewhat dissatisfied
- d)  Very dissatisfied

Please explain:

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13. What three factors are the most important to you when choosing your residence?  
(please rate 1 as most important, 2 as second important and 3 as third important)

- a)  Cost I can afford
- b)  Close to bus/transit stops
- c)  Close to services
- d)  Close to work
- e)  Close to shopping
- f)  Close to family/friends
- g)  Close to schools
- h)  Close to health care facilities
- i)  I/We are disabled and require accessibility
- j)  Low crime rate
- k)  Like the neighbourhood
- l)  Number of bedrooms
- m)  Good landlord
- n)  Yard size
- o)  Other (please specify) \_\_\_\_\_

<b><u>Housing Barriers and Coping Strategies</u></b>
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*Next, I would like to ask you some questions about housing barriers and coping strategies.*

14. Have you ever applied for subsidized housing?

\_\_\_ yes or \_\_\_ no

15. Were you turned away from subsidized housing?

\_\_\_ yes or \_\_\_ no

**If yes**, what was/were the main reason(s) you were turned away?

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16. What are the **barriers**, if any, that keep you from living in another part of the community? (*please check all that apply*)

- a) \_\_\_ I don't want to live in another part of the community
- b) \_\_\_ Can't afford to live anywhere else
- c) \_\_\_ Don't have a car
- d) \_\_\_ No bus service
- e) \_\_\_ My race/ethnicity
- f) \_\_\_ Number of children
- g) \_\_\_ I'm disabled/no accessible housing elsewhere
- h) \_\_\_ Nothing
- i) \_\_\_ Other (*please specify*) \_\_\_\_\_

17. If these barriers were non-existent, in which area of Kelowna would you prefer to live? (*please check one*)

- a) \_\_\_ Rutland
- b) \_\_\_ Glenmore
- c) \_\_\_ Central/Downtown
- d) \_\_\_ South Pandosy
- e) \_\_\_ Mission
- f) \_\_\_ Other (*please specify*) \_\_\_\_\_

18. How long did you search for your current residence? \_\_\_ days \_\_\_ months

19. What sources did you use to find your current housing in the city of Kelowna? (*please select all that apply*)

- a) \_\_\_ Relatives
- b) \_\_\_ Friends from your social networks
- c) \_\_\_ Government agency
- d) \_\_\_ Media (newspapers, magazines, internet)
- e) \_\_\_ Social networks (e.g. Facebook, Twitter, etc.)
- f) \_\_\_ Walking /driving around
- g) \_\_\_ Signs/For Rent
- h) \_\_\_ Other (*please specify*) \_\_\_\_\_

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

- a) \_\_\_ Very difficult
- b) \_\_\_ Difficult
- c) \_\_\_ Easy
- d) \_\_\_ Very easy
- e) \_\_\_ Other (*please specify*) \_\_\_\_\_

21. Did you experience any barriers/challenges in your search for affordable housing in Kelowna?

\_\_\_ yes      \_\_\_ no

**If yes, please explain.**

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22. What are the **coping** strategies that you are using to maintain your current living situation? (ie. working more than one job, working overtime, spending less money on necessities, borrowing money or taking out loans, having roommates, etc.)

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**Policy Recommendations for Improving the Housing Experiences**

*Next, I would like to ask you some questions about policy recommendations that would improve your current housing experience as well as the experiences for other single-mothers earning just above the subsidy benchmark.*

23. What do you think would be the most helpful in improving the housing experiences in the rental housing market? Please explain.

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24. What would you recommend to the government to help improve the housing concerns for single mothers earning above the subsidy benchmark (a gross, household income of +\$35,000 per year)?

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25. What future policies should the municipal government implement to assist single mothers earning above the subsidy benchmark in finding affordable housing in the city of Kelowna?

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**Demographic Information**

*Finally, I would like to ask you some general questions about yourself.*

26. What is your age? \_\_\_\_

27. What is your ethnic origin? \_\_\_\_\_

28. What country were you born in? \_\_\_\_\_

29. Which of the following represents your marital status?

- a) \_\_\_\_ Separated
- b) \_\_\_\_ Divorced
- c) \_\_\_\_ Widowed
- d) \_\_\_\_ Single (never married)
- e) \_\_\_\_ Other (*please specify*) \_\_\_\_\_

30. What is your current occupation? \_\_\_\_\_

31. What is your total household annual income?

- a) \_\_\_\_ \$35,000 - \$40,000
- b) \_\_\_\_ \$40,001 - \$50,000
- c) \_\_\_\_ \$50,001 - \$60,000
- d) \_\_\_\_ \$60,001 - 70,000
- e) \_\_\_\_ More than \$70,001
- f) \_\_\_\_ Don't know

32. What is the maximum monthly rent you could afford to pay?

- a) \_\_\_\_ <700

- b) \_\_\_ \$700-799
- c) \_\_\_ \$800-899
- d) \_\_\_ \$900-999
- e) \_\_\_ \$1,000-\$1099
- f) \_\_\_ \$1,100 +
- g) \_\_\_ Other (*please specify*) \_\_\_\_\_

33. Do you receive income assistance, rent subsidies, or child support?

\_\_\_ yes      \_\_\_ no

**If yes, please describe** \_\_\_\_\_

34. Do you have any questions or comments about the survey?

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Please mail this questionnaire in the enclosed envelope when complete.

## Appendix I: Semi-Structured Interviews for Single Mothers

### Interview 1 – Name

P = Participant (Name)

I = Interviewer (Lauren Sanbrooks)

Date: TBD

Time: Start time \_\_\_ – Finish time \_\_\_ - Total time = mins

Place of Interview:

I: Why did you choose to live in \_\_\_\_\_? (Question 5)

P:

I: In the questionnaire, you mentioned that the three factors that are the most important to you when choosing your residence are: Cost I can afford, low crime rate and number of bedrooms. Can you explain why or expand on this? (Question 13)

P:

I: Can you expand on your experience with any barriers/challenges in your search for affordable housing in Kelowna? If you did not have any barriers, can you suggest any barriers that other single mothers might have? (Question 21)

P:

I: What are the **cop**ing strategies that you are using to maintain your current living situation? (ie. working more than one job, working overtime, spending less money on necessities, borrowing money or taking out loans, having roommates, etc.) (Question 22)

P:

I: What do you think would be the most helpful in improving the housing experiences in the rental housing market? I believe you mentioned making the information more available such as posting a separation, divorce, death, etc. Can you expand or explain this further? (Question 23)

P:

I: From personal experience, would you recommend to the government to help improve the housing concerns for single mothers earning above the subsidy benchmark? I believe you mentioned tax breaks for children's academics and sports expenses. (Question 24)

P:

I: Again from personal experience, what future policies should the municipal government implement to assist single mothers earning above the subsidy benchmark in finding affordable housing in the city of Kelowna? You mentioned compensating landlords with

a tax break to encourage renting to a single mother. Can you expand on this? (Question 25)

P:

I: Finally, do you have anything else to add that may be helpful or useful to contribute for this research study?