
THE CYCLE OF IMPOSSIBILITY: Pathways into and out of Family Homelessness

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EXECUTIVE SUMMARY

Family homelessness is increasing throughout Canada with increasing numbers of families staying in shelters. This national concern is mirrored in Greater Victoria. On one night in February, 2014, 70 families including 105 children were found to be using temporary or emergency accommodation. The number of families counted on one night does not adequately reflect the scope of the problem or the daily challenges that families face who are experiencing housing instability and at risk of homelessness. There are many more families who are couch-surfing and staying in hotels and motels who are experiencing homelessness.

Family homelessness is often hidden from the public eye to avoid child apprehension, violence and loss of supports. Last year, more than 260 families were experiencing a housing crisis in Greater Victoria. These families who experience homelessness are most often single-parent and female led.

Previous research has found that family homelessness is an outcome of a dynamic interplay of factors including violence, poverty and lack of affordable housing. Two previous studies of family homelessness have been conducted in the Capital Region (2001 and 2007). The purpose of this study was to answer the question: What are the pathways into and out of family homelessness? Family homelessness was defined as a caregiver having a child under the age of 19 whether they are with the caregiver or not. In answering this question, we spoke to families at risk or experiencing homelessness, service providers who work with families, and examined the housing and income conditions that contribute to family homelessness.

The families and service providers we spoke to provided in-depth perspective on family homelessness and the pathways into and out of family homelessness. We spoke to 12 families (17 participants in total) with children ranging in age from 2 months to 19 years. Families had on average three children. Six of the families were female headed and the other 6 were headed by a couple. Seven of the families had moved twice in the past year with one family moving 8 times. The most frequent reasons cited for experiencing homelessness and housing instability by families was lost or inadequate income and/or unaffordable housing. Lost income was a consequence of illness or injury that made it impossible for them to work. Others expressed that working for minimum wage or living on social assistance made it impossible for them to make ends meet. Families described not being able to provide food for their families and 'playing survivor' to make it to the end of the month. It was often difficult for families to find suitable housing for family size and in attempting to obtain low-income housing they faced long waiting lists and feelings of hopelessness.

In addition to focus group interviews with families, we interviewed 5 family service providers. Similar to families, the service providers stressed that lack of adequate income and inability to access affordable housing resulted in families struggling financially. They pointed out how the situation was often beyond the control of the family. Faced with limited income and lack of affordable housing, families were forced to make difficult choices such as going without food, heat, unable to pay for medications or dental care and in some cases returning to violent relationships. Service providers described the faults in social safety nets that left families caught between systems. The resulting gaps in their sources of income left them unable to pay their rent or feed their families. For example, when switching from Employment Income (EI) to Income Assistance (IA) or waiting for child tax credits, families may be without a source of income and in jeopardy of homelessness because they are unable to pay their rent. In some cases, families needed child benefits to afford housing suitable to regain custody of their children, but could not access the benefits without the custody of their children. While other families were ineligible for support because of family or immigration status. These "Catch 22's" create a cycle of impossibility. For Aboriginal families, the generational impacts of colonization, the Sixties Scoop and history of residential schools have had a significant impact on pathways into homelessness for families.

According to Statistics Canada data, in 2011, there were 3,270 two-parent, two-child families in Greater Victoria with household income below \$70,000/yr. This means there were 6,540 children with parents who may be struggling to meet their daily needs.¹ The majority of these families have an annual household income below the living wage of \$18.93 per hour for Greater Victoria. The annual household income for a two-parent family, with each parent working a 35 hours a week for a living wage, is \$68,915.84. This living wage ensures that families can pay for accommodation and food as well as other necessities but would not result in savings for education, vacations or crisis or pay back debt. In contrast, a couple, both working 35 hours a week at minimum wage (\$10.25) for 50 weeks, would earn a combined income of \$35,875 before tax a year. This is far below that living wage. Families living on income assistance would fall even farther below this standard.

Affordable housing for a family should not exceed 30% of their before tax household income.² A working family earning a minimum wage household income of \$35,875 would have about \$875 to spend on housing. A family of four on social assistance would receive \$700 for a shelter allowance. Families on basic social assistance with a median income of \$946 are paying a median rent of \$750/month (note this includes families who are living in private rental and subsidized housing). This accounts for approximately 79% of their base assistance going towards rent payments. Families receiving this level of social assistance are paying more than twice recommended amount. Even parents receiving disability are paying on average more than 50% of their income on housing. There are 379 families listed on the BC Housing Registry and waiting for subsidized housing. This number was significantly lowered in 2009 with the introduction of the Rental Assistance Program (RAP) but has remained relatively unchanged since that time. There is a limited supply of subsidized housing for families, especially Aboriginal families. Affordable housing in the private market is also limited. There is zero vacancy for 2 bedroom suites in the less than \$700 price range and 1.9% for units that rent between \$700-799.

Given the experiences of families, service providers and the current realities for income and housing, it is no surprise preventing homelessness and moving out of homelessness is challenging for families. Families highlighted that outreach workers play an invaluable role in providing critical information about resources and supports that can prevent homelessness and support moves out of homelessness. However, families identified it is frustrating and difficult to know what is available when not all outreach workers have the same level of knowledge. Often they found out about resources and supports from other family members or friends. Even when resources were identified, eligibility requirements limited their ability to access adequate supports. Further, in some cases social workers lacked sensitivity as to the experiences of families and their needs adding to further frustration and stress. Families highlighted that there is a lack of support for couples and single fathers. They identified the need for central access to information and resources, greater sensitivity among front line workers as well as better support for couples and single fathers.

Service providers have essential knowledge of resources and expertise in navigating resources but identified that there is no handbook or central repository of information. Service providers play a key role in helping families to find and access resources.

Like families, service providers are not always aware of what might be available. Service providers readily identified that building relationships with families and acting as a middle person or go between in accessing resources was a critical part of their work. They identified the need for changes to the rental assistance program, expansion of the homeless prevention fund and having a one stop shop for families to obtain support and access to resources to prevent homelessness and help with moves out of homelessness.

1 Community Social Planning Council of Greater Victoria, 2014; Statistics Canada, CANSIM Table 111-0013.

2 The Canadian Mortgage and Housing Corporation (CMHC) states that “a household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.” Furthermore, the concept is used assist communities in developing their plans for homelessness initiatives. (CMHC, 2014, accessed online at http://cmhc.beyond2020.com/HiCOFAQs_EN.html#)

To prevent homelessness and support moves out of homelessness, the following priorities for action are identified:

Preventing Homelessness

1. Increase prevention services and supports

- Expand the Homelessness Prevention Fund
- Increase funding for more housing outreach workers
- Expand housing options and supports for Aboriginal families

2. Increase housing supply and subsidies

- Increase the stock of affordable units for families
- Advocate for BC Housing to expand its income cut-off for the Rental Assistance Program past \$35,000

3. Increase shelter allowance rates

4. Address income assistance rates

5. Encourage employment where possible

Supporting Moves out of Homelessness

1. Emergency housing options that support a range of family types

- Create family only emergency shelter(s) that support a range of family forms

2. Develop a centralized service(s) for families in need

- Create a Street Survival Guide for Families
- Create a family only drop in centre

3. Public education

- **Expand public education campaigns** on the reasons behind family homelessness to encourage compassion and understanding

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INTRODUCTION

On one night in February 2014, 70 families, including 105 children in the Capital Region, were accessing emergency shelters, transitional housing or staying in hotels/motels.³ In some cases, families and their children were turned away from accommodation because it was not available. While this reflects an increase of 7 families since 2013, it is lower than the 98 families counted in 2011. This is primarily due to the inability to readily assess the number of families staying in hotels and motels in the Capital Region. This point-in-time count only provides us with a snapshot of how many families are accessing accommodation on one night. It is not a census of families who are struggling with housing instability and homelessness on a daily basis in the Capital Region.

Statistics provided by the Burnside Gorge Community Centre Housing Outreach team (Figure 1 below), clearly highlight the scope of family housing instability and homelessness in Greater Victoria, and the need for immediate action.

Figure 1: Burnside Gorge Housing Outreach

Burnside Gorge Community Centre has two, full-time housing outreach workers funded by BC Housing. From January 1, 2013 to December 31, 2013, the Housing Outreach Workers worked with **264** families to address their housing needs.

The annual income sources of the families assisted were:

- Income Assistance = 87 (32.3%)
- Employment = 69 (25.6%)
- No income = 45 (16.7%)
- Employment Insurance (EI) = 26 (9.6%)
- Persons with Disability (PWD) = 24 (8.9%)
- Persons with Persistent Multiple Barriers (PPMB) = 5 (1.9%)
- Canadian Pension Plan (CPP) = 5 (1.9%)
- Old Age Security (OAS) = 3 (1.1%)

Families Homelessness Status:

Insecurely Housed = 54.5%

Family is currently housed but they do not have control over the length of stay at their residence. Many of these families have an eviction notice.

Provisionally Accommodated = 21.9%

Family that is sleeping indoors but their accommodation is temporary and they do not have their own personal space. The majority of these families are couch surfing.

Emergency Sheltered = 11.8%

Emergency Sheltered to is defined as families who are fleeing domestic abuse, or homeless due to fire, flood, or any other unavoidable event.

Unsheltered Families = 11.8%

Families that are living outdoors and in public spaces, this includes families who are sleeping in their car or in a tent.

Notes:

- These statistics were provided by Burnside Gorge Community Centre
- Unsheltered families were not yet placed in housing at the time the data was collected.

3 Albert, M., Pauly, B.M., Cross, G., and Cooper, T. (2014). One Night Only: Facility Count 2014. Victoria: Greater Victoria Coalition to End Homelessness.

Reasons for family homelessness vary but most of the research points to three main factors: violence, poverty, and a lack of affordable housing.⁴

Because homelessness is a fluid experience⁵, any snapshot of the situation is an under estimate of the extent of the problem. Furthermore, the housing status of the families can change on a daily, weekly and monthly basis. To move towards solutions, we not only need a better understanding of the numbers but also an in-depth understanding of the situation from those who experience it daily. Our goal was to develop an understanding of the pathways into and out of homelessness: how families may find themselves unstably housed or homeless and what can be done about this. To do this, we collected data from three sources. First, we listened to families who have experienced/are experiencing housing instability and homelessness. We spoke with service providers who work to support families on a daily basis. Thirdly, we examined structural factors that lead to housing instability and homelessness.

In this report, we provide a look at the conditions in society that contribute to family housing instability and homelessness through an analysis of the experiences, thoughts and reflections of families and service providers as well as data about the current situation that shapes income and housing security for families. Following a description of the purpose of the study, we provide an overview of definitions of homelessness and family homelessness, research on family homelessness in Canada and the Capital Region. This is followed by a description of the current situation of family homelessness from the perspectives of families and service providers as well as data on current conditions related to housing and income in the Capital Region. Finally, we examine pathways out of homelessness and what can be done to improve the situation for families.

PURPOSE

In its Research Priorities Plan 2013-18 the Greater Victoria Coalition to End Homelessness (Coalition) identified research on Experiential Perspectives and Population Groups as one of the five research priority themes. Child and family homelessness was identified as a key priority within this research theme and a priority for 2013-2014 reporting.

The specific goal of this study was to better understand the pathways into and out of family housing instability and homelessness. We were interested in the risk factors driving family homelessness, experiences of families, available supports and services as well as gaps in services. The findings of the research can be used to inform service providers, and policy makers on how to prevent homelessness, and create pathways out of homelessness that facilitate transitions to more stable living.

4 Gaetz, S., Donaldson, J., Richter, T., and Gulliver, T. (2013). *The State of Homelessness in Canada 2013*. Toronto: Canadian Homelessness Research Network Press.

5 Canadian Homelessness Research Network (2012). *Canadian Definition of Homelessness*. Retrieved on October 6, 2014 from: <http://www.homelesshub.ca/sites/default/files/BackgroundCHRNhomelessdefinition.pdf>

DEFINING HOMELESSNESS

Homelessness is not just what you see on the street. Even when homelessness is not visible, it still exists when people in our community are living in abandoned buildings, camping, staying in emergency shelters, or couch surfing.⁶

There are many other people in our community who are living in housing that does not meet health and safety standards. These conditions include such things as the presence of mold and inadequate electrical or heating systems. All of these living situations, from unsheltered to insecurely housed, put people at risk of poor physical, mental and emotional health.

Canadian Definition of Homelessness⁷

Homelessness describes a range of physical living situations, organized here into four categories. Homelessness and housing exclusion include:

- **Unsheltered**, or absolutely homeless and living on the streets or in places not intended for human habitation;
- **Emergency Sheltered**, including those staying in overnight shelters for people who are homeless, as well as Violence Against Women shelters;
- **Provisionally Accommodated**, referring to those whose accommodation is temporary and who do not have their own home or security of tenure;
- **Insecurely Housed**, referring to people who are 'at-risk' of homelessness, and whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

Defining Family Homelessness

Typical definitions of family homelessness used in research include a parent or care giver with children under the age of 18 or 19 who are in the parent's custody. It is argued that the limiting definition of adults with children physically present and in the custody of the parent biases against children not in care of parents and parents who are not eligible for specific shelter programs.⁸ It has been proposed in previous research that other ways we can account for family could include: adults with children of all ages, regardless of their current residency.

The Community Advisory Committee helped to develop the definition of family for the purposes of this study. For the purposes of this study, a family was defined as caregiver(s) who has/have children under the age of 19, regardless if they are in the caregivers care or not.

As a result of undertaking this study, we found that a limitation of this definition is that the age restriction of 19 can potentially leave out some immigrant and refugee families who continue to care for their older children until they finish post-secondary education or move out into a new relationship. This is problematic in that a lack of recognition of the diversity of family structures contributes to "under-planning for long-term housing and services for" non-European cultures.⁹

6 Canadian Homelessness Research Network (2012). Canadian Definition of Homelessness. Retrieved on October 6, 2014 from: <http://www.homelesshub.ca/sites/default/files/BackgroundCHRNhomelessdefinition.pdf>

7 Canadian Homelessness Research Network (2012). Canadian Definition of Homelessness. Retrieved on October 6, 2014 from: <http://www.homelesshub.ca/sites/default/files/BackgroundCHRNhomelessdefinition.pdf>

8 Schiff, J. (2007). Homeless Families in Canada: Discovering Total Families. Families in Society: The Journal of Contemporary Social Services. 88(1).

9 Schiff, J. (2007). Homeless Families in Canada: Discovering Total Families. Families in Society: The Journal of Contemporary Social Services. 88(1).

RESEARCH ON FAMILY HOMELESSNESS

Family homelessness is often hidden and invisible from the public eye for a variety of reasons. What we do know is: families facing/struggling with housing instability and homelessness live in fear; fear of having their children apprehended, fear of violence, fear of losing even the most minimal supports they may have. This fear often keeps women and their children hidden.¹⁰

National Research on Family Homelessness

The State of Homelessness Report for 2013 highlights that violence, poverty, and a lack of affordable housing are the main factors that lead to housing instability and homelessness for families. Structural factors such as poverty and a lack of affordable housing are related to broader economic forces that exacerbate families' inability to earn an adequate income due to the availability of marginalized, low-pay and low-skills jobs, low income assistance and disability rates, and increasingly expensive housing markets across Canada, and a withdrawal of government housing programs, particularly federal programs.¹¹

Research focused on family homelessness points to the issue that families with children, who experience homelessness are a growing segment of the homeless population in Canada.¹² For example, in Canada, the number of children staying in shelters increased from 6,205 to 9,459 (not including women staying at Violence Against Women Shelters) between 2005 and 2009.¹³ This is especially problematic when this rate of increase is accompanied by a decrease in resources and supports available to this population.¹⁴

In addition, a study by Segart revealed that the average length of shelter stays for families between 2005 and 2009 was 50.2 days, which was an increase by 50% over five years.¹⁵ For Segart, this meant that, "While families accounted for just 4% of all shelter stays, they used 14% of total bed nights."¹⁶ In short, this data tells us that this rate of increase in shelter use by families places pressure on an already exhausted system, which simply does not have the capacity to deal with the substantial rate of increase of families who need to access emergency shelter.¹⁷

The majority of the research on family homelessness in Canada indicates that the typical structure of a homeless family is single-parent led and most likely to be female-led.¹⁸ Demographic studies typically rely primarily on the shelter system to provide data on families experiencing homelessness, which affects our understanding of the diversity of families as many shelters exclude men and older male children from staying at shelters designed for women.¹⁹ It is argued that the image

10 Kasting, Colleen. (2007). What are women saying? Victoria: Community Social Planning Council of Greater Victoria.

11 Gaetz, S., Donaldson, J., Richter, T., and Gulliver, T. (2013). The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press.

12 Gaetz, S., Donaldson, J., Richter, T., and Gulliver, T. (2013). The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press.

13 Human Resources and Skills Development Canada. Homelessness Partnering Strategy, The National Shelter Study (2005-2009). Retrieved on September 10, 2014 from <http://www.raisingtheroof.org/Get-Informed/What-is-Homelessness.aspx>

14 Gaetz, S., Donaldson, J., Richter, T., and Gulliver, T. (2013). The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press.

15 Gaetz, S., Donaldson, J., Richter, T., and Gulliver, T. (2013). The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press.

16 Gaetz, S., Donaldson, J., Richter, T., and Gulliver, T. (2013). The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press.

17 Gaetz, S., Donaldson, J., Richter, T., and Gulliver, T. (2013). The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press.

18 Grant, R., Gracy, D., Goldsmith, Grifin., Shapiro, A., and Redlener, I.E. (2013). Twenty-five Years of Child and Family Homelessness: Where are we now? *American Journal of Public Health*. 103(S2); Fertig, A., and Reingold, D. (2008). Homelessness among At-Risk Families with Children in Twenty American Cities. *Social Service Review*. Chicago: University of Chicago.

19 Schiff, J. (2007). Homeless Families in Canada: Discovering Total Families. *Families in Society: The Journal of Contemporary Social Services*. 88(1).

of “family homelessness shifts when men and adolescent children are able to be sheltered together with female partners and minor children.”²⁰ This means that family composition is not always accurately reflected in shelter data due to the restrictions on who is able to access what kind of shelter. Yet there is also substantial evidence that family homelessness is chronically undercounted as a result of a lack of family shelters in some communities, doubling up or hidden homeless, couch surfing, and/or living in their cars.²¹

Regional Research on Family Homelessness

Like most of Canada, family homelessness is under researched in Greater Victoria. There are two key reports that have been specifically produced on family homelessness in the Capital Region in 2001 and 2007. A third national report in 2005 included information on family homelessness in Victoria. In 2001, Burnside Gorge Community Centre Association sponsored a project to develop an understanding of the needs of homeless families, particularly those living in the motels/hotels in the Gorge area.²² Twelve families participated in this project. The majority of these families had experienced violence and unemployment, and were single-parent, female headed families (10 out of 12). This report revealed a number of barriers families with children faced when seeking support to address their housing instability or address their immediate need for housing:

- Policies that restrict men and older male children from staying at shelters with their partners and mothers respectively.²³ Often mothers are forced into an impossible situation where they have to place their children in care before they can stay at some transitional houses in the region.²⁴ Similarly, fathers also face this impossible situation.²⁵
- Policies that restrict caregivers who don't have custody of their children from accessing subsidies yet the Ministry of Children and Family Development often requires caregivers and parents to have appropriate housing before they will return children into the caregivers custody.²⁶ Thus, families are in the untenable situation where they are unable to get suitable housing without their children and cannot regain custody until they have housing.
- A need for more housing outreach workers, as many families were unaware of the services and supports available to them.²⁷
- A lack of available shelters designated to serve the unique needs of families in crisis situations.²⁸
- Violence was a main factor for women and their children becoming homeless: 80 per cent of families who were unhoused were single mothers, and more women than men comprised the “hidden” homeless. Moreover, many of these women have experienced intimate partner violence or past abuse by their caregivers.²⁹
- Many families experiencing the challenges that accompany housing instability and/or poverty also deal with mental health concerns.³⁰

20 Schiff, J. (2007). Homeless Families in Canada: Discovering Total Families. *Families in Society: The Journal of Contemporary Social Services*. 88(1).
23 Davis, Lyn. (2001). Homeless Parents and their Children: From Isolation to Support. Victoria: Burnside Gorge Community Centre.

21 Grant, R., Gracy, D., Goldsmith, Griffin., Shapiro, A., and Redlener, I.E. (2013). Twenty-five Years of Child and Family Homelessness: Where are we now? *American Journal of Public Health*. 103(S2); Hulchanski, D. (2009). Ending Family Homelessness Symposium: Final Project Report. Toronto: Cities Center, University of Toronto.

22 Davis, Lyn. (2001). Homeless Parents and their Children: From Isolation to Support. Victoria: Burnside Gorge Community Centre.

23 Davis, Lyn. (2001). Homeless Parents and their Children: From Isolation to Support. Victoria: Burnside Gorge Community Centre.

24 Davis, Lyn. (2001). Homeless Parents and their Children: From Isolation to Support. Victoria: Burnside Gorge Community Centre.

25 Davis, Lyn. (2001). Homeless Parents and their Children: From Isolation to Support. Victoria: Burnside Gorge Community Centre.

26 Davis, Lyn. (2001). Homeless Parents and their Children: From Isolation to Support. Victoria: Burnside Gorge Community Centre.

27 Davis, Lyn. (2001). Homeless Parents and their Children: From Isolation to Support. Victoria: Burnside Gorge Community Centre.

28 Kasting, Colleen. (2007). What are women saying? Victoria: Community Social Planning Council of Greater Victoria.

29 Davis, Lyn. (2001). Homeless Parents and their Children: From Isolation to Support. Victoria: Burnside Gorge Community Centre.

30 Kasting, Colleen. (2007). What are women saying? Victoria: Community Social Planning Council of Greater Victoria.; Davis, Lyn.

(2001). Homeless Parents and their Children: From Isolation to Support. Victoria: Burnside Gorge Community Centre.

In 2005, an article³¹ exploring the changing nature of family homelessness in Canada highlighted another study conducted at the Burnside Gorge Community Centre Association that revealed that many families remain hidden as they move into homes of friends and relatives. Families identified in this study were mostly single-parent, female headed families. The first wave of data collection involved 168 families with 316 children. Supports available to families at the time of the study were limited to crisis funds that allowed parents to move into motels. As a result of having no family shelter in the Capital Regional District (CRD) families stayed in a range of places including: motels, cars, or doubled up with other families. Most of these families were absolutely homeless staying in motels (61.6%), the remainder had been given eviction notices or staying with friends or relatives while they sought out housing. Just under half (48.8%) were living on income assistance but 16 % were working either part-time or full time. The majority of parents single parents (mostly mothers at 76%). Poverty was a factor for the majority of these families - all but two.³²

In 2007, a report³³ was released that reviewed the experiences of women who struggled with homelessness in the region. This report exposed the need for family shelters in the region, that 80% of the families who experienced homelessness were single-parent, female headed, 10% male-headed and 10% two parent-headed.

It is unclear what the situation is for families today as the research that is available is dated.³⁴ Of particular interest was the need for a better understanding of the current pathways into or out of homelessness as well as in-depth knowledge about what would help families experiencing housing instability and homelessness. The goal of this report is to fill that gap and provide insights into the strategies and supports that work to move families toward housing stability.

31 Kasting, C., and Artz, S. (2005). Homeless Outreach Projects for Single Parent Families: What happens to the children? *Irish Journal of Applied Social Studies*. 6(1) Article 3.

32 Kasting, C., and Artz, S. (2005). Homeless Outreach Projects for Single Parent Families: What happens to the children? *Irish Journal of Applied Social Studies*. 6(1) Article 3.

33 Kasting, Colleen. (2007). *What are women saying?* Victoria: Community Social Planning Council of Greater Victoria

34 Davis, Lyn. (2001). *Homeless Parents and their Children: From Isolation to Support*. Victoria: Burnside Gorge Community Centre.

METHODOLOGY AND METHODS

Research Design

This study was conducted through a partnership between Community Social Planning Council, and the Centre for Addictions Research of BC in collaboration with the Greater Victoria Coalition to End Homelessness. A community advisory group, made up of local service providers, was engaged to assist with advice on the development and implementation of the study. The study design drew on mixed methods and multiple sources of both qualitative and quantitative data.

Qualitative focus groups were conducted to gain a deeper understanding of the experiences of families experiencing housing instability and/or homelessness within current socio-economic conditions in Victoria. One-on-one semi-structured interviews were conducted with service providers to gain insight into current resources and supports as well as barriers experienced by families when working towards housing stability.

Secondary data was obtained about the regional housing context in the CRD in which families have to navigate. BC Housing and the Ministry of Social Development provided data about the provision of rental supplements, subsidized housing units, and income assistance. Data from the Canadian Mortgage and Housing Corporation was used to examine the state of the rental housing market in the region.

Ethics Approval for the study was obtained from the University of Victoria Human Research Ethics Board (HREB). Particular strategies were developed to minimize any potential harm especially in terms of power relations and confidentiality due to the vulnerability of families. Participation in the study was completely voluntary. In recognition of the time participants contributed to the study they were offered compensation in the form of a small honourarium, with the compensation amount determined from suggestions made by service providers who participated on the study's advisory committee. As well, snacks were provided during the focus groups.

Focus Groups

Research flyers were placed in and around local family serving agencies in the community and in some circumstances were emailed out to potential participants by the aforementioned agencies. Participants voluntarily contacted the researchers indicating their interest in participating in the study. Four focus groups with families were conducted at local community centres, agencies and housing programs that served families in June and July 2014. A total of 12 families participated in the focus groups, with 17 individuals participating in total. Childcare, refreshments, bus tickets and honorarium were provided in recognition of the participant's contributions. A basic demographic questionnaire was administered at the beginning of each focus group session. A set of guiding questions were used to structure the focus group discussion.

Service Provider Interviews

E-mail invitations were sent to agencies who serve families with an open invitation to contact the researchers. Five key-informant interviews with services providers, front-line staff, and advocates were conducted in the region, including Saltspring Island.

The focus group demographics, guiding questions, and service provider interview questions were designed by the researchers and reviewed by the community advisory committee.

In the following section, we begin with outlining family and service provider perspectives on pathways into homelessness and the challenges that families face when experiencing housing and income instability. Following that, we outline an analysis of currently available data on income adequacy through examining the living wage, minimum wage and families in need of housing. This is followed by examination of housing market realities. Lastly, we consider the community supports and resources available to families to prevent and address homelessness.

PATHWAYS INTO HOMELESSNESS AND HOUSING INSTABILITY

FAMILY AND SERVICE PROVIDER PERSPECTIVES

FAMILY PERSPECTIVES

In order to develop a deeper sense of the experiences of families, we held four focus groups with 12 families that described their experiences facing homelessness and housing instability, and the pathways to housing stability (pathways to housing instability are described in the last section of the report). We begin with a short description of the families who participated in the focus groups and then describe the common themes that came out of these groups that illustrate the pathways that lead to family homelessness.

Approximately half of the families (6) were single parent, female-headed families, and the other half (6) were couple parent families. One family was a multi-generational family (grandparent, parent and child). The average age of the caregivers was 38, and ranged from 27 to 53 years. Nine of the 17 caregivers that participated identified as having a disability.

The number of children per family ranged from 1 to 5. The average number of children per family was approximately three. The ages of the children ranged from 2 months to 19 years and the average age of the children across the families was 8 years. Families that participated in the focus groups described their sources of income, as being mainly from employment earnings and income assistance programs.

A measure of housing instability is the number of times a family moves over the course of 12 months. When asked how many times they had moved in the past 12 months, seven families had moved an average of 2 times in the past 12 months. One of the seven families had moved 8 times in the past year. Five families indicated that they had not moved in the past 12 months but some indicated that they moved many times in the years prior. One focus group member stated:

“Been at the same place [for the past 12 months] but [child] and I have moved 23 times (she is 17) in her life.”

When asked to share the places they stayed when they were experiencing homelessness (see Table 1), families stayed most frequently with family and friends. Participants may have stayed at more than one place highlighting the fluid nature of homelessness.

Table 1: Most Frequent Places Stayed

Most frequent places stayed when experienced homelessness in the past	# of families
Friends/Relatives	7
Street	6
Emergency Shelter	3
Hotel/Rooming House	3

***Gathered through participant questionnaire*

When asked if they were *currently at risk of homelessness*, the majority of families (7) indicated they were. One person illustrated this saying, “...if anything happens to my partner’s income...” Another participant highlighted that this had been a frequent experience for them over many years saying “...many, many times over the past 20 years of parenthood...”

When asked to describe the reasons for their housing instability and/or homelessness, the most frequent response on the questionnaire was loss of income followed by lack of affordable housing (see Table 2).

Table 2: Reasons for Homelessness

Most Frequent Reasons for Homelessness	# of families
Lost Income ³⁵	7
Lack of Affordable Housing	6
Relationship breakdown	4
Barriers to assistance	4

***Gathered through participant questionnaire*

35 The questionnaire did not provide response options to distinguish between loss of income and inadequate income. However, inadequate income was a dominant theme arising from the focus groups with families and is therefore discussed separately from loss of income as a theme.

INCOME WE DON'T HAVE ENOUGH TO LIVE ON....

Families emphasized the role of income on both their housing and food security. Below, they explain how loss of income and inadequate incomes create vulnerability to homelessness and result in them 'playing survivor' to get by.

Loss of Income

When families were asked to describe the barriers they faced when accessing stable, affordable housing, inadequate income came up many times. Access to adequate income to secure affordable housing, is essential for families to achieve housing stability. Loss of income or changes in income sources was one of the main reasons that families identified as sending them on a pathway to housing instability and homelessness. Below, several families describe how illness, injury and medical reasons contributed to situations of loss of income and housing instability.

"My life has been sporadic I've had a good job and then I have lost it and then I have had medical conditions so that I had to be off [work]."

"... I hurt my hand now we're basically facing it all over again [...] we are so far in the hole it's not even funny, so little things like me hurting my hand ... I'm not even supposed to work. I have a doctor's note keeping me off work and I go to work anyway ... not with my hand but with my back. For the last [period of time] I have been doing what the doctor told me not to do ... just because welfare cut us off..."

"...I mean I use to be in a bigger home and was able to afford it and had international students to kind of help pay the way and once I had my hips replaced we had to move into a smaller apartment and that is where we have been and it is still, you know, 900 square feet ... and when I moved in it was \$979.00 so even when I was on the medical EI because I was getting my hips replaced I could afford that and my sisters were bringing food and whatever because that's all I could afford. But now it's like I can't even afford that because that 4% increase since we have been there has now made it too high for me to be able to keep going [...]."

"... I went on disability three or four years ago with [multiple medical conditions] and it has just made it impossible because whereas before I could work while they [children] were at school when my [children] had EA's [Education Assistants] [...] I would just do what I could to keep [up] [...] I'm at a point now where if we don't get into something subsidized soon, I'm either going to lose my mind literally because it cause[s] just a whole other cycle of depression, anxiety disorders, all kinds of things cause every waking minute you're wondering how am I going to feed my kids today? Oh god the [children] are coming back for the weekend, I have no food. What am I going to do with them when they are here? Do I have enough gas to drive my [child] to school this morning?"

As the participants above highlight, families are highly vulnerable to becoming homeless when ill health or other crisis impacts their income. Small increases in the cost of housing have a substantial impact on their ability to keep housing. Loss of income as a consequence of poor health is a precipitator of a housing crisis. As expressed by the last participant, ill health may have precipitated the crisis but the stress associated with loss of income and inability to pay for housing creates a vicious cycle of increasing negative impacts on health and well-being.

Inadequate Incomes

Families that relied on employment income talked about how low wages made remaining stably housed a major challenge. Families that relied on employment income reported how they cannot meet the cost of living on low-wages:

“... why don't we have jobs that pay out enough to meet needs of the high cost of living? \$12.00 an hour you can't get nothing. \$30.00 maybe [...] every time they raise the minimum wage it's a year or two behind the rate of living.”

“I work for the government and make \$44,000 a year and even living in subsidized housing we live paycheck to paycheck.”

“[What we need is a] ... wage increase. Because even if a single person went to go get a job on their own you basically have to have two to three jobs just to support yourself.”

As will be illustrated later through discussion of the living wage and the cost of housing this situation of incomes not adequate to meet the cost of living is a common concern for families in the Capital Region.

Families that relied on income assistance and disability benefits described how these sources of income made it very difficult to find housing and provide other necessities for their families. They described how, like employment, these sources of income were inadequate to address their needs:

“...You know welfare can't...when it was just me and my [children], when I was living in housing, we got \$1,100.00 per month from welfare. As soon as they got added, those two, [partner and his child] I got a \$1,000.00 a month for all of us. All 5 of us. So I go from having more ... because we were honest.”

“Make it similar to the costs of living. Income assistance needs to reflect cost of living. Encourage us to work [...] encourage us by giving us the right amount of cheque and be able to work so we can make some money and feel like we have our foot in the door.”

“we should be able to keep it, and give us that little bit of incentive”

Another scenario described by focus group participants was the policy conundrum of needing stable housing to have custody of their children, but not having enough income to secure that housing in order to regain custody.

“BC Housing had called me as soon as my [child] was born, but...I didn't have my daughter in my care and so I couldn't take the place and when I said no they put me right at the bottom of the list. It's not fair; it made me want to cry because I already don't have my [child]. The place that I could get to have my daughter I wasn't allowed to take it because I wouldn't have the financial support that I needed for it.”

In these examples, loss of income due to illness, the current minimum wage, social assistance rates and policies worked against families in their ability to maintain their housing, and contribute to pathways into homelessness.

“Playing Survivor”

One of the outcomes of having inadequate incomes to cover all of their expenses was that families struggled to survive and adequately meet all of their needs. As one participant stated:

“So we have paid market housing all of our lives, which does not leave enough money for food or a life...”

Caregivers found it difficult to provide nutritious food and regular meals for themselves and their children, with impacts on their health and the health of their children.

“See kids are so forgiving ... our kids had crackers and peanut butter for like two days.”

“...well I guess another way to look at it is that a pop is like a buck and water is what close to two to three dollars and you wonder why the poor people are not healthy. It’s a vicious cycle!”

“...don’t make us starve and beg for the fresh fruit and vegetables that we want.”

As illustrated by these three participants, families are unable to afford food when majority of income goes to housing. These participants starkly highlighted what they can afford is often inadequate in quality and quantity. In 2012/13, more than 20,000 people in Greater Victoria accessed a food bank including 3997 children. Seventy-nine per cent of households accessing food banks were on income assistance (64%) or employed (15%).³⁶

One parent highlighted their strategy for coping with insufficient and inadequate income and food.

“We use to play survivor ... every month we would play survivor and on payday who ever made it the longest living on rice would get a special treat.”

We know from other research that parents often go hungry in order to feed their children. In this example and others parents and children without adequate incomes are going hungry and without nutritionally adequate food. This has implications for behavior as well as long-term health and development. This situation can also be complicated by having medical conditions that require special foods as one participant explains:

“...and my [child] is not forgiving because we are both celiac so there is only certain foods that we can eat so I mean we can’t do fast food but it is cheap. Some restaurants that would be more economical, we can’t go there because they have gluten in everything and MSG and stuff and it’s just like diabetes, it’s a really hard thing to do... and everything is organic... and they say it’s good for you but then it’s five dollars more so the poor people have to eat the GM foods which is so bad for us because we aren’t even getting any nutrition that we should get.”

These participants reflect the reality of not having an adequate employment income or social assistance income to live on including paying for housing, food and other necessities. Later we examine data related to the cost of living in the Capital Region for families through the living wage as well as the current number of families experiencing income insecurity and at risk of homelessness.

36 Pauly, B. M., Cross, G., Vallance K. Wynn Williams, A. Stiles, K.. (2013). Facing Homelessness: Greater Victoria Report on Housing and Supports 2012/2013. Victoria, BC, Greater Victoria Coalition to End Homelessness and Centre for Addictions Research of British Columbia.

Unable to find Suitable Housing

In addition to loss of income, family participants in the focus groups identified other factors that make it challenging to find and keep adequate housing, including not being able to find appropriate housing for larger families, frustration with waitlists and feelings of hopelessness. They describe these challenges below:

“... We were, I was in BC Housing when I met him, and I went to [service provider] and I said we want to you know, blend our families and we need a bigger place and she was like, no I’m not accepting that and I’m not going to allow you to do that and so... And she would not let us go to a bigger house in housing so we had to move out of housing. Which now to get back in is a nightmare, so we don’t have BC housing anymore and we would like to because it’s affordable...”

“... Anyway, with a big family there are very few big places and there is the gender age thing. Anyway, so I still think one day maybe [we will have the opportunity to live in subsidized housing] but we have been in market housing my kids whole life and never had the opportunity to live in subsidized housing... substandard with landlords that just make your skin crawl, invade your privacy...and god forbid you should ever say anything you risk the roof over your head. So we have paid market housing all of our lives, which does not leave enough money for food or a life.”

“I think the waitlists for things like BC Housing, subsidies or Pacifica - any of the program or things available ... it’s like a ridiculous list and you pretty much give up as soon as you apply because you don’t think that you are going to ever get it. And finally if and when they do get around if you don’t take the offer immediately they will put you at the bottom of the list again.”

Families are caught in a situation where they do not have enough income to afford market housing, experience difficulties in finding suitable housing for their family size, and face long waiting lists to access subsidized housing which may never become available. It is unsurprising that families expressed hopelessness at this situation.

SERVICE PROVIDER PERSPECTIVES

In addition to focus groups with families, we interviewed five (5) service providers working in housing agencies, outreach services, and community-based social services. When we talked to service providers, they told us they support a range of families with different backgrounds, composition and life experiences. While some programs help a specific type of family like single mothers fleeing violence or young mothers under the age of 19 years, other programs are broad in their mandate. The range of families they serve include (in no particular order):

- Single-parent, female headed
- Multi-generational “...moms who have daughters that are below the age of nineteen that are also pregnant or ... parenting.”
- Couple families
- Women who are pregnant
- Parents without custody of their children (trying to get custody)
- Grandparents who have full custody of their grandchildren
- Families leaving reserves
- Families where one parent is a Canadian citizen and the other is not
- Families that are not Canadian Citizens³⁷

Like families, service providers were asked to describe what they have observed as the pathways to homelessness and housing instability. Similar to families, the main reasons were quite simply the lack of affordable housing in the region and the lack of adequate incomes either from employment, income assistance or disability benefits.

Struggling to make ends meet

Similar to the perspective of the families, service providers described how even though families are doing everything they could; they still struggle to get ahead particularly because of financial challenges. Several service providers describe:

“... a large part of our job, yes, is [addressing] homelessness, but a large part of our job is maintaining housing. And we’ve seen so many families who are stably housed, they’re even stably housed in BC Housing, in affordable housing. We see all the time where people lose that housing because of the financial piece. You can be in subsidized housing, but if you don’t have the finances to even pay for that, you’re going to lose that.”

“...It’s families not even doing anything besides what they could be doing. That’s the thing, it’s like there’s families doing everything that they can be doing and they’re still struggling. It’s not like they made a decision that’s affected their situation badly, or anything like that.”

“[Families are] ... doing the best that they can. [...] But the money’s just not coming because of something that’s totally beyond their control.”

Another service provider below highlights the importance of the need for housing as a stable foundation necessary to address other issues such as violence.

“Like it’s just...it’s just impossible to expect people to even begin to think about managing on the income assistance rates, what they are. To me, that’s...and we can’t address violence against women until we make it- at least, realistic for women to be able to exist... and that they can house and feed their children.”

Families without adequate incomes and access to affordable housing struggle to survive making it difficult to address issues beyond the essentials of survival.

³⁷ Families where the parents are not Canadian citizens or have one parent that is a citizen or has landed immigrant status and the other parent does not, face many complicating factors in terms of securing housing and accessing government and community supports like income assistance or rental supplements. Some of the challenges these families face are quite unique because of their status in the country. The unique experiences of these families are touched on in this report, but the scope of their challenges warrant a study unto itself.

Difficult Choices

Service providers also witness the challenges families face when trying to access affordable housing in the rental housing market. They described how difficult it is for families to meet other basic needs when the majority of their income goes to paying rent. One service provider described the market rental market situation as frightening:

“And then they just- just looking for...market housing and it is...frightening. And usually what they are faced with is rent that is so beyond their means that they have to- I mean it's so beyond the shelter portion of income assistance- so typically they're looking at all of their income assistance benefits for rent, and then hoping that whatever child tax benefit [...] .All that stuff, will be able to buy food and pay for transportation and the laundry and hydro bill, and the phone bill, and god forbid anybody gets sick.”

Even when families do secure housing, the high cost of housing makes it difficult to maintain:

“... for those women that have been successful in finding and maintaining housing, I guess, become stably housed because it's the women that are in market housing, even though, I mean, they're not stable- it looks like they're stably housed, but they're not going to be able to afford it for more than a month or two.”

As highlighted above families have little control over many of the factors that limit their income and contribute to financial struggles. This leaves families left to make difficult choices as their only options. One service provider highlights,

“That's another issue that families are being forced to choose between paying their rent or paying their hydro. Or paying your rent or buying food. Or, you know, [...] we've seen all sorts of situations, but like, families not having complete dental coverage and then- like, you're...being forced to choose between... Your child being in pain.... Or paying your rent ...These are choices that are- so it's a ridiculous- they shouldn't be put in that situation.”

Sadly, service providers described that when faced with the impossibility of securing affordable housing; some women may decide to return to abusive situations because they see it as the only option:

“... but, I mean, women do return to their abusive situations because it's hopeless. And the thing is, they might not do that immediately when they leave the transition house; I mean some of them do because they're hopeless, but the women that go “Okay, yes, I'm pretty sure I can make this happen” but then as I say, so we talk at six, and they find they can't even afford the eight dollar bottle of cough medicine, then all of a sudden they're going “You know what, it was awful living in that situation, but, it's even worse that I can't even look after my kid when she's sick” so they go back.....Or else get into another situation that, you know, that, out of desperation, that they haven't even had a chance to kind of go “There's all sorts of red flags here, but I don't have much choice.”

While affordable housing and inadequate income were the dominant themes in our discussions with service providers, these factors are not the only ones shaping families' pathways to homelessness and housing instability. Other reasons ranged from failing social safety nets, silos in services, lack of ability to navigate systems without support, unaware of services and supports available to them and policies that perpetuate poverty.

Faults in social systems and safety nets

From their perspectives, service providers are witness to social safety nets failing families on a regular basis. Whether it's because of a lack of coordination within systems or because of particular policies, service providers see where the system breaks down in supporting families. For example:

"...we may not be the right door, but we're not going to be the wrong door, we're going to make sure we help them find the right door. [...] we've tried to make [that] the hallmark of everything we do, not only the outreach programs, but everything we do [...] Because it means that either at the systems, the legal system, the healthcare system, the immigration system, every system seems to be shrinking and what's left is really failing to meet the needs of people. So it's really...been quite a huge challenge to try and be no wrong door and help women try and get their needs met."

Service providers described not only shrinking, but 'siloe'd systems' where they see a lack of coordination between different systems leading to gaps in services that put families further into crisis.

"Where the silos are coming from- the systems, there's the whole legal system, which is legal aid and the courts, and the legislation around Family Law Act and all the rest of it; there's MCFD [Ministry of Children and Family Development], and there's the child protections silo, and the Child & Youth Mental Health silo, and the Child & Youth with Special Needs silo, but none of those silos [...] even talk to each other. You go "I wonder why they didn't take this person by the hand, go across the hall, and say 'you know what, you really need to talk to somebody over here' [...] it's all...so...and they're very narrow and it's just like, "We can't. This isn't our mandate, so too bad so sad". So that's...that is- that's been the hard part. That really makes it very tough."

This example and others illustrate that families must navigate multiple systems in order to access services and supports. This requires families to have intensive knowledge of these systems but also makes them prone to falling between silos forcing them to focus even more on the need for basic survival. Families may be left to find their way between one system and another. As described later, outreach and other agency workers are critical to help them navigate these multiple and often confusing systems in order to obtain necessary resources to move to housing stability. Next, we present key areas service providers identified where they see the social system and safety nets failing, contributing to pathways into homelessness for families.

SILOED SYSTEMS

Silos exist when there are spaces or gaps into which clients fall due to lack of coordination between, and across, income, legal, health, housing and social services.

There are gaps in income

The silos that service providers described often play out in very real, and frustrating ways in the lives of families trying to access supports. Gaps are often created as a result of policies that appear to be disconnected or work at cross-purposes in providing essential financial supports for families to meet their basic needs. For example, one service provider describes how policies appear to compete with each other:

“..It’s like there’s all these competing policies. Policies that work past them, or they don’t connect, or they have this-they’ve all been done in kind of isolation and there’s never been any thought to how they would overlap or intersect.”

Competing and disconnected policies perpetuate poverty and financial instability. Financial gaps are created when financial assistance in one system ends before another system begins. Families get caught in a financial crisis because one source of income has ended before the other has kicked in such as Employment Income (EI), income assistance or family maintenance and child tax credit. Two service providers explain.

“Like what do you do in that gap service. Or, get coming- you’re off of EI, you’re no longer eligible for EI benefits, but you can’t return to work. So it’s that gap between EI to income assistance. It’s like these gaps exist between funding and it’s...like, they need support during those gaps. So, I think that’s...we were talking about some other gaps that there are.”

“They [mothers who have had their children apprehended by MCFD] won’t receive their child tax and that’s another thing that we’ve found really frustrating is the women- their child tax is removed immediately upon removal, but it takes several months upon return for child tax to be reinstated, and so that’s a huge, a huge gap there because the women are experiencing such poverty, and most of the women have to pay their rent with their child tax, food; so a lot of the women we’ve seen that have had their children returned, really struggled the first few months. And it seems that if it can be so automatic to take it away it should be as automatic to return it. And part of that is...is having the social worker see the big picture, that they need- because they have to put in certain paperwork and stuff and that needs to be done like right away and it needs to be a priority.”

Because they work within these policy frameworks everyday, service providers often see simple solutions to competing policies that could address the lack of coordination between different systems of supports.

“... I think the best solution for this- because I think that it’s kind of important to look at solutions, [...] is that income assistance and family maintenance deal with each other and they get that amount of money no matter what, because it doesn’t make sense to me that the woman is, because of family maintenance, taking too long or the payment not being made when it was supposed to be made, but the woman is... dealing with that. It’s not really fair, especially if you’re only making nine hundred dollars a month, and then all of a sudden on the first you only get a hundred and fifty dollars and it’s because you’re waiting on your payment.”

Gaps in financial assistance create crisis situations in which families are unable to maintain housing and provide a stable environment for family members. Such gaps are a consequence of competing or uncoordinated policies. No one could pay their rent or mortgage when they are confronted with unplanned for and unanticipated gaps in their income. Such situations increase the vulnerability of women and all families to maintain stable housing and create situations that put them at risk of homelessness.

“If you don’t have permanent residency, you’re not eligible ...”

Policy conundrums are further aggravated when families facing homelessness bump up against immigration policies putting already vulnerable families at further risk of homelessness. Service providers described how sponsoring family members is made more difficult without housing and access to subsidized housing:

“Yeah, I had one gentleman who came in and he...he- his wife and children were in [another country], and he’s Canadian, so they were born here, but I guess they were- the family decided that they would be sent back to [the country they are from] because they didn’t have any money and she had family support there. But now he’s trying to get them back here and he can’t even apply for subsidized housing if they’re in another country; they need to be here for...for six months to a year before they can even be considered for subsidized housing.”

“... one family members sponsors another family [member], because you’re under a sponsorship, you’re financially responsible for the other partner, and so you can’t, under a sponsorship agreement, you can’t apply for subsidized housing and- there’s a lot of barriers in that sense.”

Similar to above, policy conundrums are created when immigration policies restrict access to what may be the only affordable housing available. In the two examples below, service providers illustrate how immigration status also impacts accessibility to health services and income assistance.

“So her husband was Canadian; she was here- like they’ve been together for quite a while, and legally married, but she was technically here on a visitor’s visa and she’s pregnant, and because she’s not a Canadian citizen, she doesn’t have medical coverage here and she’s going to give birth. So, and- it was like...just- he’s on disability, couldn’t add her to the file because she’s not a Canadian citizen [...] And couldn’t sponsor her to come over because he couldn’t be financially responsible for her because he didn’t make enough money.”

“what has happened in a couple of cases with immigration challenges, she has no status in the country. So, she either has no status or she has got status that makes her ineligible for any kind of income assistance or any kind of benefits, so we’ve got...several women who we are just supporting on donations because they don’t have any money for rent, they don’t have any money for food.... If you don’t have permanent residency, you’re not eligible for- so that’s a federal thing- if you don’t have some kind of status you’re not eligible for any kind of income assistance.”

Lack of status puts families who immigrate to Canada at risk of homelessness and housing instability because of lack of access to supports. These examples illustrate how those already vulnerable to housing instability and homelessness become more so when policies work at cross-purposes. The situations of newly arrived and refugee families described by service providers above portray examples of how policies affect the well-being, and safety of families.

“Its a struggle to find suitable housing...”

The struggle of finding suitable housing on a low-income in a rental housing market that is increasingly unaffordable becomes even more challenging for larger families. Often, landlords are unwilling to rent to larger families citing national housing standards as the reason. Families that receive any kind of financial support from government supports are expected to adhere to these national housing standards as well, although as described previously, these financial supports are not enough to secure suitable housing as this service provider explains:

“... Another barrier that families face is like, I was thinking family size is a big one. I’ve heard it so many times that realistically, in Victoria, it is not- like, families are going to have to share rooms, and it’s just- in a perfect world- an example is like the national standard of housing, they state that if a boy and- say you have two children, over the age of five, they have to have their own room. I had an example of a single mother, with a seven-year-old boy and- or no, six-year-old boy, and a four year old girl. She’s a single mom on income assistance, no financial resources or supports, trying to find- so she needs, technically, by those national standards, a three bedroom place here in Victoria; and it’s like, the cost of a three bedroom place, her on income assistance, would be receiving like- what did I do the math at? Just over a thousand dollars. About a thousand sixty- and you can’t.”

As will be highlighted later, the income of a family on income assistance or even working for a minimum wage is not sufficient to afford accommodation suitable to family size. The living wage outlines more specifically what a family needs to earn in order to afford housing and cost of living in the Capital Region.

Legacy of colonization, residential schools and the Sixties Scoop

Pathways to homelessness for Aboriginal families are shaped and determined by the generational impacts of colonization, the Residential School System, the Sixties Scoop and involvement in ministry care. Service providers described how the process of colonization and subsequent attempts at assimilation have created a situation where many parents and caregivers are not equipped with adequate housing and incomes, are not provided with appropriate supports, and are not culturally supported to raise their children.

One service provider described how many families leaving reserves have no idea how to access services and financial supports.

“Many people leaving reserves have many misconceptions around systems and supports. They think that when they leave the reserve the provincial income assistance automatically kicks in but it doesn’t. It’s not automatic and they are left with no income.”

This service provider described how people think the financial support they receive while living on the reserve continues, but it does not. Families leaving reserves must apply for income assistance to the provincial government, as their federal assistance does not continue once they leave the reserve. This lack of knowledge can lead to great insecurity and homelessness.

CURRENT REALITIES: INCOME AND HOUSING

In the previous section, families shared their frustrations with having inadequate incomes to cover the cost of housing, let alone other necessities such as food. In this section, we provide information on family sources of income, as well as costs and availability of housing. We also use the living wage as an affordability measure to better understand the cost of living for families in the region.

According to Statistics Canada data, in 2011, there were 3,270 two-parent, two-child families in Greater Victoria with household income below \$70,000/yr. This means there were 6,540 children with parents who may be struggling to meet their daily needs.³⁸ The majority of these families have an annual household income below the living wage for Greater Victoria. The annual household income for a two income family with each income earner working 35 hours per week as the living wage (\$18.93) is \$68,915.84.

In addition, there were 2,140 two-parent, two-child families that earned over the minimum wage but under the living wage. This means that in Greater Victoria approximately 4,280 children with two working parents who are in constant financial stress to meet their daily costs of living.³⁹

Statistics Canada data indicates that in 2012 there are approximately 940 lone-parent families that had an annual household income below the living wage (as indicated above), and above the minimum wage annual household income.⁴⁰ This means that approximately 1,880 children in the region may live in a household with a parent in constant financial stress, unable to meet the daily cost of living for their family.

SOURCES OF INCOME

Minimum Wage in BC

“... why don't we have jobs that pay out enough to meet needs of the high cost of living?”

- Family Participant

The minimum wage in BC is \$10.25 an hour. An individual working 35 hours a week for 50 weeks, would earn \$17,937.50 before-tax a year. A couple, both working 35 hours a week at \$10.25 for 50 weeks, would earn a combined income of \$35,875 before tax a year. This is far below the living wage needed to meet the cost of living in Greater Victoria.

Income Assistance and Disability Rates

“Because we aren't a working person they look down upon people on income assistance. Oh well she must have done something bad, or something went wrong for her to be on income assistance.”

- Family Participant

Income Assistance

Several criteria are used to assess the actual income available to a family on income assistance. Family size and the number of members in a family, employability of adult family members, and if an adult family member meets the Persons with Persistent Multiple Barriers (PPMB) eligibility criteria determine the actual income assistance rate for a family in BC. The rates were effective as of April 2007.⁴¹

If a family is a couple-family, and the adults are under the age of 65, and they have two children living in their care, they would receive a base amount of \$401.06/month with a shelter maximum amount of \$700.00 (not all families receive the maximum amount).⁴² This family would receive a total of \$1,101.06 for all of their living costs including shelter. A single-parent in the “employable” category with two children would receive \$401.06 as a base amount with a maximum shelter amount of \$660.00. This family would receive a total of \$1,060.06 per month (if they received the maximum shelter amount). See Table 3 for a breakdown of income assistance rates and shelter amount maximums, and see Key 1 for an explanation of categories.

38 Community Social Planning Council of Greater Victoria, 2014; Statistics Canada, CANSIM Table 111-0013.

39 Community Social Planning Council of Greater Victoria, 2014; Statistics Canada, CANSIM Table 111-0013.

40 Statistics Canada. Table 111-0013 - Family characteristics, by family type, family composition and family income, annual (number unless otherwise noted)

41 Ministry of Social Development and Social Innovation, 2014.

42 Ministry of Social Development and Social Innovation, accessed online: <http://www.eia.gov.bc.ca/mhr/ia.htm>

Table 3: Income Assistance Rates and Shelter Amounts – Ministry of Social Development and Social Innovation

Unit Size	Support Rate								Shelter Maximum
	A	B	C	D	E	F	G	H	
1	\$235.00	\$282.92	N/A	\$531.42	N/A	N/A	N/A	N/A	\$375.00
2	\$307.22	\$452.06	\$375.58	\$700.56	\$949.06	\$672.08	\$423.58	\$396.22	\$570.00
3	\$401.06	\$546.06	\$375.58	\$794.56	\$1,043.06	\$672.08	\$423.58	\$490.06	\$660.00
4	\$401.06	\$546.06	\$375.58	\$794.56	\$1,043.06	\$672.08	\$423.58	\$490.06	\$700.00
5	\$401.06	\$546.06	\$375.58	\$794.56	\$1,043.06	\$672.08	\$423.58	\$490.06	\$750.00
6	\$401.06	\$546.06	\$375.58	\$794.56	\$1,043.06	\$672.08	\$423.58	\$490.06	\$785.00
7	\$401.06	\$546.06	\$375.58	\$794.56	\$1,043.06	\$672.08	\$423.58	\$490.06	\$820.00

Source: Ministry of Social Development and Social Innovation

Key 1: Income Assistance Categories

Key	Effective April 1, 2007, rates for:
A	Employable singles, couples, and two-parent families where all adults are under 65 years of age.
B	Singles, couples, and two-parent families where all adults meet the Persons with Persistent Multiple Barriers (PPMB) criteria and all are under 65.
C	Employable one-parent families where the parent is under 65.
D	Singles, couples, and two-parent families where one adult is aged 65 years or older.
E	Couples and two-parent families where both adults are aged 65 years or older.
F	One-parent families where the parent is aged 65 or older.
G	One-parent families where the parent meets the Persons with Persistent Multiple Barriers (PPMB) criteria and is under 65.
H	Couples and two-parent families where one adult meets the PPMB criteria and all are under 65.

Source: Ministry of Social Development and Social Innovation

Disability Rates

A couple-family (both parents on PWD) with two children would receive \$1,043.06 as a base amount per month and be eligible for a maximum shelter amount of \$700 for a total of \$1,743.06 per month (See Table 4).⁴³ The annual household income for this couple-family, with both parents on PWD, would be \$20,916.72 which is far below the living wage (\$68,915.84) and well below the minimum wage (\$35,875) annual household incomes. A single parent with two children would receive \$672.08 per month as a base amount and would be eligible for a \$660 shelter maximum amount. This comes out to a total monthly income of \$1,332.08 and an annual household income of \$15,984.00. Table 4 presents the breakdown of rates and Key 2 provides further explanation of the different categories of disability assistance.⁴⁴

As will be discussed later, the available shelter rates are not adequate to meet the cost of housing suitable for their family size in Victoria. As described earlier by families, they struggle to make ends met and manage the cost of living leaving them vulnerable to homelessness.

Table 4: Persons with Disabilities Rates – Ministry of Social Development and Social Innovation

Unit Size	Support Rate				Shelter Maximum
	A	B	C	D	
1	\$531.42	N/A	N/A	N/A	\$375.00
2	\$700.56	\$949.06	\$672.08	\$949.06	\$570.00
3	\$794.56	\$1,043.06	\$672.08	\$1,043.06	\$660.00
4	\$794.56	\$1,043.06	\$672.08	\$1,043.06	\$700.00
5	\$794.56	\$1,043.06	\$672.08	\$1,043.06	\$750.00
6	\$794.56	\$1,043.06	\$672.08	\$1,043.06	\$785.00
7	\$794.56	\$1,043.06	\$672.08	\$1,043.06	\$820.00

Source: Ministry of Social Development and Social Innovation

Key 2: Persons with Disabilities Rate Categories

Key	Effective April 1, 2007, rates for:
A	Singles, couples, and two-parent families where one family member is a person with disabilities (PWD), and the other is not a PWD and is under 65.
B	Couples and two-parent families where both adults are PWDs.
C	One-parent families where the parent is a PWD.
D	Couples and two-parent families where one adult is aged 65 years or older but is not a PWD and where one adult is a PWD.

Source: Ministry of Social Development and Social Innovation

43 Ministry of Social Development and Social Innovation, accessed online: <http://www.eia.gov.bc.ca/mhr/ia.htm>

44 Ministry of Social Development and Social Innovation, accessed online: <http://www.eia.gov.bc.ca/mhr/ia.htm>

Living Wage for Greater Victoria

\$18.93/hr.⁴⁵

The living wage for Greater Victoria is calculated on an annual basis by the Community Social Planning Council and reflects the real cost of living through the hourly wage required to enjoy an adequate quality of life in our region. The current living wage for the region is \$18.93/hr. This calculation assumes two adults working 35 hours each per week while providing a home and meeting the daily needs of the family. The total annual household income would be \$68,915.84.⁴⁶

The living wage allows a family to:

- Adequately feed, clothe and shelter their household
- Maintain the health of family members
- Participate in activities that are an ordinary part of community life
- Receive up to two weeks paid time off for illness annually
- Rent, rather than own their home
- Can own a car and use public transit
- Take two college courses a year at Camosun College to increase earning potential

The living wage family ...

- **Cannot** save for children's education, purchase a home, holidays or for retirement
- **Cannot** service debts or credit cards
- **Cannot** afford to care for an elderly relative or care for a disabled family member

Regardless of the source of income (employment, government transfers, a combination of both, or other sources), families that have an income less than the annual living wage income means they will struggle to meet their daily needs. Later, we examine the current rental housing market. Considering there is a fairly sizable population in our region that does not have adequate incomes to cover all their costs of living, the cost of rental market housing in this region is a startling indicator of why some families in the region are experiencing housing instability and homelessness. It also highlights important opportunities for prevention of homelessness so that families do not find themselves falling into the gaps in systems and faults in the social safety net.

⁴⁵ The Living Wage is calculated based on the premise that 2 adults, are each working 35 hours a week working at this wage will adequately cover the cost of living for their family.

⁴⁶ Community Social Planning Council of Greater Victoria. (2014). Working for a LivingWage Report: 2014 Update. Victoria.

HOUSING AVAILABILITY AND AFFORDABILITY

"It's impossible to find good market housing here, near impossible"

- Family Participant

Research has demonstrated that a key factor in housing instability and/or homelessness is low-income, as incomes for some families are often too low to provide adequate, safe and stable housing.⁴⁷ This is certainly the case for low-income families seeking affordable, safe and adequate housing in the Capital Region. Below we outline current information about housing market and subsidized housing in the Capital Region. Low-income and working poor families are disproportionately affected by a lack of affordable housing placing them in a constant state of housing instability. The lack of housing affordability is identified as one of the main factors that contribute to family housing instability and homelessness.⁴⁸ Living with low-incomes means that housing is increasingly unaffordable and out of reach for families in the Capital Region.

This section presents the market and non-market housing context in the Capital Region using data from BC Housing, the Canadian Mortgage and Housing Corporation (CMHC), and the Ministry of Housing and Social Development. This data is important to understand the housing landscape that families have to navigate in the Capital Region. As described above their experiences help us to develop a deeper understanding of what this means for families and the challenges that they and services providers face, in their efforts to find and keep housing.

Housing Affordability Thresholds

Table 5 below presents housing affordability thresholds based on CMHC's definition of affordability which states that a household is in core housing need when it spends more than 30% of its before-tax income on shelter costs for adequate and suitable housing. For instance, if a household had an annual income of \$40,000, they would have a monthly income of \$3,333 and would be able to spend \$1,000/month on shelter costs for adequate and suitable housing. This provides us with a reference to further understand the gap between income and shelter costs.

Table 5: Housing Affordability Thresholds

Annual Income	Monthly income	Affordability Threshold ⁴⁹
\$10,000	\$833.33	\$250.00
\$15,000	\$1,250.00	\$375.00
\$20,000	\$1,666.67	\$500.00
\$25,000	\$2,083.33	\$625.00
\$30,000	\$2,500.00	\$750.00
\$35,000	\$2,916.67	\$875.00
\$40,000	\$3,333.33	\$1,000.00
\$45,000	\$3,750.00	\$1,125.00
\$50,000	\$4,166.67	\$1,250.00
\$55,000	\$4,583.33	\$1,375.00
\$60,000	\$5,000.00	\$1,500.00

Source: Author's calculation based on the CHMC's core housing need measure.

47 Paradis, E., Novac, S., Sarty, M., and Hulchanski, J.D. (2009). Better off in a Shelter? A Year of Homelessness and Housing among Status Immigrant, Non-Status Migrant, and Canadian-Born Families.; Gaetz, S., Donaldson, J., Richter, T., and Gulliver, T. (2013). The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press.; Social Planning, Policy and Program Administration. (2013). Approach to End Family Homelessness in Waterloo Region Report Project: A Literature Review. Waterloo, ON: Regional Municipality of Waterloo.

48 Gaetz, S., Donaldson, J., Richter, T., and Gulliver, T. (2013). The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press.

49 This table uses CMHC's core housing need measure; a household paying more than 30% of its before-tax income on shelter costs for suitable and adequate housing is considered to be in core housing need (CMHC, 2014).

Families Receiving Income Assistance and Disability Benefits

“... their whole income assistance check is less than the average market rent for one bedroom, and she's got two kids.”

- Service Provider Participant

Single parent and two parent families receiving income assistance typically have far less financial resources to work with, meaning that the percentage of their income spent on shelter is often quite high. For single and two parent families receiving basic income assistance (i.e. the ‘expected to work’ category, as of March 2014 the median income received was \$946.00/month and the median rent paid was \$750.00/month (note that this includes families who are living in private rental and subsidized housing), see Table 6 below. This accounts for approximately 79% of their base assistance going towards rent payments. As outlined in the table below, even parents receiving disability are paying more than 50% of their income for housing. CMHC recommends no more than 30% of a household’s gross income being paid on shelter costs. Families receiving this level of social assistance are paying more than twice the recommended amount.

Furthermore, looking back a handful of years shows that the median rent for families with children receiving basic income assistance has increased by \$53/month. Families with children who are receiving disability assistance (i.e. the ‘persons with disabilities’ category) are experiencing a similar dynamic. Housing in the rent range that families with children on income assistance can afford has become scarcer and harder to find. What Table 5 shows is that some families are resourceful in finding lower-cost housing, although the quality of that housing is unknown and the housing still absorbs most of their income leaving little for necessities.

Table 6: Median Monthly Paid Assistance and Median Monthly Paid Rent

Median Monthly Paid Assistance and Median Monthly Rent of Families Receiving Social Assistance as of March each Fiscal Year (Victoria CMA) ⁵⁰											
Assistance Category	Client Category	March 2010		March 2011		March 2012		March 2013		March 2014	
		Assistance	Rent	Assistance	Rent	Assistance	Rent	Assistance	Rent	Assistance	Rent
Expected To Work	Single & Two Parent Families	\$945	\$697	\$946	\$735	\$946	\$750	\$951	\$754	\$946	\$750
Persons with Persistent Multiple Barriers and Persons with Disabilities (Combined)⁵¹	Single & Two Parent Families	\$1,222	\$652	\$1,222	\$690	\$1,222	\$691	\$1,222	\$693	\$1,222	\$704

Source: BC Ministry of Social Development (2014).

50 Income assistance and rent amounts are based only on people who paid rent, whether shared or not. Not included are clients who own their accommodation, who had made room and board arrangements either privately or with a family member, who only pay utilities, who have accommodations provided at no cost, or those who do not provide any information about their living arrangements. Income amounts reflect only that portion of a client’s total income that is paid by the ministry in the form of support, shelter and supplements. Thus, income amounts do not include any tax credits (provincial or federal) or any other forms of income, such as employment income. As such it may not represent a client’s complete monthly income.

51 Note that in Victoria CMA very few families with children are in ‘Persons with Persistent Multiple Barriers’ income assistance category.

Subsidized Housing

Year after year the BC Housing Registry serves as an important means to track the number of families who are in need of subsidized housing.⁵² Since 2006 there has been a decrease in the number of families in the CRD waiting for subsidized housing on the BC Housing Registry. In part, this is due to the introduction of the Rental Assistance Program (RAP) for working families in 2006, which allowed eligible families to move off the Housing Registry by subsidizing eligible families in the private rental market through rental assistance (see below for more information on RAP).

Since 2009, the number of families waiting for subsidized housing has been comparatively more stable, ranging from 379 to 512 families in the CRD on the registry (see Table 7). The lowest year to date since 2009 is the current year in which there are 379 households waiting for housing.

Table 7: Number of Households on the Housing Registry in the CRD , 2006 to 2014

Number of Households on the Housing Registry in the Capital Regional District ⁵³									
Criteria	As of March 31								
	2006	2007	2008	2009	2010	2011	2012	2013	2014
Families ⁵⁴	1,153	1,071	803	426	490	465	512	410	379
Total # of Applicant Households in CRD	2,088	1,978	1,764	1,172	1,343	1,377	1,545	1,477	1,381

Source: BC Housing, Operations Branch, Housing Services Reporting, 4th Quarter Activity - March 31, 2006-2014

A similar trend can be seen across BC, with the total number of families on the Housing Registry decreasing prior to 2009, as illustrated in Table 8 below. Yet, as was seen in the CRD context, across BC the number of families waiting for subsidized housing has remained stable since 2010, ranging from 3,849 to 4,546 families on the registry.

Table 8: Number of Households on the Housing Registry in BC, 2006 to 2014

Number of Households on the Housing Registry in BC									
Criteria	As of March 31								
	2006	2007	2008	2009	2010	2011	2012	2013	2014
Families	8,560	7,858	6,577	3,849	4,025	4,254	4,546	4,150	4,093
Total # of Applicant Households in BC	15,343	14,548	13,932	9,839	10,846	12,397	13,684	13,913	14,553

Source: BC Housing, Operations Branch, Housing Services Reporting, 4th Quarter Activity - March 31, 2006-2014

53 The BC Housing Registry is a centralized database for participating housing providers, coordinated by BC Housing. It allows individuals to apply to subsidized housing using one application form (BC Housing, 2007, Glossary). Not all applicant households on the registry are unhoused and not all housing providers participate in the registry.

54 Data is based on applicant household's current address. All Housing Registry data presented here is based on a snapshot of those on the waitlist on the last day of the fiscal year.

55 Family is defined as a minimum of two people, including one dependent child.

The demand for safe and affordable housing amongst low-income families remains high. As a response to this situation, BC Housing currently funds a total of 2,190 permanent subsidized housing units in the CRD specifically targeted for families with children (Table 9).⁵⁵ These independent subsidized housing units are available for low to moderate-income households with a minimum of two people, including at least one dependent child. Since 2007-2008 there have been a total of 220 new subsidized units to the stock available for low-income families in the CRD.⁵⁶ As of March 2014, the average monthly tenant rent contribution for households living in these units targeted for families was \$513.00.⁵⁷ Comparatively, throughout the CRD it has become extremely difficult for low-income families to find safe and adequate housing at this price range in the private rental market.

Table 9: Subsidized Housing Units for Low Income Families in the CRD, 2006 to 2014

Subsidized Housing Units for Low Income Families in Capital Regional District by Fiscal year (excluding RAP, other family rent supplements, and units targeted for Aboriginal families)							
Fiscal Year	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Low Income Family Units	1,970	2,052	2,072	2,121	2,157	2,190	2,190
Total Stock of Subsidized Housing Units Per Year in the CRD (for all client types, inclusive of low-income families) ⁵⁸	6,701	6,877	6,941	7,212	7,387	7,376	7,510

Source: BC Housing, Central Property System, Unit Count Model for March 31, 2008, March 31, 2009, March 31, 2010, and March 31, 2011; BC Housing, Central Property System, Unit Count Pivot Tables for March 31, 2012, 2013 and 2014.

In addition to the 2,190 units allotted for low-income working families, BC Housing also funds a total of 166 units in the CRD geared towards low-income Aboriginal families in the CRD. This means that of the 260 total units available specifically for Aboriginal peoples (both singles and families), 64% of these units are for families.⁵⁹

55 This figure excludes the Rental Assistance Program (RAP). See below for more info on the RAP program.

56 These represent units funded by BC Housing. Other subsidized units may be available in the CRD but funded through different agencies.

57 This is based on current tenants in BC Housing subsidized units for low income families as of March 31, 2014. Source: BC Housing, Housing Connections, March 31, 2014

58 Note that this figure includes only permanent subsidized housing units and excludes homeless shelters, all rent supplements/ subsidies, and transitional housing units.

59 BC Housing, Central Property System, Unit Count Pivot Tables for March 31, 2014; BC Housing, Housing Connections, March 31, 2014.

In total, there are 2,367 units specifically for low-income families (Aboriginal and non-Aboriginal, as well as non-RAP supplements⁶⁰) across the region (excluding families subsidized in the private rental market through the Rental Assistance Program). Demographic information is available for 1,288 (54%) of households in these family units.⁶¹ Based on this information outlined in Table 10 below, 939 (73%) of these households are headed by single-parents. Further, 1,057 (82%) are female headed, while 231 (18%) are male headed.⁶² What we can draw from these numbers is that many of the households are likely headed by single females. This trend has been reported in other Canadian research.⁶³

Table 10: Number of Households in Units Targeted for Low Income Families in the CRD

Number of Households in Units Targeted for Low Income Families by Family Type in the Capital Regional District for March 31, 2014		
Family Type	Number of Households	Percentage of Households
Family - Single Parent	939	73%
Family - Two Parent	256	20%
Other Household Types ⁶⁴	93	7%
Subtotal - Households Profiled	1,288	
Unknown Demographic Data	1,079	
Total Households	2,367	

Source: BC Housing, Housing Connections, March 31, 2014

When we consider the number of two-parent, two children families (2,140) in the region that have an annual household income that falls between the Living Wage annual household income (\$68,915.84) and the annual household income for a two-parent family where both parents are earning the minimum wage (\$38,875.00), it is clear that units specifically targeted at low-income families are needed to ensure housing stability and prevent homelessness for families in the region.

60 According to BC Housing, there are only 11 non-RAP supplements included in the 2367 number.

61 Not all tenants are required to report tenant demographic information to BC Housing (e.g. the Community Partnership Program).

62 For two parent households, gender of household head is determined by first person listed on the household's application for subsidized housing. Source: BC Housing, Housing Connections, March 31, 2014.

63 Canada Mortgage and Housing Corporation. Family Homelessness: Causes and Solutions (2003). Available online at: <http://www.cmhc-schl.gc.ca/odpub/pdf/63221.pdf?fr=1283201777625>

64 Other household types include singles, couples, and other families (for examples, brothers and sisters of adults in household; and grandparents and grandchildren).

Market Housing Overview

For families experiencing homelessness and/or housing instability, affordable housing options on the private rental market are limited. For example, the average rent for 2 bedroom apartments is \$1,068/month, and the average rent for 3 bedroom units is \$1,281/month.⁶⁵ As illustrated in Table 11 below, the overall vacancy rate for 2 bedroom units has edged down to 2.5% in 2013⁶⁶, the availability of low cost units at the lower end of the market has also become tighter.

In 2013, there were **zero** vacancies for 2 bedroom units priced at less than \$700/month and only 1.9% vacancy for units priced at \$700-799/month. Both of these rates remain below the overall vacancy rate of 2.5% for 2 bedroom units.⁶⁷ See Table 11 below. Recall that a two-parent family with two children would only be eligible for a maximum of \$700 for shelter allowance on social assistance. This means that affordable market units are virtually unavailable. A two-parent family, with both parents working full time earning the minimum wage, would have just under \$1,000 per month for shelter costs.

Table 11: Private Apartment Vacancy Rate by Rent Range

Private Apartment Vacancy Rate by Rent Range - Victoria CMA -2009-2013 (%)					
Rent Range	2 Bedroom				
	October 2009	October 2010	October 2011	October 2012	October 2013
LT \$700	0.5	0.0	**	0.0	0.0
\$700-\$799	1.9	0.6	0.4	2.1	1.9
\$800-\$899	0.9	1.3	2.1	4.6	4.5
\$900-\$999	0.8	1.6	2.2	3.1	2.7
\$1000-\$1099	0.9	0.6	1.4	3.0	1.6
\$1100+	1.6	2.0	1.7	2.4	2.5
Overall vacancy rate for 2 bedroom units	1.1	1.3	1.7	2.9	2.5

Source: Canada Mortgage and Housing Corporation. (2009-2013). Rental Market Report: Victoria CMA.

Year over year the region has seen a significant loss in the total number of affordable units suitable for families on the private rental market. This is evident when we take a closer look at the stock of 2 and 3 bedroom units. The overall stock of 2 bedroom units has seen minor growth since 2007 (in 2007 there were 6,900 two bedroom units and in 2013 there were 7,029⁶⁸). At the same time, the existing stock has continued to shift upwards in price as illustrated in Figure 2.

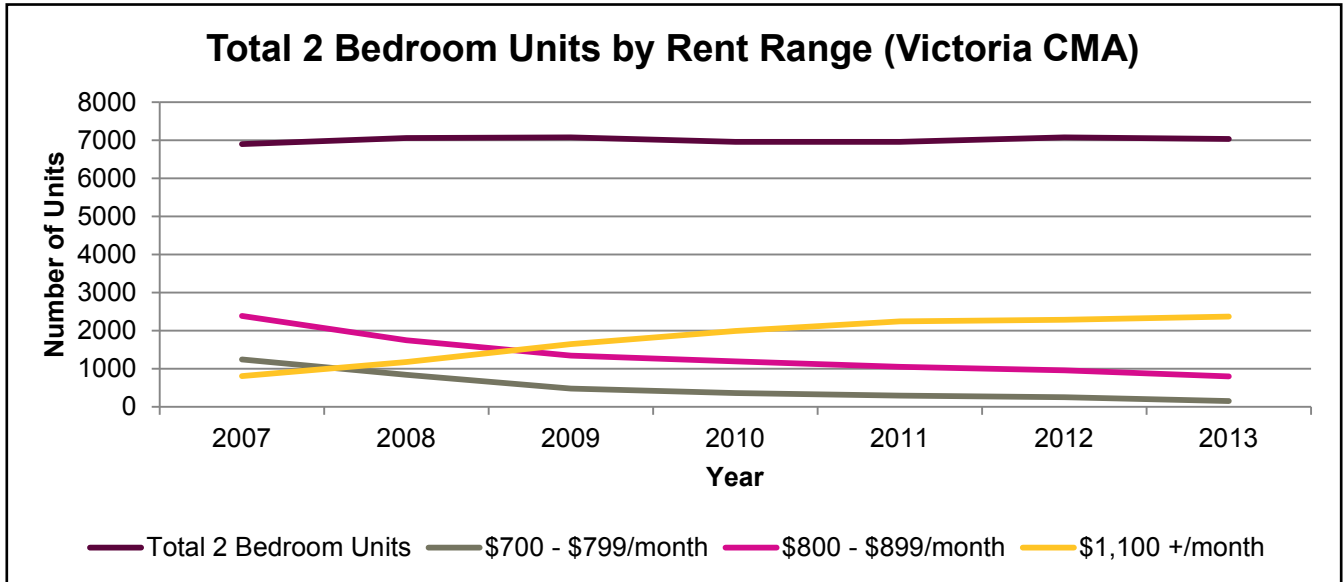
65 Canada Mortgage and Housing Corporation. (2013). Rental Market Report: Victoria CMA.

66 All CMHC rental market data presented in this report captures only privately-initiated rental apartment structures. This includes any building containing three or more rental units, of which at least one unit is not ground. Excluded are owner-occupied units in the rental building unit count, rental row (townhouse) structures, secondary suites, and rental condominiums.

67 Canada Mortgage and Housing Corporation. (2009-2013). Rental Market Report: Victoria CMA.

68 Canada Mortgage and Housing Corporation. (October 2007-2013). Rental Market Survey: Victoria CMA.

Figure 2: Total 2 Bedroom Units by Rent Range, 2007 to 2013

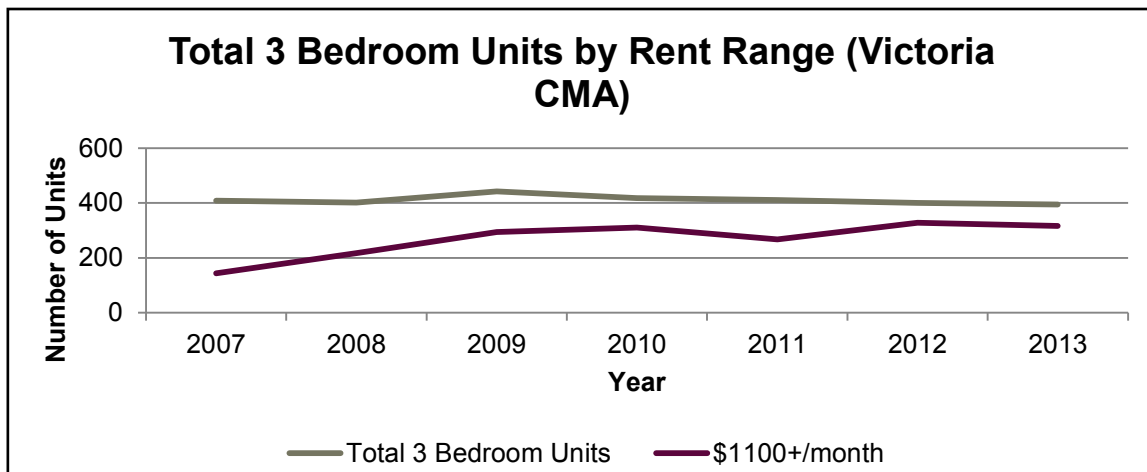


Source: Canada Mortgage and Housing Corporation. (October 2007-2013). Rental Market Survey.

Affordable units for larger families are also in short supply. In 2013 the overall vacancy rate for 3 bedroom units was 2.6%. This represents the higher end of what is available, as units priced at \$1,100+/month had a vacancy rate of 2.6%, units priced at \$800-899/month were at zero.⁶⁹ Over the past five years there has been a minor decrease in the overall stock of units (in 2007 there were 409 three bedroom units and in 2013 there were 395). Recall that a family of two parents and three children on income assistance would have \$750 to spend on rent.

Concurrently, the existing stock has shifted upwards in price, virtually depleted from the market of 3+ bedroom units priced at less than \$1,000/month. As of 2013, only 9% (36) of 3+ bedroom units were priced at \$900-999/month, while 10% (40) were priced at \$1,000-1,099/month and 80% (316) were priced at \$1,100+/month.⁷⁰ See Figure 3 below.

Figure 3: Total 3 Bedroom Units by Rent Range, 2007 to 2013



Source: Canada Mortgage and Housing Corporation. (October 2007-2013). Rental market Survey.

69 Canada Mortgage and Housing Corporation. (2009-2013). Rental Market Report: Victoria CMA.

70 Canada Mortgage and Housing Corporation. (October 2007-2013). Rental Market Survey.

Working Poor Families

A family with two wage earners supporting two children would each have to be earning around the living wage of \$18.93/hour⁷¹ in order to find affordable accommodation in this market. A household income at this level would enable them to afford a median priced 3-bedroom unit (\$1,200/month) and associated shelter expenses (utilities, telephone, insurance).

Given the lack of units priced at less than \$1,000.00/month, families on social assistance and those earning a minimum wage and earning less than the living wage amount would face difficulties securing appropriate and affordable rental accommodation in our region. This situation was highlighted by families in our focus groups as well. This may result in having to settle for cramped accommodations that are unsuitable for family size and composition or even refused affordable housing.

Suitable Housing

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 means 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.

Source: Verbatim from Canadian Mortgage and Housing Corporation, Housing in Canada Online, Definitions of Variables. Accessed online: http://cmhc.beyond2020.com/HiCODefinitions_EN.html

These findings are not unique to the Capital Region as they are consistent with previous research done in Canada that have identified inadequate low-incomes, high costs of private market housing and insufficient subsidized housing to meet the needs of people living in poverty as the structural factors that underpin family homelessness.⁷²

As described earlier, families in our focus groups repeatedly shared the difficulties they experienced trying to secure safe and affordable housing in the rental market. The difficulty they experienced in locating affordable housing comes as no surprise when we consider that the stock of affordable 2 and 3 bedroom rental units has declined as rental prices have increased and vacancy rates at the low end of market are well below expected averages. Low-income and working-poor families who do manage to find market housing do so under great stress as the majority of their income goes to rent leaving them with very little left over for basic necessities such as nutritious food, heating (Hydro) and clothing. This problematic situation is exacerbated for large families (3 or more children) as there are no affordable market units available and very few subsidized units available to accommodate a large family, in turn this leads to a demand for large units that contributes to lengthy waitlists.

71 Living Wage is calculated annually by the Community Social Planning Council of Greater Victoria. It “reflects the real costs of living through the hourly wage required to enjoy an adequate quality of life in our region”. The calculation is based on two adult earners both working 35 hours a week, to provide for a rental unit and children. Source: Community Social Planning Council of Greater Victoria. (2014). Working for a Living Wage Report: 2014 Update.

72 Paradis, E., Novac, S., Sarty, M., and Hulchanski, J.D. (2009). Better off in a Shelter? A Year of Homelessness and Housing among Status Immigrant, Non-Status Migrant, and Canadian-Born Families. ; Gaetz, S., Donaldson, J., Richter, T., and Gulliver, T. (2013). The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press.; Hulchanski, D. (2009). Ending Family Homelessness Symposium: Final Project Report. Toronto: Cities Center, University of Toronto.; Social Planning, Policy and Program Administration. (2013). Approach to End Family Homelessness in Waterloo Region Report Project: A Literature Review. Waterloo, ON: Regional Municipality of Waterloo.; Piper, M. (2013). Everyday Heroes: Investigating Strengths of Formerly Homeless Families Who Have Found Stability Within Their Community [Masters Thesis]. Victoria: University of Victoria.

PREVENTING HOMELESSNESS AND PATHWAYS OUT OF HOMELESSNESS: COMMUNITY SERVICES AND SUPPORTS

Appropriate and adequate supports go a long way in terms of stabilizing families experiencing homelessness and housing instability. In the Capital Region, these services and supports range from rental supplements, subsidized housing, and access to emergency income supports, emergency shelters, transitional housing, and housing outreach workers who assist with navigating bureaucratic systems and advocate for families on their behalf.

FAMILIES' PERSPECTIVES

When focus group families were asked to describe the services and supports that helped them to maintain housing stability and/or secure housing, they identified a number of supports that worked and that should be expanded. It was also evident that families faced challenges when accessing these services and supports.

Outreach Workers help to navigate systems

Families found that when they did get connected with the appropriate supports to navigate systems it was extremely helpful and they were appreciative of the support they received. Families identified housing outreach workers as invaluable in helping them navigate systems to access rent supports, income assistance, emergency funds, and crisis grants.

However, family focus group participants had different experiences and levels of success in accessing housing supports. They described how persistence and their own ability to navigate systems along with the use of discretionary power of individual frontline workers influenced the types of supports participants were able to acquire. For example:

"I went to BC Housing that was kind of hopeless obviously the list is so long and now I hear from you that you have been on it for 14 years and still nothing, obviously that's not a go. But a woman did give me the TAPS number, and she gave me the Gorge-Burnside [number] and I was able to get a 120.00 to help with my rent. It was something so that I didn't get evicted and she also sent an email to my manager to kind of give me until the 15th to pay it so I didn't get any penalties."

"Fernwood Community Centre helped me when we couldn't pay rent. We tried to get BC Housing when I was pregnant with her when this all happened. One girl there just helped me fill out papers because I could barely walk, I had very bad varicose veins, but she helped me with papers, the questions were so general. So she filled them out for me online too because I didn't even have internet then. So if it wasn't for them I don't know what I would have done. I would have had to move into my in-laws and they have one single room. But they helped me fill out papers and told me who to talk to in case of emergency, I had to go back and forth but they helped me."

In these two examples, help to get interim assistance with rent was useful in preventing homelessness. Additionally, assistance with filling out necessary paperwork was key in obtaining the needed assistance. Further outreach workers can play a key role in knowing what assistance is available.

"... you just don't know [...] unless somebody tells you ..."

Many participants shared their concern and frustration at how difficult it is to figure out what resources are available to them. They repeatedly disclosed that a significant amount of the services and supports available to them, they learned about through friends or other caregivers in similar situations. One participant explained that:

"... a lot [services and supports] you just don't know about unless somebody tells you, a friend or something, because their not like advertising if you need help come here."

Participants feel frontline workers, particularly ministry frontline workers, need to have a better understanding and knowledge of all the potential resources available to families who are experiencing housing instability.

"I think that if you need help then you reach out to the community for support, maybe [community support service] or baby groups should be in charge of letting you know what your options are."

Families suggested that a centralized database system or website that listed all the available resources, services and supports for families would be very helpful.

“... there is no central information access base and it would be astounding because most of us generally learn things from other people who say, “oh do you know about this or have you tried that?” It would be amazing if there was something... even a website directory that could say... these services for housing, these services for food, these services for clothing. Getting the information to the people who need it.”

One participant identified that having access to simple services, like a phone would be very helpful:

“There is almost like there needs to be an outlet place to go to use a community phone.”

This highlights the difficulties that participants have in accessing and knowing about the supports that might be available and further highlight the complexities of the systems they have to navigate in order to prevent or move out of homelessness.

Difficulty accessing supports

Families described their experiences with trying to access certain kinds of support that could prevent homelessness and support moves out of homelessness, and the frustrations they experienced when they did not meet all of the eligibility requirements:

“You will meet 5 out of 6 requirements and the 6 one you don’t meet so that’s it, they aren’t helping you. Because it is so... most of the time it’s not their fault it is that they are so restricted as far as their funding goes that they are limited by their funding so when you don’t meet the requirement and they give you the help then they lose their funding. That is a constant problem.”

Participants repeatedly voiced their concerns and frustration with the lack of knowledge about available resources and problems encountered particularly with frontline Ministry of Social Development and Ministry of Children and Family Development workers. Participants identified experiencing judgmental treatment and power-over relationships from and with ministry workers as a significant challenge they faced when seeking services and supports. For example:

“...I got treated like shit by her. Like shit and like dirt and like I had to have done something that was wrong and again same thing, when you are looking at losing your house what is the last thing you need? Being judged like you have done something wrong rather than giving you the help or at least the direction that you need.”

One participant described how the stress of being treated poorly by ministry staff may aggravate mental health conditions:

“ [...] accelerates depression, anxiety, suicidal thoughts. The judgment and having that frontline person have the control, have so much of their biases to really curve which way it goes. They should not be the one.”

Participants did find helpful outreach workers who were knowledgeable about systems and treated them with respect. However, participants also expressed frustrations about frontline workers who lacked knowledge and skill in assisting them with their need for support. This highlights the critical importance of frontline workers being aware and sensitive of the stressful, crisis situations in which families may be encountered. The stress is compounded by the family’s fear of losing their children. Also, it may be that in some cases front-line workers are enforcing policies that restrict or limit families’ access to supports. These are policies which they are not responsible for but must enforce none the less.

Lack of support for caregivers who live together and single fathers

Many of the coupled caregivers that participated in the focus groups commented that there was a lack of services for families when both parents live together. Two focus group participants described the despair and stress that arises out of not having access to more housing supports because they are in coupled relationships:

“...there are times where I think it would be easier if I just left my kids because then I would get more support.”

“...yeah, same here. Because of him I get less. It's not right and it doesn't help us keep our families together. It stresses us out and we argue more because of it. It's not right we are trying to be a happy healthy family.”

This highlights a particular gap and need for supports that are inclusive of different family compositions.

SERVICE PROVIDERS' PERSPECTIVES

Service providers described how education and outreach is important when working to stabilize families. Their education and outreach activities include informing families of the benefits they can access, working with other agencies to secure financial assistance, negotiating with landlords and BC HYDRO, and connecting families to other services and supports they might need.

“... Oh wait, I didn't realize that was available ...”

Outreach workers have expertise in navigating systems. Through their work in supporting families in securing and maintaining their housing, outreach workers provide vital information, navigate systems, and know how to access supports for families, many of whom are unaware of the supports available to them. As this service provider said:

“...I think educating what they're eligible for what they're entitled to and what's available is huge.”

This is consistent with parents views on the invaluable role that a knowledgeable and skilled outreach worker can play in assisting them to prevent and move out of homelessness.

This service provider provided an example how important it is to a family's financial situation to know about the different kinds of financial supports that do exist:

“..if it's not us just giving them the funding, it's telling them about hardship assistance, telling them about these other supports. I've had families in the past who never even applied for their child tax benefit. And this is stuff that, you know, they've been living- that particular family had an eight year old child who, and like, in the entire eight years of his life, they weren't even aware that they needed to apply for a child tax benefit.”

Outreach workers also shared their skill in knowing how to ask the right questions to begin identifying appropriate supports. In part, it is finding the right supports that families need and are eligible to obtain. Outreach workers act as repositories of vital information they then pass onto families in crisis. Together with families, they work to educate families about what kinds of supports do exist.

“There's no like handbook of like everything you can do and everything that's available. It's overwhelming for families. They've got to worry about so many other things. But they just don't know. So I think sometimes just being able to talk to somebody and us asking those questions, they're like “Oh wait, I didn't realize that was available or know about this”. So that's the education piece.”

It is difficult for families to access support without a knowledgeable outreach worker as clearly there is no central registry or website they could consult even if they have access to it.

“... Having someone that can be kind of a middle person is super helpful ...”

Service providers described how they are able to act as a go-between for families needing to access financial and other kinds of supports to maintain and secure housing. This service provider describes that trying to navigate systems on their own can be very stressful for families:

“I had actually someone email me today and thanked me for talking to income assistance for them because they said that it’s completely frustrating and they keep getting different answers from different workers. And I think that just not having to deal with that stress of dealing with that institutionalized organization on their own and having someone that can be kind of a middle man is super helpful as well.”

A major theme that arose from the focus groups with families and from the interviews with Service Providers and Support Workers was that building relationships with families makes a huge difference in securing housing. These relationships support families as they navigate systems.

“... The outreach is a huge component, for us to be able to go out with the women and not just refer them places, but to actually be able to take them and help them through the process.”

These findings are consistent with previously documented evidence identifying the failure of families to rely on extended family or friends to double up as a precursor to homelessness. Families who fell into homelessness had fewer extended family and other social support.⁷³

“... Without having financial support, how do you even get out of homelessness?”

Service providers noted the importance of the financial assistance mechanisms like the Homelessness Prevention Fund, and rental assistance program as helpful resources that if improved and expanded could be available to support more families at risk of homelessness. They witness how financial supports work to prevent homelessness and help maintain housing stability as this service provider described: “...financial supports do benefit the families. Because like, without having financial support, how do you even get out of homelessness?”

“..I would say probably the biggest benefit that we provide is being able to actually- like to access that funding. And...I think that if we didn’t have that available, there’d be a lot more families homeless or...in serious crisis.”

The rental assistance program was identified as key financial resources. While the RAP provides much needed support for families grappling with low incomes and high rents, there are still policies that make it very difficult for families to be eligible for the program.

“..For family. So, it doesn’t matter the size of the family. It could be two people, it could be eight people. You have to be making under thirty-five thousand. Yeah. Which is what boggles my mind, is that there’s no sliding scale there for how many people are in the family.”

“..And the great thing about rental assistance is that you get back paid, but what good is thousands of dollars five months from now when you’re going to be homeless? Also, if you’re homeless, you can’t apply for the rental assistance program. So if you lose your housing and you can’t find new housing for whatever reason...”

Another important financial resource was the Homelessness Prevention Fund (HPF).

“I would say like, when we talked about financial supports. I mean that’s- we’ve had lots of families come back and like thank us for applying for the homelessness prevention fund and that five hundred dollars helped them avoid their eviction notice or whatever.”

Clearly, the HPF is an example of a prevention initiative that can help families particularly when they are facing those income gap periods as described earlier.

73 Grant, R., Gracy, D., Goldsmith, Griffin., Shapiro, A., and Redlener, I.E. (2013). Twenty-five Years of Child and Family Homelessness: Where are we now? American Journal of Public Health. 103(S2)

“ ...Families need a place where they can go, and they need a one-stop shop ...”

Systems are often difficult to navigate for families in stress and crisis as well as with limited resources and responsibilities for children. One service provider stated:

“... It's easier to like go to one agency and be able to get a bunch of stuff done, as opposed to having to go from agency to agency, especially [...] if you have small children.”

Two service providers described that being able to go to one place for help is much easier for families instead of having to go from one place to the next to access an array of supports.

“And they also don't have to go into the income assistance offices and stuff, which can be a five hour wait sometimes. And when you have small children...”

“So, with that situation, what we do is we get the clients to sign a release of information, and we can at least find out- we can contact the worker and say like “Okay, can this- does this person have a damage deposit available? Can they get a crisis grant? Can they get hardship assistance?” we're able [...] get around some of those things so that we can get service a little bit quicker for some of the families that need it immediately.”

One of the benefits that service providers see themselves providing, especially outreach workers, is that they act as a kind of one-stop-shop. Having an actual physical location for families to walk into, a “right door” to access immediate supports and crisis intervention services would go a long way in not only providing safe, and accessible services and supports, but would also provide space to build community, one thing that this service provider stressed as very important:

“... a drop in would be wonderful, and also it gives a sense of community and that sort of thing. And I think...even just- I mean, based on the interview that you folks did with the families here. Like, I think that sense of community and that sense of being able to kind of...I don't know...just understand that other people are going through a lot of the same things is really important.”

“So it's this tricky balance of, like, some families need a place where they can go, and they need a one-stop shop and they can walk in- those drop in centers are available for individuals. Individuals can walk in at any point and get access to any clothing, any...anything. So, there isn't that for families. There isn't a walk in drop in center where if you are short on diapers you can just kind of go. You know, there's- a lot of people have those resources, but they're on like schedules or... And we're kind of like that too. We have that stuff available, we're just not always- it's just us. So, trying to balance that, of like, being out in the community and trying to figure out how can we best support the families; being out there, going with them, to appointments, taking them places, or also being here for a family that might walk in. So it's a juggle.”

Having a place to go where you can share your experiences with other who are also in a similar situation helps can be an excellent format for information sharing and community building:

“It normalizes it a little bit, as opposed to being like, “I can't figure stuff out” it's like “Oh, it's not my fault, it happens to a lot of people”. I had a few more things for that question.”

“You can’t keep your head above water”

Many of the families that service providers talked about, were working poor families. Focus group participants also described how difficult it is to make ends meet even with parents earning employment income (described in previous section). Service providers witness the struggles of working poor families trying to meet their needs on a daily basis and because of this feel that there should be more incentives and supports for working families:

“...There’s not enough, like supports for working families. Like what’s the point of working if you can’t - if you can’t keep your head above water.”

“...And I hear that from families who are struggling who are earning just more than income assistance. I’ve heard families say that; I got one particular single mom that I was working with, she said to me “I went back to school, I got a job” she’s working as a care aid, and she’s saying “I’m making, right now, just a tiny bit more than what I was getting on income assistance, but now I’m paying childcare, I’m paying like all these other costs.”

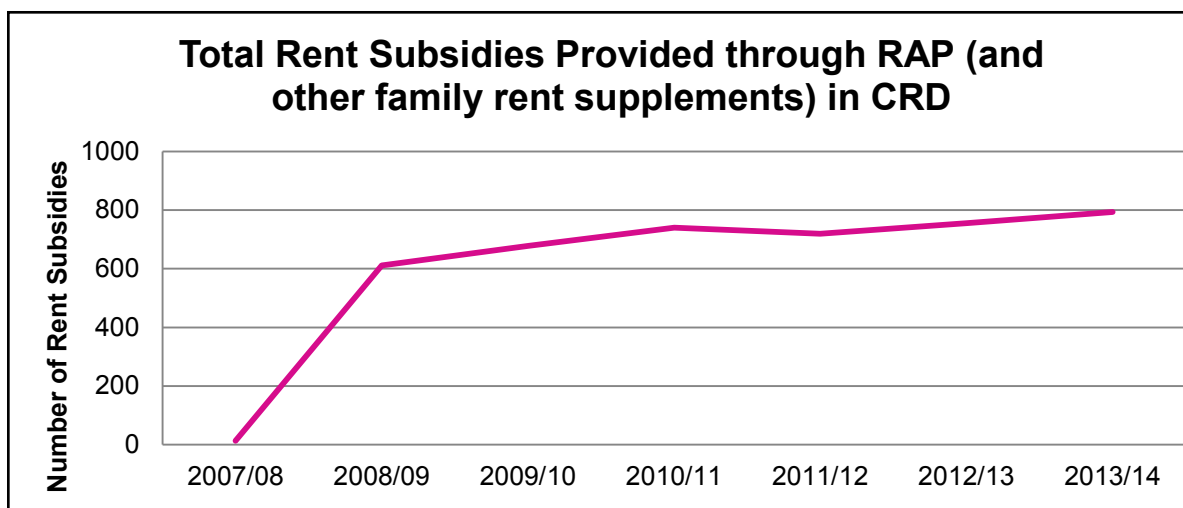
“...There’s no incentive to actually work unless you’re making a substantial amount- more than you would be making on income assistance.”

The perspectives of families and service providers help to highlight both what is and is not working in helping families move out of homelessness. Next we turn to data that help us to understand the availability of supports that prevent homelessness and help families move out of homelessness.

RENTAL SUBSIDIES

Rental subsidies are also available to help families afford units in the private rental market. Instead of waiting for subsidized housing units to become available, low-income families have been able to access rent subsidies instead. As of March of 2014, 794 households in the CRD received rental subsidy through the Rental Assistance Program (RAP).⁷⁴ On March 31, 2013, households receiving RAP in the CRD had an average rent of \$1,118.00/month before the subsidy, and with the subsidy the rent was reduced on average to \$775/month.⁷⁵ Over the past eight years, the number of families receiving these subsidies has increased greatly, which is indicative of both the need and challenge in this region. See Figure 4 below.

Figure 4: Total Rent Subsidies Provided Through RAP, 2007 to 2014



Source: BC Housing, Central Property System, Unit Count Model for March 31, 2008, March 31, 2009, March 31, 2010, and March 31, 2011; BC Housing, Central Property System, Unit Count Pivot Tables for March 31, 2012, 2013 and 2014.

⁷⁴ Launched in 2006, BC Housing’s Rental Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market. The eligibility criteria for the RAP program were expanded in 2008/2009. As such, the number of recipients increased that year. Households receiving RAP may also have an active application for subsidized housing units on the BC Housing Registry. To be eligible for RAP, parents must have at least one dependent child and cannot have a combined annual gross income over \$35,000.00, receive any form of income assistance from the provincial government, live in subsidized housing, be a shareholder in a co-operative housing unit, or own a home that they do not live in.

⁷⁵ BC Housing, SAFER and RAP System, March 31, 2013.

EMERGENCY SHELTERS

In addition to affordability issues, for some families, the access to safe housing is a major concern. Data from a point-in-time count on March 31, 2014 shows that BC Housing funded 80 units in the CRD specifically for women and children fleeing violence (80 units were also funded in the 2013 count). These are not permanent housing units but transition houses, second stage, and safe home spaces where women and their children can stay for a fixed period in a safe environment and access additional supports as needed. Such units are essential for safety and stability in extremely difficult periods. Over 2013/14 these units provided shelter for approximately 859 people (488 women and 371 children).⁷⁶

CONCLUSION

Families in this study repeatedly highlighted their frustrations at the common misconception that heads of families are somehow inadequate because of their inability to meet the needs. They feel instead that families are being unfairly blamed when caught in a cycle of impossibility often driven by circumstances beyond their control. To this end, families felt it was important to raise public awareness about the pathways into housing instability and homelessness and that the current social safety nets are not working. We felt it was important to share their perspectives on the faults in the social safety needs as a means of educating others about their circumstances and to engender compassion and understanding.

“When they hear our stories on a personal level they are shocked because they assume all those social safety nets are working.”

Changing perceptions about why people live in poverty was very important for the families that participated in the focus groups. They want people in the community to understand that:

“... it is a lot of work being poor, it really is. I spend more days just working on just getting through the freakin day keeping a roof over our head.”

“I’ve realized through all the advocacy work I’ve done in poverty in my time, in education and that type of thing is Joe average person who is comfortable really has no idea what the struggles of poor families are and that doesn’t matter whether your working poor, single, married, bisexual-it does not matter; people really have no concept. When they hear our stories on a personal level they are shocked because they assume all those social safety nets are working. They just do, you know and unless you know people who are living it then of course I guess you would assume that those safety nets are working.”

“So I think that education and that information getting out there is a huge way of preventing it and changing the perception about why people live in poverty. You know sure some of it is because of drugs but a lot of it is because of mental health, a lot because of split up families, a lot of it is because we have a 10.25 minimum wage.”

“People are just so ignorant about what our needs really are and if they really want to know what our bloody needs are then get with us, come and live with us for a month.”

When we reviewed the findings from previous studies involving families facing housing instability and homelessness in the Capital Regional District, and compared them to the findings for this study, it was disheartening to see that many of the issues are still prevalent such as the community need for more housing outreach workers, the need for a family only shelter, and supports for single-fathers in need of emergency housing, the lack of a range affordable housing options for families, contradictory policies, and low-incomes not meeting the cost of living. That said, there have been some improvements, more supports and services that work, but there is still much to be done to ensure that families in our region do not face homelessness and housing instability.

⁷⁶ Note that this number does not necessarily represent unique individuals, as women and children can be served more than once during the year at a particular site or at more than one site. Seven programs are included in the 2014 analysis: Cridge Transition House, Salt Spring Island Transition House, Annie’s Place, Victoria Women’s Transition House, Victoria Women’s Transition House Society’s Older Women’s Safe Home, Cridge Second Stage, and Margaret Laurence House. Source: BC Housing, Central Property System, Unit Count Pivot Tables for March 31, 2013 and 2014; BC Housing, Transition House/Safe Home/Second Stage Quarterly Data Collection Survey, WebFocus Report SNAPTH001/002/003, May 2014 download.

ACTION PRIORITIES

The following priorities for action are based on the findings in this report. While some of these priorities are long term in nature, some of these priorities are short term solutions as well. We have identified two types of priorities those that will prevent homelessness and those that will support moves out of homelessness for families who are experiencing risk of homelessness and housing instability.

Preventing Homelessness

1. Increase prevention services and supports

- Expand the Homelessness Prevention Fund: Expanding the scope of the Homelessness Prevention Funds will enable more families to access the fund to maintain their housing and avoid a housing crisis.
- Increase funding for more housing outreach workers: The families in this study as well as in previously conducted research have identified the support and guidance they received from housing outreach workers as an invaluable resource in helping families secure navigate complex income and housing systems.⁷⁷
- Ensure outreach workers have adequate education and supports to provide knowledgeable and skilled delivery of services to families in crisis. This includes expertise in resources available as well as working with families in crisis that is sensitive to their needs and situations.
- Expand housing options and supports for Aboriginal families. Service providers described how Aboriginal families face unique circumstances because of the generational impact of colonization, the Residential School System and the Sixties Scoop. More housing options and supports for Aboriginal families that are culturally safe are needed.

2. Increase housing supply and subsidies

- Increase the stock of affordable units for families. Families, service providers and evidence from the rental market analysis indicate there is a growing need for affordable multi-room units for families, particularly for larger families, with low-incomes.
- Advocate to BC Housing to expand its income cut-off past \$35,000. The evidence presented here indicates that in some circumstances access to more income supports such as rental subsidies would actually work to keep some families more stability housed. Moreover, these findings are congruent with national data documenting housing assistance, in the form of rental subsidies and follow up supports, as a key factor in successfully transitioning families into stable housing⁷⁸ which in turn, increases residential stability with decreases in shelter returns.⁷⁹

3. Increase shelter allowance rates

- Ensure that only 30% of income is spent on housing and that shelter rates are commensurate with cost of housing in the region.

4. Address income assistance rates

- Advocate for raising income assistance rates and disability benefits so they are commensurate with the cost of living.

5. Encourage employment where possible

- Advocate for increasing employment incomes through promoting and instating a Living Wage.
- Advocate for the creation of incentives and supports for families to increase earning power through employment skills development programs, access to low-cost education, and tuition supports.

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Support Moves out of Homelessness

1. Emergency housing options that support a range of family types

Families and service providers repetitively emphasized the need for a continuum of housing options specifically for families including, but not limited to emergency shelters and transitional housing. The creation of a family specific emergency shelter and transitional housing would function to keep families together rather than splitting them up, as many of the current options available for families have policies in place that prevent fathers and older male children from staying with mothers and/or policies that prevent some mothers from taking their children to emergency shelters. Currently there are few emergency resources available for fathers with children.

- Create family only emergency shelter(s) that support a range of family forms. While prevention needs to be the first step, family crisis units, especially for larger families would provide at least a safe and adequate landing place while families stabilize their housing and income situations.

2. Develop a centralized service(s) for families in need

- Create a Street Survival Guide for Families that provides details on accessing benefits, and services and supports designed specifically for families.
- Create a family only drop in centre: families and service providers stressed the importance of information sharing with clients and with peers.

3. Public education

- Expand public education campaigns on the reasons behind family homelessness to encourage compassion and understanding. For example, public education campaigns could include outreach to schools, public forums and presentations, or working with local media to develop issue based spotlights.

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