

Housing Experiences of Single Mothers in Kelowna's Rental Housing Market

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Abstract

This exploratory study examines the housing experiences of single mothers in the rental housing market of Kelowna, British Columbia, a fast growing mid-size city with high housing costs. We draw on data from a survey of 30 low income single mothers and semi-structured interviews with 11 key informants to elaborate on the numerous barriers that some single mothers face in this rental housing market. Of these, the most cited issues are affordability, finding housing that is adequate in size, and discrimination. The single mothers' coping strategies reflect difficult trade-offs, typically sacrificing sleeping space and privacy for safety, convenient location, and play space. Both the survey respondents and key informants called on senior governments to fund more affordable housing; and remedies such as centralised housing services and government partnerships are discussed.

Keywords: single mothers, affordable housing, rental housing, Kelowna

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Résumé

Cette étude examine les expériences de logement de mères monoparentales au sein du marché immobilier de la ville de Kelowna en Colombie-Britannique. Kelowna est une ville de taille moyenne qui a subi une croissance rapide associée avec une hausse élevée du coût de logement. L'étude est basée sur des données provenant d'un sondage de trente (30) mères monoparentales à faible revenu et de onze (11) entrevues semi-structurées. Ces entrevues ont permis d'identifier les nombreux obstacles que certaines mères monoparentales font face concernant le marché immobilier. La plupart des interviews ont mentionné les enjeux suivants : la difficulté de trouver un loyer à un prix abordable et de taille adéquate et la discrimination envers les mères monoparentales. Celle-ci ont adopté des stratégies d'adaptation qui reflètent des compromis difficiles, tel que sacrifier leur espace pour dormir et privée pour la sécurité, habité dans un logement non-centralisé, soit loin de leurs activités, travail et lieux de récréation pour leurs enfants. Tant les répondants et les interviews-clés en ont appelé aux instances gouvernementales pour le financement de logement abordable et le recours à des services de logement centralisé.

Mots clés: monoparentales, logement abordable, marché de la location, Kelowna

Introduction

Access to affordable, adequate, and suitable housing is a key component of integration into a community (Teixeira 2009; 2010) and is important to the overall health and well-being of residents, particularly families with children (Gagne and Ferrer 2006; Gifford and Lacombe 2006). This study explores the housing issues faced by low income single mothers living in Kelowna, a mid-size city situated in the central Okanagan Valley of British Columbia, and discusses their remedies.

Kelowna is the fourth fastest growing city in Canada (Press 2012) and the main economic engine of the Valley. The population of the City of Kelowna was 117,312 in 2011, a 21.8% increase over the previous decade (Statistics Canada 2007; 2013a). Kelowna's population is also aging, with a median age older than that of the Province (Statistics Canada 2013a). As a growing city, with strong tourism, education and health care sectors, it is important to attract and maintain younger generations to supply the labour necessary for a healthy economy. Single mothers are an important part of this population.

Population growth has added pressure to the local housing market and is an important contributor to the rising cost of housing (see McEwan and Teixeira 2012; Teixeira 2009; 2010; 2011). Kelowna has one of the most expensive housing markets in Canada and is considered "severely unaffordable" (Demographia 2012). Because high housing costs can have the negative effect of pricing families, and particularly single mothers, out of affordable, adequate and suitable housing, local governments, planners, and policy makers should be concerned with this issue.

The cost of rental housing is a barrier for many families with lower incomes. Kelowna has some of the highest average rents when compared to other cities in British Columbia with populations over 10,000 people (CMHC 2012a). More than

half (51.1%) of renters in Kelowna are spending 30% or more of their income on housing, a higher proportion than for the Province (45.3%). Of even greater concern, a greater proportion of Kelowna's renters are "in core housing need" (i.e., paying 50% or more of their income on housing) when compared to the Province, 15.6% compared to 13.4% (SPARC BC 2014, p. 79). Housing that costs 30% or more of a household's gross income is considered unaffordable, while housing that costs more than 50% puts a household at risk of becoming homeless (CMHC 2010). The high level of these indicators of housing affordability problems, along with low vacancy rates in the last decade (City of Kelowna 2011; CMHC 2012a; Teixeira 2011), are similar to those in Canada's largest cities. Clearly, many Kelowna residents are struggling to find affordable housing, and an increase in homelessness has been observed in Kelowna in the past few years (SPARC BC 2014; Moore 2007).

In the absence of any significant amount of social housing development, Kelowna's secondary housing market (e.g., accessory and basement suites and investor-owned condominiums) has become its main source of new rental housing in recent years. These housing forms are becoming increasingly popular as homeowners rely on them to offset mortgage costs; in turn, these types of less costly accommodation are popular among young people, including single parents.

Along with the rest of the population, the population of single mothers residing in Kelowna is growing, having increased by 14.4% between 2001 and 2011 (Statistics Canada 2007; 2013a) to constitute 15.4% of all private household census families (Statistics Canada 2013a), most of which (78.8%) were headed by women. The proportion of single parents in the Province is similar, 15.3% of all households in British Columbia in 2011 (Statistics Canada 2013a). As a growing family type in Kelowna, the housing needs of single parent families warrant study.

Single mother families tend to have significantly lower incomes than those of single fathers or couples (Statistics Canada 2010a). This population sub-group may face particular hardships in the rental housing market due to their dependence on a single income, lower average earnings, and possibly due to discrimination based on family status stereotypes (see Lauster and Easterbrook 2011). It is well-documented that the incidence of 'core housing need' is greater among single parent households than any other family type nation-wide (CMHC 2012b), but the role of discrimination in potentially exacerbating the problem is not well-studied in Canada.

Relatively little is known about the housing experiences of single mothers in mid-size Canadian cities, specifically how low income single mothers cope in a high-cost housing market in a medium size city. In this study, we have focused on the barriers single mothers face during the housing search process, their housing difficulties once housing is obtained, and the strategies they employ to cope with these barriers and challenges.

Literature Review

Scholars have recognized that gender remains a barrier to equal treatment in Canada's housing market (Novac et al. 2004; Ray and Rose 2013). Studies conducted in large Canadian cities suggest that single mothers are at a disadvantage in both the rental and homeownership markets (CMHC 2012b; Lauster and Easterbrook 2011; Russell,

Harris and Gockel 2008a).

Single custodial mothers often have increased financial burdens on becoming divorced. In trying to maintain their housing and living standards, some divorced women borrow money from family and friends, accept roommates/ boarders, increase their debt load, and move to smaller dwellings and/or to new neighbourhoods (Stewart 1991).

Low income single mothers are at risk of exclusion, marginalization, poverty and even homelessness. Gurstein and Vilches (2010) found that single mothers living in conditions of extreme poverty in Vancouver were excluded from community engagement and pushed into substandard housing which worsened their children's health problems. A multi-city study identified several causes of family homelessness: the lack of affordable housing (exemplified by the growing waiting lists for subsidized housing), a growing gap between incomes and the cost of housing, family violence, and inadequate funding for social programs (CMHC 2003). Regarding the last factor, Russell, Harris, and Gockel (2008a) noted that government transfers to lone mothers in Canada are the second-lowest as a percentage of median income among Western nations. Yet when available, the provision of government-subsidized housing reduces financial strain and reliance on food banks among single mothers living in poverty (Russell, Harris, and Gockel, 2008b).

Although cost is a highly determinative factor in housing decisions, other aspects are also prominent concerns when low income mothers relocate: available neighbourhood amenities and services, including daycare; nearby social supports; and a safe environment (MacArther 2006; Wort 2005). Resident-managed co-operative housing stands out as a solution that addresses all these requirements within an organizational structure that fosters mutual support, especially among mothers (Wort 2005).

The search for affordable housing appropriate for raising children can be stressful for low or moderate income single mothers, and made more so by various forms of discrimination and negative stereotyping by landlords, building managers, real estate agents, neighbours, and private and/or public agencies. Housing discrimination can include the denial of access to housing as well as charging higher prices or rents, applying more stringent or inappropriate screening criteria, or treating certain residents differently (Novac et al. 2002). Families with children may be excluded from some market housing options based on the assumption that children cause more wear and tear to buildings (Novac et al. 2002, 4). These constraints can contribute to the creation and perpetuation of involuntary residential concentration in certain housing sub-markets, and are major barriers to achieving a successful housing career (Novac et al. 2002; Ray and Preston 2013).

Few studies have focused on housing discrimination against single parents in Canada. Using a field experiment approach, Lauster and Easterbrook (2011) examined more than 1,650 responses by landlords to email inquiries about apartments advertised in Vancouver. They found that single mothers received fewer positive responses and faced more discrimination than couples or single fathers, especially in neighbourhoods that already house many single mothers. Discriminatory tendencies are exacerbated against women who are searching for housing when ready to leave a shelter for abused women (Barata and Stewart 2010). The disproportionate number of single mothers in

public housing and negative media attention have aided in the creation or reinforcement of stereotyping against low income single mothers (Lessa 2002).

Some studies have documented the coping strategies that low income single parents use to remain housed and avoid homelessness. They make “trade-offs” such as choosing between paying the rent, paying for utilities, or buying food or medications, and selecting smaller accommodations with fewer bedrooms than needed to avoid living in unsafe neighborhoods or in shelters (Greene et al. 2010); they share housing with roommates or boarders, sleep on couches or on the floor to give their children use of a bedroom, or allocate “grimy basements ... to youth who could cope with it” (Gurstein and Vilches 2010, 425).

Reducing food expenditures to cope with high housing costs is a common survival strategy. Kirkpatrick and Tarasuk (2011) interviewed hundreds of low income families—more than half of them headed by single mothers—residing in high-poverty neighbourhoods in Toronto. They determined that the proportion of income allocated to housing was negatively correlated with spending on food, and the rate of food insecurity and the proportion of income spent on housing were both greater for families living in market rental housing than those in subsidized housing. They also found “a positive association between living in a dwelling in need of major repair and food insecurity among families [in market housing],” suggesting that families with financial difficulties tolerated poor housing conditions to meet their other basic needs (Kirkpatrick and Tarasuk 2011, 291). Similarly, families that reported overcrowding had fewer instances of food insecurity. McIntyre and colleagues (2002) also reported a positive association between housing affordability and food security for Canadian families.

The literature suggests that issues of housing need are not improving in Canada, but have become more acute since the mid-1990s, partly due to the reduction in federally-subsidized housing stock for low income renters, extremely low levels of social housing development, relatively high market rents, low vacancy rates, greater income inequality, and funding cuts to social assistance and non-governmental organizations that assist groups at risk, including low income single mothers (Carter and Vitiello 2012; Murdie 2008; Hulchanski 2002).

Methodology

Exploratory case studies examine a single instance of a social reality (Babbie 2010). This study draws on data from a survey and interviews with key informants. The data were gathered between May 2012 and September 2012, with the collection of self-administered questionnaires from a convenience sample of 30 single mothers, and semi-structured interviews conducted with 11 key informants. As an exploratory study, the intent is not to generalize the data, but to highlight the primary issues from the perspective of single mothers in Kelowna. A widely accepted goal of exploratory research is to achieve “response saturation” (Baker and Edwards 2012; Mason 2010). Some experts suggest (see Baker and Edwards 2012) that a sample size of approximately 30 allows a sufficient range of responses to emerge. In this case, the responses of 30 single mothers provided a wide range of responses to be analyzed and allowed the primary research questions to be answered.

The target population was mothers living with at least one dependent child and no spouse, and renting their home in the City of Kelowna. Due to legal restrictions on conducting research with minors, as well as funding limitations, those under the age of 19 (the age of majority in British Columbia) and those unable to read and understand the English language were excluded. Consequently, the experiences of very young mothers and recent immigrants from non-English speaking countries are not included in this study.

The “snowball” technique (Burton 2000) was chosen as the primary recruitment tool for this research because lists of single mothers and their contacts were not available to the researchers. Single mothers were recruited mainly through personal contacts, local community agencies, and childcare providers. Because most of the participants were identified by service agency staff members, the sample likely over-represents single mothers receiving assistance from non-profit housing and service providers. While the sample is not representative of all single mothers, this sample reflects the experiences of single mothers who are economically vulnerable and in contact with local agencies and childcare providers. In this respect, the research design shares many of the limitations of other exploratory studies that focus on the housing experiences of groups “at risk” (e.g., refugees, new immigrants, low income families) in Canada’s housing markets (see Murdie 2008; Hiebert and Sherrel 2009; Teixeira 2011). Given the exploratory nature of this study, as well as the small sample and the sampling strategies used, we caution against generalizing from the findings.

Responses to the open-ended survey questions were coded and analyzed according to common elements and themes. Descriptive statistics were used to analyze and summarize the quantitative data in tables in order to understand the data, detect patterns, and better communicate the results (see Teddlie and Tashakkori 2009).

Interviews were also conducted with 11 key informants in order to gain a better understanding of Kelowna’s rental housing issues, and to solicit recommendations to benefit single mothers. Key informants were recruited through local contacts as well as through a “snowball” technique. Face-to-face, semi-structured interviews were conducted with key informants employed by various organizations that assist single parents, or who had particular expertise related to the rental housing market and/or the public system in Kelowna. They were case workers, housing service providers, city officials, planners and non-governmental organization leaders. The interviews with key informants were conducted at their places of work. The interviews were audio-recorded, then transcribed and analyzed by theme.

Findings

We focus in this paper on the results from the survey of low-income single mothers, specifically their experiences while finding housing and dealing with housing issues. Input from the key informant interviews is integrated, mostly in the section on suggestions for policy and program changes.

The majority of survey respondents (73.3%) were between the ages of 20 and 39, with a median age of 35 years. In terms of family size, 13 (43.3%) of them had one child; eight respondents (26.7%) lived with 2 children; and nine (9) respondents (30.0%) had three or more children. The sample group differs somewhat from the

norm for single mothers in Kelowna by tending to have more children (only 8.9% of all single mothers in Kelowna have three or more children) (see Statistics Canada 2013a). Half of the respondents had never married; the remaining half were separated, divorced or widowed.

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

The respondents had lower annual incomes than the general population of single mothers residing in Kelowna in 2005, which was \$32,360 after tax (Statistics Canada 2010a). More than three-quarters of the respondents (86.7%) indicated an annual income of less than \$30,000.

Current Housing, Living Arrangements and Housing Costs

The respondents' housing profile reflects a diverse range of dwelling types, the most common of which were duplexes and townhouses (26.7%) and basement suites (23.3%) followed by single detached houses (16.7%). Few of the respondents lived in a single detached house, while roughly half of all households in Kelowna live in single detached houses (Statistics Canada 2013a). Those respondents who lacked access to semi-private outdoor space expressed a desire for this in the future.

Doubled-up households were common. While slightly more than half (53.3%) of the respondents lived only with their children, the remainder (46.7%) shared living quarters with one or more adult roommates, in addition to their children.

The majority of respondents (60%) had lived in their current residence for less than one year, and 23% had lived in Kelowna for less than one year, suggesting a highly mobile group. Ten respondents (33.3%) had lived in their current residence for one to five years, and only two respondents (6.7%) had lived in their current residence for six or more years. Still, the majority of the respondents had lived in Kelowna for a significant amount of time. Twelve respondents (40%) had lived in Kelowna for one to ten years; while 36.7% of respondents had lived in Kelowna for more than ten years; and 20% grew up in the area.

While half of the respondents were spending less on rent than the average reported for the CMA of Kelowna, most of them were allocating high proportions of their income for housing. The majority of respondents (73.4%) were spending more than 30% of their gross income on rent each month, a proportion considered unaffordable by Canada's federal housing agency (CMHC 2010). More than one-third of the respondents (36.7%) were spending over 50% of their total income on rent and related housing costs each month, a level that puts them at risk of homelessness and makes saving funds for a financial emergency extremely difficult.

Residential Mobility and the Housing Search Process

More than half of the respondents (53.3%) reported leaving their last residence because their housing was unaffordable, inadequate, or unsuitable. Dissatisfaction with their location was a reason for almost one-quarter of moves, as was marital

separation. Less frequently reported reasons (multiple reasons were allowed) were proximity to opportunities and services (16.7%); proximity to family (10%); and having a yard (6.7%).

The most common reason for choosing their current residence was cost (73.3%); a good (or better) location was the second most important consideration (46.7%) (see Table 1). Thus, cost and location were the primary factors when respondents were making housing choices. Some of the respondents expressed frustration with trying to find an affordable home in a desirable location in Kelowna. Eleven respondents (36.7%) indicated that they chose their current residence because it was the only affordable housing available to them at the time. Some of these mothers were in a crisis situation and needed to find housing quickly.

Table 1: Reasons for Choosing Current Residence

	N=30*	%
Cost	22	73.3%
Location ideal/near amenities	14	46.7%
Only thing available at the time	11	36.7%
Building well maintained	10	33.3%
Looks nice/ has a yard	10	33.3%
Family and friends live nearby	10	33.3%
Size is right for the family	10	33.3%
Safety	9	30.0%
Sense of community	8	26.7%
Other	6	20.0%

*Multiple responses were allowed.

The ability to access housing information was rated as very or somewhat difficult for half of the respondents. Fourteen respondents (46.7%) indicated that the Internet was their most important source of housing information, including sites such as Castanet, Kijiji, and Craigslist. For another 20% of respondents, assistance from friends and family members was the most helpful in obtaining their current residence. Few found assistance beyond the resources of their personal network.

Affordability and Suitability

All of the respondents indicated that finding affordable housing was a great challenge. Most also indicated that finding housing of a suitable size for the family and discrimination by landlords were among the most important barriers they faced (Table 2).

Table 2: Perceived Barriers/ Discrimination

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

*Multiple responses were allowed.

Housing affordability burdens force many people into overcrowded and sub-standard housing situations, and ultimately put many people at risk of homelessness (Fiedler, Schuurman, and Hyndman 2006, 206). All of the respondents in this study experienced difficulty finding rental housing that was affordable for them. Some respondents noted a disconnection between their wages and the cost of housing:

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

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

The second most common barrier was finding housing that was a suitable size for the household, reported by twenty-five respondents (83.3%). Housing size or suitability is closely related to affordability issues since larger dwellings typically cost more money, and some respondents had more than one child.

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

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

“I get \$700 for rent. I need at least a three-bedroom house. I’m in a two [-bedroom] because they feel I can’t afford it. I have three people in a two-bedroom. It is too small...”

“I have three kids and lack money to afford a house of proper size. My bedroom is in our living room.”

When the key informants were asked to comment on what they thought was the primary barrier experienced by single parents, they agreed that affordability is a problem. A community outreach worker who specialized in housing services noted the discrepancy between social assistance levels and housing costs:

“The ever popular Kelowna issue is financial... There is nowhere that people can afford ... if they are living on ... the higher end of income assistance and it is \$900 a month. So when the average rent is 600 to 700 dollars, that’s a big one.”

The applicant list for subsidized housing is intolerably long—a five-year wait, according to one respondent—which leaves mothers to cope with unsuitable conditions: “When I applied for housing ... they told me I would be at the top of the list because I am a single parent, but then they never got back to me and I am stuck in housing that is too small.”

The problem of high demand for, and low availability of, subsidized housing was confirmed by service providers. One key informant estimated the waitlist at their own organization to be approximately one year on average, while another housing service provider estimated waits to be from three months to one year for short-term housing, and up to three years for some long-term housing units. An administrator of affordable housing remarked: “We generally have three to four hundred people on a list ... some people will just never get housed.”

Housing Discrimination

Discrimination based on income level and source of income, being a single parent, and having children were perceived as important barriers encountered in Kelowna’s rental housing market by most of the respondents (Table 2). Most of the respondents (80%) noted they could not ‘prove’ to landlords that they had adequate income to pay the rent each month. Source of income was perceived as a cause of discrimination by 70% of the respondents. Some of those receiving government subsidies and/or child support reported some reluctance from landlords and building managers to recognize social-assistance benefits and child support payments as reliable sources of income:

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

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

One respondent described an incident when her sources of income could not all be confirmed by official documents and therefore were considered invalid or unreliable:

"I receive various subsidies and cannot always 'confirm' my income via normal channels (T4, etc.). Subsidies, child support, etc., don't always qualify as proof of income."

Some single mothers are uncomfortable disclosing their receipt of government assistance to landlords and service providers. When reporting the reasons behind her housing search difficulties, one mother noted: "The cost is not even in my range without help.... Maybe [I'm] embarrassed of how I get my income because of [negative] terms [like] 'welfare mom'."

More than two-thirds of the respondents (70%) felt that they had been discriminated against by landlords simply because they were single parents. This issue can be compounded by other factors such as being a student. One mother who was completing her education noted: "People don't want single student parents because they think you can't afford to pay rent or are irresponsible."

Twenty respondents (66.7%) felt they had been discriminated against because they had children.

"I have been told that landlords will not rent to me because I have children, my children are too young..."

"Most people don't want to rent to children. They tell you on the phone it's not an issue, but when you go to see the place, they either indicate or straight out tell you it is not preferred."

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

Strategies Used to Cope with Barriers to Rental Housing

The study respondents proved to be extremely resourceful and relied on various means to secure and maintain housing for their families (Table 3).

Table 3: Coping Strategies Used to Overcome Barriers

	N=30*	%
Spending less on other essentials	21	70.0%
Borrowing money from friends and family	16	53.3%
Living temporarily with friends and/or family members	12	40.0%
Working more than one job or overtime	11	36.7%
Sharing permanent housing with a room-mate	10	33.3%
Borrowing money from the bank	4	13.3%
Relying on organizations and charities/rental assistance	4	13.3%
Other	5	16.7%

*Multiple responses were allowed.

Unsurprisingly, most of the respondents employed strategies to stretch their income. Seven-in-ten reduced their spending on essentials (70%) such as food and clothing. Half of the respondents (53.3%) borrowed money from friends and family. One respondent made her own repairs to make her home safe and more comfortable and reduce the cost:

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

Twelve respondents (40%) had lived with friends or family temporarily, which is a common form of hidden homelessness (Fiedler et al. 2006).

Slightly more than one-third of the respondents (36.7%) worked more than one job or overtime to make ends meet. Some respondents shared housing costs with a roommate or another family:

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

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

Sharing a room with their child, in order to rent out portions of the house to roommates, raises questions about housing suitability. Some families may be forced into home-sharing to avoid homelessness. Some choose to home-share to improve their housing quality or location. Home-sharing has the potential to benefit all parties involved through a reduced rent burden and increased proximity to social support. However, conditions must be favorable, and the negative stigma surrounding shared-housing, prevalent in the Western world, must be eliminated (Ahrentzen 2003, 564).

The range of coping strategies reported by respondents suggests that single mothers in Kelowna use multiple means to survive in an expensive real estate market and avoid homelessness.

Satisfaction with Housing and Neighbourhood

Despite their affordability burdens and various trade-offs or sacrifices, the respondents were more satisfied with their housing and neighbourhood than might be expected: two-thirds of them (66.7%) were satisfied (or very satisfied) with their home. And most of them (76.7%) were satisfied with their neighbourhood. The respondents who were satisfied with their neighbourhood noted that they felt safe and comfortable; they were located near parks, schools and other amenities; and they lived near other families with kids. The five respondents (16.7%) who were dissatisfied with their neighbourhood

cited an abundance of foot traffic and noise, safety concerns due to illegal activities, frequent thefts, and lack of privacy.

Suggested Remedies

We have grouped the recommendations offered by the survey respondents and key informants by key themes.

Need for More Affordable or Subsidized Rental Housing

Most of the respondents (86.7%) agreed that more affordable housing should be developed, and more subsidized housing made available (70%) in Kelowna. The majority (90.9%) of key informants also agreed that more funding was needed to increase the supply of affordable housing. A local housing service provider stressed that this is the paramount remedy for low income single parents, whether they rely on social assistance or are among the working poor, and especially for large families. Key informants who were housing providers also referred to the difficulties their organizations face in keeping their housing affordable with very limited budgets. When asked to comment on how the housing needs of single parents differ from other populations, some key informants stressed that stable housing is crucial for raising children.

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

All the key informants acknowledged the role of affordable housing in maintaining a healthy economy. A local politician noted:

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

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

Housing Services and a More “Welcoming” Community

Services aimed at helping single parents (and families in general) find, apply for, and obtain affordable, adequate and suitable rental housing in Kelowna are urgently needed, a point stressed by almost two-thirds of the respondents. Some single mothers

specifically noted experiencing difficulty filling out applications for the different housing organizations. What may be particularly helpful is a service to help all people with their rental housing issues, including the application process and fostering positive connections with landlords. Some key informants also made this suggestion. A housing provider noted:

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

Two other non-profit housing administrators also acknowledged that applicants may find it tedious to prepare multiple applications, but clearly preferred to handle their own application process and tenant selection.

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

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

The Role of Government: Housing Partnerships

The key informants wholeheartedly recommended fostering funding partnerships between all levels of government (municipal, provincial, and federal) for affordable housing projects. A local city planner noted:

“Not only are we—and we should be—putting the needs of the children first, but also those age groups of people that we rely on for a healthy economy—to work in our local businesses.... If we can’t find housing for those people then they won’t come here and we can’t support the services in our community.”

Some key informants thought that governments and stakeholders needed to start considering housing as a way to stabilize households and reduce other social expenditures such as health care and social services. While each level of government has its own resources and areas of concern, limited funding for housing projects makes

partnerships between different levels of government, as well as with organizations, extremely important. Yet half of the key informants remarked on the challenge of getting funding for housing projects:

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

“...there is a real money crunch right now, at all levels of government... I think, you know, that if you get partnerships with the federal government, the provincial government, and municipal governments—whether the municipal government is just supplying land or reducing the development costs or something like that, I think that’s where it’s got to go. It’s got to [involve] all levels of government.”

While several key informants advocated the development of a national housing strategy as outlined by the Federation of Canadian Municipalities which “sets out exactly what needs to be done at national and provincial levels to increase the supply of housing to those that need it most”, one key informant disagreed, preferring more independence and flexibility at the provincial level. Still, the emphasis for housing solutions was placed firmly on the federal government to take the lead.

Ten of the eleven key informants said more federal funding was needed to develop more affordable housing projects including subsidized housing. Taking a stand against homelessness and poverty requires a commitment to funding housing and social programs. At the very least, funds currently allocated to these efforts must be maintained, a point stressed by a local politician.

Discussion

This is one of the first studies to look at the housing experiences of low-income single mothers in the interior of British Columbia—Kelowna—a mid-size city with a complex rental housing market. However, the study’s small sample size and the lack of a rigorous sampling strategy means that caution must be exercised when it comes to making generalizations based on its results.

The three most important challenges low-income single mothers face in Kelowna’s rental housing market are affordability, finding ‘right-size’ housing, and discrimination based on income level and family type. High demand for housing in Kelowna, coupled with a high concentration of low-paying service jobs, contributes to a situation where the wages of many residents are inadequate to afford the cost of housing.

Some subsidized housing units are available to families in the City of Kelowna, but the supply is inadequate. The Society of Hope, for example, provides 118 subsidized units in the North Glenmore area of Kelowna for families. Subsidized townhomes for families are also located in Lake Country and West Kelowna (Society of Hope

2012). Several other organizations manage subsidized housing units for families, but the demand for these units far exceeds the supply and some respondents expressed deep disappointment with the long waiting lists. In addition, rental housing starts are not meeting the needs of Kelowna's growing population, particularly those with lower incomes.

This finding is corroborated by past studies concerned with the housing experiences of other vulnerable groups in Kelowna such as immigrants (Karl 2013; Teixeira 2009; 2011), seniors (Brown 2013), and students (McEwan and Teixeira 2012). The shortfall of subsidized housing units is a problem in other small and mid-size cities in the Province of British Columbia, including Prince George, Kamloops, Nelson, Nanaimo, Penticton, Vernon (SPARC BC 2014; Teixeira 2010, 2011), as well as in major Canadian cities and their suburbs (Teixeira 2014; Carter and Vitiello 2012; CMHC 2003).

The lack of subsidized units available for those in need means that many single mothers are forced to settle for housing that is unaffordable, unsuitable, or inadequate. Financial burdens can force families into frequent moves as they constantly seek out more affordable housing in the best location possible. Housing stability is important to families as it allows children and families to maintain their social connections and supports. Studies have found that neighbourhood stability is correlated with better mental health later in life (Bures 2003; Gilman, Kawachi, Fitzmaurice and Buka 2003).

Finding housing that is a suitable size for the family was the second most common barrier. Larger homes in good condition are more expensive, frequently beyond the reach of a single income household.

Discrimination based on income level was the third most common barrier. The respondents' many references to perceived discrimination by landlords and housing gatekeepers suggest that in a tight, high-cost rental housing market, low income single mothers may experience a high level of discrimination, possibly to a greater degree than in major Canadian cities where the supply of affordable housing is more diverse and abundant (Ray and Rose 2012; Ray and Preston 2009; Novac et al., 2002).

More than two-thirds of the respondents reported more than one instance of perceived discrimination, based on either income level, source of income, or being a single mother. It appears that many renters are not aware of their rights as tenants, or they may be reluctant to present complaints to the proper authorities. Unfortunately, even when rental housing discrimination claims are supported by a human rights tribunal, the remedies have no practical value (Novac et al. 2002). This points to a need for further investigation, perhaps a comparative study in several housing markets of varying size and other characteristics to determine whether these factors play a role in housing discrimination against single mothers, and whether cities vary in their level of inclusiveness.

Despite the problems, most of the low-income single mothers reported being satisfied with their current residence and neighbourhood. This suggests that many mothers are resigned to making difficult trade-offs, such as taking in roommates, sacrificing private bedrooms, and scrimping to afford rent for housing that is in a safe or convenient location or has an outside play area. Since two-in-five respondents considered their residence too small for their household size, this may point to the most

common trade-off made by low income single mothers. Living with others has been noted as a coping strategy for single mothers in large Canadian cities as well (Greene and Vilches 2010; Sigle-Rushton and McLanahan 2002). Ways to make shared housing a healthy and viable option for families with lower incomes should be explored.

Municipal housing programs can have a modest, positive effect on increasing the supply of lower-priced housing in a city. In a city with a growing population, “development charges targeted to the building of low-rent units and density bonuses tied to the developer’s ‘voluntary’ contribution of low-priced housing can play a minor role in expanding the supply of ‘affordable’ housing” (Skaburskis 2004, 122). The creation and expansion of grants for new rental housing, as well as tax incentives and zoning considerations are tools the city can use to encourage developers to consider investing in rental housing.

Government partnerships with organizations have proven to be an effective way of addressing some of the need for affordable housing throughout BC and the rest of Canada. Funding affordable housing construction, regulating and cooperating with developers, facilitating dialogue between landlords and renters, and supporting community organizations have been suggested as strategies that governments and stakeholders can use to improve access to affordable housing options for families in need, not only in small and mid-size Canadian cities (SPARC BC 2014), but also in major metropolitan areas in the country and its suburbs (Teixeira 2014; Carter and Vitiello 2012).

With the aid of fiscal transfers from the federal government, the provinces are expected to manage their own social housing programs, which play a major role in providing housing subsidies and social and public housing for low income families and individuals. Provincial governments can also address single parents’ issues through a broad range of policies and programs, for instance, by increasing minimum wage rates and social assistance benefits, funding more daycare spaces, and making educational programs more affordable.

Besides wanting governments to fund more affordable housing and provide more housing subsidies, the single mothers in this study wanted a housing service where they could learn about affordable housing options and find help with applications and negotiating with landlords. Such a service could also help single parents connect with each other. Municipalities can help by supporting the creation of a central service for people who are seeking housing information and assistance. Developing and maintaining a shared Internet-based platform with contact information for all non-profit and government subsidized housing providers, along with PDF versions of their housing applications, could be of great use to single parents searching for affordable housing. Organizations would still be able to collect their own applications, while application information would be readily available to the public in a single location. Clear presentation of expected waiting times could also help alleviate some of the frustration experienced by single mothers. A central housing service could also disseminate information about tenants’ rights and discrimination. As a mid-size city, Kelowna has enough service providers and non-profit housing organizations to make the search for information time consuming and frustrating for single mothers, but few enough that cooperation between all of these sectors is feasible.

This study adds to the existing body of literature on housing in Canadian cities by giving voice to low-income single mother renters in a growing mid-size city. Many of the remedies put forth (fostering partnerships between different levels of government and the non-profit sector, for example) apply to larger Canadian cities and other low income sub-populations (Carter and Vitiello 2012; Murdie 2008; Skaburskis 2004). In this regard, Kelowna shares many of the housing issues of larger cities.

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