



SMABC SUBMISSION FOR THE DEVELOPMENT OF A POVERTY REDUCTION STRATEGY FOR BC: Human Rights Affirmed

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Single Mothers' Alliance BC

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Introduction

Since 2014, SMA has been listening to single mothers in poverty through-out BC about the conditions of their poverty, and gathering their input, vision and knowledge about what public policy solutions they know will effectively end it. According to the *First Call 2017 BC Child Poverty Report Card* the child poverty rate for children in lone-parent families in 2015 (47.7%) was more than four times the rate (11.2%) for their counterparts in couple families.¹ Children living in lone-parent families continue to have the highest poverty rate at 47.7%, the majority of whom we know are single-mother led.

We are not all economists, social policy or human rights experts, nor do we need any of those qualifications to know when our rights are being substantially denied and to envision a world where our families thrive and flourish. Our input is directly sourced from single mothers themselves and this submission is largely a 'what we heard' report. We have been preparing to impact a poverty reduction strategy for BC since we founded SMA in 2014 through extensive community-based listening campaigns on provincial policy impacting single mothers through-out the province. We have 172 members through-out BC.

Speaking to over 75 single mothers through 2014-2015 and many, many more continuously over the past three years, the following eight priority areas were identified in our analysis of our qualitative data:

- Lack of quality, affordable childcare prevents single mothers from accessing the labour market
- A punitive and overly complex welfare system combined with very low rates confuses and stigmatizes them, leaving them trapped in deep poverty unable to feed their children in a system with no bridge or way to transition out of the system
- Lack of adequate family law legal aid leaves thousands of women and children trying to escape domestic violence and navigate relationship breakdown trapped, poor, traumatized and at risk

¹ First Call 2017 BC Child Poverty Report Card. Released November 21st, 2017. <https://still1in5.ca/report-card-summary/>

- Lack of affordable housing is a crucial factor in creating their poverty as majority of single mother incomes go to rent and high utility bills
- Lack of access to education is identified as the number one barrier to their overall success in work and life
- Low wage work leaves them in greater poverty, and provides no feasible economic stability to support their children
- Lack of access to education, low skill status, and low wage work that doesn't make ends meet drives hundreds of single mothers onto welfare for long periods of time
- Lack of access to affordable transit is as crucial as housing, legal aid, and child care.
- Deep social isolation and stigma experienced by single mothers in poverty greatly impacts their health, mental health, and the health and well-being of their children
- Indigenous off-reserve single mothers struggle with an astounding depth of poverty while raising their families and racist urban environments compound their poverty.

The CEDAW and Women's Rights in BC

In 2016, the SMA and 9 other women's rights dedicated organizations that comprise the BC CEDAW Group² submitted a report on BC's compliance to the Committee on the Elimination of Discrimination against Women on the occasion of Canada's combined 8th and 9th periodic reviews of the CEDAW.³ SMA represented the BC CEDAW Group and our recommendations for BC at the review in Geneva in 2016. At that time, our submission to the CEDAW committee echoed calls across the province led by the Poverty Reduction Coalition, for BC to develop a rights-based poverty reduction plan; one built to tackle gender inequality and women's poverty in BC. A press release endorsed by 23 women's rights and allied organizations was released on February 1st, 2017 calling on the provincial government to implement the CEDAW concluding recommendations, released November 18th, 2016, which fall under provincial jurisdiction, addressing child care, legal aid, wage equity, welfare rates, and much more.^{4 5}

The 2017 BC CEDAW Group press release highlights that for years, Canada and British Columbia have ignored UN treaty body advice and recommendations, to the detriment of the most disadvantaged and vulnerable residents and to the detriment of British Columbia as a whole. Canada has no national mechanism for monitoring and facilitating implementation of treaty body recommendations, and British Columbia has no provincial mechanism for implementation of recommendations within its jurisdiction. Further, there is no mechanism for co-operation between federal and provincial governments on implementation in areas where co-ordination among all levels of government is critical. Because of this,

² BC CEDAW Group includes: • Coalition of Child Care Advocates of BC; • Hospital Employees' Union; • Justice for Girls; • Poverty and Human Rights Centre; • Vancouver Committee for Domestic Workers and Caregivers Rights; • Vancouver Rape Relief and Women's Shelter; • West Coast LEAF-Women's Legal Education and Action Fund; • Single Mothers Alliance of BC; • Vancouver Women's Health Collective.

³ BC CEDAW Group submission to the 2016 CEDAW review: *Women's Rights in BC*. 2016

⁴ BC CEDAW Group press release, February 1st, 2017. http://www.westcoastleaf.org/wp-content/uploads/2017/01/CEDAW-Implementation_BC-letter_FINAL.pdf

⁵ Committee on the Elimination of Discrimination Against Women: Concluding Observations on the Combined 8th and 9th Periodic Reports of Canada. Print. 2016. <http://www.westcoastleaf.org/wp-content/uploads/2016/11/2016-Canada-CEDAW-Concluding-Obs.pdf>

treaty body recommendations tend to be ignored rather than realized in a substantive way through government planning, policy, and programs.

As *Canada Without Poverty* (CWP) states in their submission to the 2016 CEDAW review process, the disproportionate number of women living in poverty means it is imperative that our federal and all provincial governments implement rights-based poverty reduction plans based on Canada's human rights obligations and commitments.⁶ CWP further points out that when it comes to poverty reduction plans across the country "none of these plans are rights-based, and none (save for Quebec) include any reference to international human rights principles and standards."⁷ The consequence is that many poverty reduction plans have remained ineffective and failed to create substantial change. We have an opportunity to learn from other provinces; BC must aim much, much higher.

The full implementation of the CEDAW by Canada is dependent upon the performance of provincial governments, as well as the federal government. Some aspects of the obligations assumed by Canada are centrally part of provinces' formal jurisdiction. The Province of BC is obligated to ensure that the women of British Columbia fully enjoy their rights as these essential conditions of political, civil, social, economic and cultural equality are protected under the CEDAW. **We cannot parse women's poverty from women's equality generally, or child poverty from their mother's inequality and resulting poverty.** To address single mothers' poverty, we must tackle women's equality broadly and substantially with fulsome legislative change and policy across multiple ministries, with specific measures to target women's and single mother's poverty head-on.

As the Poverty Reduction Coalition points out, "basic civil and political rights, such as freedom of speech and the right to vote, are relatively well protected in Canadian law, but economic and social rights to basic necessities such as food, water, housing, and education are routinely violated."⁸ The Feminist Alliance for International Action (FAFIA) report, *Women's Economic, Social and Cultural Rights in Canada: 2006-2016*, submitted to the most recent UN review of Canada on our implementation of the *Covenant on Economic, Social and Cultural Rights*, illustrates well the challenges on this front.⁹ The strength of our poverty reduction plan has an opportunity to address this challenge.

A Gender-Based Analysis Lens

We applaud the appointment of Mitzi Dean as Parliamentary Secretary for Gender Equity on February 15th, 2018 and anticipate accelerated progress on women's equality in BC in conjunction with BC's poverty reduction strategy.¹⁰

We strongly recommend that the entire poverty reduction plan is developed with a gender-based analysis planning lens. The Poverty Reduction Coalition states that a provincial poverty reduction

⁶ Canada Without Poverty submission, CEDAW review 2016. Report is not available online.

⁷ Ibid

⁸ BC Poverty Reduction Coalition. Submission for the Development of a Poverty Reduction Strategy for BC. March, 2018. <http://bcpovertyreduction.ca/2018/03/bcprcsubmission/>

⁹ FAFIA, *Women's Economic, Social and Cultural Rights in Canada: 2006-2015. Report to the Committee on Economic, Social and Cultural Rights on the Occasion of the Committee's Sixth Periodic Review of Canada. February 2016.* <http://cfs-fcee.ca/wp-content/uploads/sites/71/2015/10/FAFIA-CESCR-Report-2016.pdf>

¹⁰ BC Government press release, February 15th, 2018: <https://news.gov.bc.ca/releases/2018PREM0023-000215>

strategy must be grounded in a human rights framework and make explicit reference to international human rights obligations. BC now has a golden opportunity to fully implement many CEDAW committee recommendations within provincial jurisdiction in the framework of a poverty reduction plan. SMA believes that BC will fail to enact an effective poverty reduction strategy without the successful application of gender-based analysis (GBA+) to ensure that all new strategies effectively implement the CEDAW.

A gender-based + analysis lens would identify and address the multiple factors that entrench women's and children's poverty in the context of single motherhood in BC, including childcare, domestic violence, the deep marginalization of racialized and Indigenous women, access to justice, apprehension and the Ministry of Children and Family Development policy framework, policies impacting youth-in-care, employment, education, investment in the early years and early child development, access to public transit, and more.

Without this planning and implementation lens, we fear a plan without the teeth to tackle women's poverty successfully that could ultimately end up leaving our poorest women and children behind.

Recommended Priority Actions:

- Ensure the poverty rate for children and lone-mother households declines by 30% in four years, and by 75% in ten years, in recognition that poverty is concentrated in this population. (BCPRC)
- Amend the BC Human Rights Code to include social condition as a prohibited ground of discrimination fulfilling recommendation 24 of *A Human Rights Commission for the 21st Century*.¹¹
- Apply a gender-based + analysis lens¹² on the development of the poverty reduction plan and a gendered approach to understanding economic inequality as a cause of poverty.

Human Rights Denied Still: Where We are 16 years later

In 2005, human rights experts including Margot Young, Shelagh Day and Gwen Brodsky, published *Human Rights Denied: Single Mothers on Income Assistance in British Columbia*.¹³ This scathing 76 page-report chronicles how a package of legislative and regulatory changes implemented over a four year period by the government of the time disproportionately impacted single mothers, denied their human rights and created a more punitive welfare system that further entrenched systemic discrimination against them. We will elaborate further on *Human Rights Denied* on how we can now reverse how far BC has 'run afoul of equality guarantees' for single mothers since 2002 in our section on welfare reform. *Human Rights Denied* posits three key points that are useful to frame our recommendations. We must:

- Value the important child-rearing and household maintenance that single mothers do;
- Expressly support and facilitate women's liberty to form family structures of their own choosing;

¹¹ A Human Rights Commission for the 21st Century: A Report and Recommendations to the Attorney General. December 10th, 2017. <https://engage.gov.bc.ca/app/uploads/sites/213/2017/12/HRC-Final-Report.pdf>

¹² Status of Women Canada: *GBA +* description and definition: <http://www.swc-cfc.gc.ca/gba-acis/index-en.html>

¹³ Human Rights Denied: Single Mothers on Social Assistance in British Columbia. 2005. <https://povertyandhumanrights.org/docs/denied.pdf>

- Recognize single mothers and their children as deserving of public support and respect.¹⁴

Recent Gains to Build On

Though our previous calls for reforms in 2017 fell on deaf ears, SMA is pleased that the new government has committed to implementing a poverty reduction plan for BC and re-established the BC Human Rights Commission. We greatly appreciated the efforts of this government as the Official Opposition to end the harmful clawback of child support from single parents on welfare; thousands have flourished with more money in their pockets to feed their children. We continue to hear from single mothers weekly about the positive impacts of this crucial change. We hope this government will build on and strengthen the *Single Parents Employment Initiative*, which acknowledges the necessity of education and training for single mothers on welfare to achieve durable economic stability for their families. A first step to raise the rates by \$100 and a minor increase to the earnings exemption are small yet promising gains.

We congratulate the government on taking strides forward around quality, affordable, universal childcare, and affordable housing, and for committing to address affordability overall. Most of all, we are smitten with our birthing universal child care system, as we know lack of quality, affordable child care is a crucial issue holding the majority of single mothers in poverty and out of the labour market and leaving their children at risk. **We believe a universal child care system forms an essential foundation upon which a poverty reduction plan can be built with potential to successfully target single mother poverty in BC.** Yet so much more remains to be accomplished.

“You build enough to start working, to get to school, get off assistance, and then...what are [single] moms to do? We can’t afford to live on what we are making—to work and pay childcare. And if you are working on minimum wage? Childcare and minimum wage [are] jokes in this province. I was working my butt off 60 hours a week, and I was still in the red trying to pay for childcare. I was working at Safeway and La Senza and as a drywall labourer. How are you supposed to ever get a savings when you are in the red all the time, with childcare? With minimum wage and childcare, the change has to be there and come now.”

-Single mom C.: April 28th, 2015

Two Points

Upfront, we would like to reiterate two timely points made by other organizations in their submissions:

- Addressing the depth of poverty crucial to the success of the entire poverty reduction strategy.
- Rent control is essential to current governments overall policy agenda to address affordability.

We support the CCPA-BC’s submission stating that failure to successfully implement rent control and tie rent to the unit not the person presents “a grave risk” at this time.¹⁵ As the CCPA-BC says, without doing so, there is the risk that all the improvements and gains experienced for low-income people due to minimum wage increases, welfare rate increases, child care fee reductions and more will be wiped out

¹⁴ Ibid.

¹⁵ Canadian Centre for Policy Alternatives-BC Office, CCPA-BC Submission for the Development of a Poverty Reduction Plan: <http://bcpovertyreduction.ca/wp-content/uploads/2018/03/CCPA-BC-Poverty-Reduction-submission.pdf>

by rent increases. Not addressing rent control presents the greatest threat to the poverty reduction plan and the governments overall policy agenda.

Focus on Marginalized Populations: Lone-Mother Led Families

We support the Poverty Reduction Coalition's emphasis on the need for recognition of marginalized communities particularly impacted by poverty. We need targeted efforts to address the structural barriers faced by indigenous communities, immigrants and refugees, people with disabilities, single mothers, single senior women, foster youth, and queer and transgender people. This is much easier said than done, yet crucial to the success of a plan. This is the gruelling work, easily glossed over by shiny solutions that help many 'in the middle' but miss those in the greatest depths of poverty. We call on the government to tackle this challenge head on with policy that responds to the complexity of intersectional disadvantage many mothers face.

The following are sub-populations in need of targeted strategies to address their intersectional disadvantage within the single mother group:

- *Single mothers escaping domestic violence*
- *Single mothers raising special needs children in poverty*
- *Single mothers with disabilities raising children on PWD*
- *Former youth-in-care who are single mothers under 30*
- *Single mothers who are youths*
- *Indigenous single grandmothers raising their grandchildren*
- *Single mothers with addictions issues who have had their children apprehended and are in the process of getting them back or achieving more access*
- *Single mothers who exit prison and begin the process of gaining back custody of their children*
- *Indigenous single mothers experiencing the impacts of colonization at risk of apprehension due to poverty*
- *Off-reserve Indigenous single mothers on welfare and PWD*
- *Low-income single mothers who do shift work and low-wage work*
- *Refugee and immigrant single mothers*

Recommended Priority Actions:

- Legislate a poverty/equity lens that requires all ministries to consider the impact of any change to government policy, program or service on low-income people and prohibit changes that will have a negative outcome or exacerbate poverty and inequality. (BCPRC)
- Ensure a poverty plan for BC leaves no marginalized group neglected and devotes the necessary resources to identify the complexity of cross-ministry policy solutions to target each group. (BCPRC). Including multiple demographic groups within broader marginalized groups.
- Implement an equity approach that abolishes the false and dangerous notion of the 'deserving' and 'undeserving poor'.

Transit: The Missing Affordability Target

One of the key issues brought forward to SMA is the lack of affordable transit in Metro Vancouver and beyond. It has been brought to our attention that while we discuss and address the need for affordable housing and affordable child care, current government is yet to place emphasis on affordable transit as a central plank of addressing affordability in BC.

Low income single mothers report that living on welfare rates or low incomes, with current transit monthly rates at \$93 for an adult and \$53 per child over age 5, one mom with two children living on welfare or low income would have to spend \$199 a month for monthly passes for her family. This is impossible based on current housing and food costs, the reality of low wage work and low welfare rates which leave little more than a few hundred dollars for an entire month of expenses including food, clothes, bills and school fees.

With zero affordability measures, (particularly in Metro Vancouver), these vulnerable families report they cannot access basic medical care, dentist's visits, food banks and grocery stores, job interviews, work, basic community outings, and so much more. Poor youth miss out on much and are forced to steal transit regularly. Mothers often steal transit rides because they have to, getting stuck with large fines. **We have heard from women who sometimes, usually by the end of the month, have to pick which child goes to school.** For two children over 5 to get to school and back every day, at regular concession rates, the cost is \$7.20: \$36 per week. Unable to buy a monthly pass or concession booklets upfront, spending \$36 a week to send two children to school on the bus is impossible when the struggle is mainly to get dinner on the table. We suggest, based on extensive feedback, that a low-income transit plan has two main complimentary planks.

Recommended Priority Actions:

MSDPR specific measures:

- *Expand the PWD annual bus pass program to include all adults on income assistance and all children and youth up to age 18 in families on both PWD and IA.*

Regional funding for municipalities to implement affordability measures:

- Enhance provincial funding mandated to assist municipalities to address affordability with a sliding scale monthly pass based on income, and free transit for all children and youth 0-18.

"You know what my daughter says? She says 'mommy, I am five today' even though she is seven, because she knows I can't afford it, she knows we have to lie to get where we need to go."

-Single mom D.

"We have to walk a long way to school because we can't afford to take the bus. My kindergartener has had to poo in the street, because the walk is too long, and there are no bathrooms."

-Single mom B.

Housing: Building the Village It Takes

Housing Need

The right to housing should not be interpreted in a narrow or restrictive sense which equates it with... the shelter provided by merely having a roof over one's head ...Rather it should be seen as the right to live somewhere in security, peace and dignity.

*General Comment Number 4, Article 11(1)
International Covenant on Economic, Social and Cultural Rights.*

The following excerpts are from the 2016 BC CEDAW Group report *Women's Rights in Canada*.

*The Canadian Mortgage and Housing Corporation (CMHC) defines core housing need as occupying housing that requires more than 30% of pre-tax household income and/or that fails to meet standards of adequacy and suitability. The excerpt from the report below illustrates housing issues impacting women and single mothers.¹⁶

In Vancouver, more than 35% of renters spend more than 50% of their income on housing.¹⁷ The impacts on children in families spending the majority of their income on rent are particularly severe, including a high risk of malnutrition and higher risk of respiratory and other diseases.¹⁸ Pointedly, female lone parent households and female one-person households had the highest incidences of core housing need in 2011.¹⁹ Women, already disproportionately affected by poverty, intimate partner violence, and sexual abuse, disproportionately bear the brunt of this housing inadequacy crisis.

As already noted, erosion of housing affordability is strong among tenant households. The majority of low-income women are tenants. Compounding the affordability issue, vacancy rates in many BC communities are extremely low.

Protections offered by the provincial Residential Tenancy Act are simply inadequate. Rent increases are inadequately regulated, problems with discrimination continue, and the administrative procedures for addressing tenant concerns are underfunded, unfair, and practically inaccessible for many of the most vulnerable populations. Civil society housing advocates have long called for a number of changes to the legislation to address these concerns, to no avail.

Recommended Priority Actions:

- Stronger tenant protections including tighter limits on annual rent increases.

¹⁶ This section of the BC CEDAW Group report largely contributed by Margot Young.

¹⁷ Save Social Housing Coalition - First Meeting, Carnegie Centre Theatre, Vancouver. Inclusion BC, 2012. Web. <http://www.inclusionbc.org/events/2012-09-12/save-social-housing-coalition>

¹⁸ 4 BC Poverty Reduction Coalition. Cost of Poverty: Housing. Web. <http://bcpovertyreduction.ca/learnmore/cost-of-poverty/#housing>

¹⁹ 5 Canada Mortgage and Housing Corporation. Housing Observer 2014. 2015. At page 1 to 7

- Recommit to building thousands of new social and co-op housing units per year. BC should be bringing on stream 10,000 such units per year. (BCPRC)
- Enhance and enforce tenant rights introducing rent control on the unit.

Discrimination in the Rental Market: Top Priority

Single mothers report widely that they are discriminated against in the rental market. SMA hears a steady stream of stories of illegal practises and discrimination against women with children as they are excluded, over-charged, and evicted. Stigma against women raising children alone is strong and pervasive in our society, particularly towards those who are low-income, and many women say landlords through-out BC get away with discriminatory practises that render accessing an already very tight rental market a huge struggle for single mothers and their children.

We know from anecdotal input that the majority of single mothers are severely underhoused in the regular rental market. Single mothers with one child most often live in one bedrooms or bachelor suites in Metro Vancouver, however, with rents skyrocketing, many more must downsize now to bachelor's suites. Our members report that seeking a suite in the rental market is a nearly traumatizing experience defined by rejection, judgement, and often the need to lie about relationship status to secure housing. Our aging rental stock through BC and the lack of new rental stock leaves the most affordable rental options the ones that are least suitable to families with small children; thin walls in poorly maintained 'walk-ups' usually means eviction for the noisiness of children's play. We hear from single mothers who are repeatedly evicted because their rental suites are not built to house children and the pitter-patter of healthy, normal play. Many low-income single mothers with children under 5 move every six months and we hear from them often. Also problematic is the lack of rental stock for larger families, which Indigenous and immigrant mothers say impacts them in particular.

Recommended Priority Action:

- Address discrimination against single parent and mother-led families with children in the rental market, particularly those with infants, toddlers and large families, with all mechanisms available to government.

"They see me coming, a Native woman, and they see me with a 'bunch of brats'. The guy gave an application out to everyone in the room, except me."

-Single mom S.

Co-operative Housing: To Combat Single Mother Social Isolation

SMA has heard from single mothers all around BC that co-operative housing is their preferred form of affordable housing. They wish to live in the 'village' where neighbours are known and can help out when the single mom on the block runs out of milk, and she can do the same for the senior couple down the way. **We would like to emphasize the role that affordable housing can play if it is built to solve the crisis of social isolation experienced deeply by lower-income single mothers and their children, and others.** When we talk to single mothers, social isolation stands out as the most debilitating condition with which they live, and it is the right form of social housing that they feel will make the biggest impact on this front.

The mothers suggest we focus on housing that is built to encourage community-connectedness, democratic participation in community decision making and the benefits a housing community can offer to overcome social isolation. They fear affordable housing stock runs the risk of copying the market-based 'condo towers' model that has worsened social isolation in Vancouver, and elsewhere.²⁰ Single-mother led families report that the social isolation 'cure' of democratic housing co-operatives positively impacts their children's mental, physical and social development, their own mental health and general health, and positions them to thrive as contributors with agency in meaningfully connecting communities. Single mothers report that since they are isolated in 'crappy basement suites' with no access to other women and known neighbours, they end up spending a disproportionate amount of time seeking social connection online, which isn't enough. An opportunity to participate meaningfully in community life has the potential to have the most profoundly positive impact when it starts at home for single mothers. Crucial however, is ensuring that coops are accessible to those with low incomes, not only providing subsidized suites to those who are low income and regular suites to only those with high incomes.

Recommended Priority Actions:

- Prioritize investment in new and existing co-operative housing province-wide with community-building amenities and measures built into all aspects of model design, drawing on innovative European models.
- Ensure new and existing coop stock is not biased towards middle-class families and address the issue of impractical buy-ins totalling thousands.

"They make you spend all your money on stamps for the applications, and then send you a letter saying you don't make enough money to live there. That's not 'affordable housing', is that a joke?"

-Single mom G.

"The number one thing that would make a difference for me would be to live in a community, not have just a 'place to live' where I have no-one, but a coop where there is real community for me and my kids, with community life right there."

-Single mom C.

Utilities: Time to Retrofit

SMA has heard from the large number of single mothers living in aging BC Housing units and other aging affordable housing stock that their hydro bills are so high they take from their food budget for the month. **The high cost of utilities has been brought forward by many as a primary contributor to their food insecurity, as much of their cash flow goes to pay the bills.** Despite paying large amounts towards their utilities each month their homes often still remain cold, drafty and unsafe for their children.

With a high proportion of single mothers in affordable housing through-out BC, lack of investment in maintenance of the aging stock disproportionately impacts poor women and children. We support the

²⁰ Vancouver Foundation. Connect & Engage. A survey of Metro Vancouver. 2017.

<https://www.vancouverfoundation.ca/sites/all/themes/connengage/files/VF-Connect-Engage-report.pdf>

CCPA-BC recommendation in their 2018 BC budget submission of a **Housing Renewal Fund** to retrofit aging affordable housing stock through-out the province, benefiting both people and the environment.²¹

Based on all the testimonies that have come our way, we recognize the urgent need for recommended utilities reforms and protections for low-income customers to be implemented now.

Recommended Priority Actions:

- Create a **Housing Renewal Fund** to retrofit aging affordable housing stock through-out the province (CCPA-BC).
- Implementation of a reduced rate for an essential block of electricity. (BCPIAC, as below)
- Creation of a crisis assistance fund for customers who are having difficulty paying their electricity bills;
- Adoption of low income customer rules, such as:
 - waiver of security deposits, late payment fees and reconnection fees;
 - more flexible payment arrangements;
 - suspension of disconnections during cold weather periods and for customers with medical emergencies (all BCPIAC)

“The majority of my child tax just goes to my hydro bill. Swimming lessons and shoes? Forget it.”

-Single mom F.

Social Isolation

According to the mothers we have spoken with for years, the depth of the social isolation they live with is as debilitating as their poverty; even worse, according to many, and greatly impacts their mental health.

“I just feel really isolated and alone and not having any help. It really impacts my mental health. And my mental health really impacts my relationships obviously with my child, and my ability to function on a day to day basis...I feel completely stuck. And whenever I am not doing well at all I get even more depressed, and then my daughter suffers, and I have nowhere to bring her for a break, nowhere.”

-Single mom T.

Recommended Priority Actions:

- Provide supports to peer-based initiatives for single mothers and others that enable communities to forge their own connectivity and thrive.

Access to Justice: Inextricably Linked to Poverty

Legal Aid: Top Priority

²¹ Canadian Centre for Policy Alternatives-BC Office, CCPA-BC Submission for the Development of a Poverty Reduction Plan. Page 18. <http://bcpovertyreduction.ca/wp-content/uploads/2018/03/CCPA-BC-Poverty-Reduction-submission.pdf>

Information and some phrasing below care of BCPIAC and West Coast LEAF.

It goes without saying that the lack of access to justice in family law proceedings has an enormous detrimental impact on single mother poverty in BC. Lack of access to justice is one of the primary issues single mothers bring forward to SMA. According to West Coast LEAF, the recent announcement of \$5 million more per year for legal aid in BC falls far short of addressing the impact of lack of legal aid on single mother poverty and well-being in BC. When women fleeing relationship violence can't get a lawyer to represent them in their family law dispute, conflict with their abusive ex can be drawn out and intensified. Violence can escalate, endangering them and their children. They may even lose custody of their children. This scenario is all too common in BC today, and the SMA has heard from single mothers far and wide throughout BC about access to legal aid compounded their poverty and left them and their children at great risk. Without a lawyer to represent them in protracted, complex family law cases in which family violence was present and in which they were effectively left alone to face an abuser in court, they were unable to assert their rights and access the supports to which they are legally entitled. Many single mothers have had to walk away from entitlements that may have allowed them to raise their children with greater financial security. The lack of access to justice leaves single mothers poor and deprive them and their children of vital resources and supports.

More than a decade ago, legal aid in BC was drastically cut by 40% overall and by 60% for family law, so that today 3 out of every 5 applications for family law legal aid representation are denied. In BC, legal aid services in family law are drastically underfunded, having been cut by 60% between 2002 and 2005. Family legal aid is now almost exclusively available to extremely low-income people fleeing violent relationships; even then, there are highly restrictive caps on the hours of legal service provided. This leaves many British Columbians going through divorce and custody battles without a lawyer, even in situations of extreme family violence. Since women are statistically lower income earners and more likely to experience spousal violence than men, this reality leaves women and their children particularly vulnerable as they try to navigate the complex justice system without assistance.²²

While cuts and service reductions affect many people, women and marginalized people are disproportionately affected. While men are the principal users of criminal law legal aid, women are the principal users of family law legal aid and civil legal aid. Legal aid for family law in BC is restricted by both issue coverage and income thresholds. Because women disproportionately experience poverty and economic hardship after relationship breakdown, the legal and financial rights afforded to them under family law are vital to their ongoing economic security. They need accessible legal services to enforce their rights,²³ but in BC there is no legal aid coverage for financial matters involving division of property and family maintenance. In addition, women who face a legal issue that BC's legal aid system might cover, including seeking protection or restraining orders against violent spouses, may be denied aid based on income thresholds that are so low that many women in poverty do not qualify. Funding for poverty law legal aid has largely been eliminated in BC. The inadequate funding of legal aid services in BC has resulted in an access to justice crisis in the province:

²² Information and phrasing care of Westcoast LEAF and BCPIAC. 2017-2018.

²³ Committee on the Elimination of Discrimination against Women. Recommendation 29: Economic consequences of marriage, family relations and their dissolution. Paragraphs 4-5, 42. UN Committee on the Elimination of Discrimination Against Women. 2013. Print.

- Between 2001 and 2015, the number of family law cases approved for legal aid in BC dropped from 15,526 to 3,442;²⁴
- Only 32% of those who received a referral to a legal aid lawyer on any matter were women;²⁵
- 6,579 women applied for legal aid to assist them with a family law matter in 2012/2013 compared with only 2,870 men. Fewer than half of persons who applied for family legal aid received a referral to a legal aid lawyer.²⁶

Recommended Priority Actions:

SMA is currently a plaintiff in a constitutional challenge to the limitations of family law legal aid in BC (*SMA et al v British Columbia* (BCSC File No. S173843)) which identifies two primary reforms:

- Ensure that the financial cut-off to qualify for service corresponds to the actual needs and circumstances of women seeking legal assistance and raise the low financial cut-off.
- Eliminate a “one-size-fits-all” approach to allotting family law legal aid service hours, as 25 hours (or exceptionally 35 hours) are insufficient to resolve the legal issues in even moderately complex family law proceedings and is usually only enough time to obtain an initial protection order (an order that can keep a violent spouse away), which is often time limited. Increase the number of hours available as per recommendations by legal advocacy groups West Coast LEAF, BCPIAC and others.

“To get help from my abuse, I had to deal with everything. The spiral into poverty just takes a few months, you know? By that time, Legal Aid said ‘get lost’. I went there with bruises on my arms and they were like ‘sorry, but you don’t qualify’. Sorry about that ‘but’. It wasn’t serious enough.”

-Single mom T.

Welfare: An Opportunity to Reverse ‘Human Rights Denied’

Welfare Reform: Top Priority

Human Rights Denied: Single Mothers on Income Assistance in British Columbia, by Day, Brodsky, Young and Buckley, states that due to cuts made in 2002-2004, “the Government’s actions are not merely bad policy; they are illegal. They discriminate against single mothers and are contrary to the rights to equality guaranteed by the Canadian Charter of Rights of Freedoms, the BC Human Rights Code, and international human rights treaties.”²⁷ Cuts at that time included reducing the basic support amount and shelter allowances for single parents, the implementation of the full clawback of all child support from

²⁴ Brewin and Govender, *Rights-based Legal Aid: Rebuilding BC’s Broken System*, 2010; Legal Services Society. 2014/2015 Annual Service Plan Report.

Web.http://www.lss.bc.ca/assets/aboutUs/reports/annualReports/annualServicePlanReport_2014.pdf

²⁵ Track, Laura, Shahnaz Rahman and Kasari Govender. *Putting Justice Back on the Map: The Route to Equal and Accessible Family Justice*. West Coast LEAF, Feb. 2014.

²⁶ Ibid.

²⁷ *Human Rights Denied: Single Mothers on Social Assistance in British Columbia*. 2005.

<https://povertyandhumanrights.org/docs/denied.pdf>

single parents on welfare, the full elimination of the earnings exemption, the lowering to age 3 as marker of when single parents on welfare are forced back to work and deemed ‘employable’, and the removal of the opportunity for those on welfare to access school. All these changes either targeted or disproportionately impacted poor single mother-led families. There are 48, 426 single parents and their children currently accessing either income assistance or PWD as of February 2018.²⁸

Some hard-fought for gains have been recently won, including the end of the clawback of child support from single parents on welfare in full, and the promising but limited Single Parents Employment Initiative which allows some single parents—16 years later—to begin to again access only certain educational opportunities, and the \$100 rate increase. However, our social safety net inherited from previous government remains largely intact, unchanged, and also worsened on some fronts.

In January 2016, organizational authors SFU, SPARC-BC, First Call, and SMA co-published *Walking the line to put their families first: Lone mothers navigating welfare and work in British Columbia* by Jane Pulkingham, Sylvia Fuller, Marina Morrow, and Sylvia Parusel.²⁹ This report showcases four vignettes about lone mothers receiving income assistance in Metro Vancouver. The vignettes highlight the reality of the impenetrable ‘welfare wall’ they encounter as they try to access the labour market in a contradictory system that claims to focus on work yet pushes single mothers without access to childcare into minimum wage jobs inadequate to support their families, leaving them trapped in a non-sensical and punishing loop of poverty from low wage, precarious work to welfare and back around again. In 2015, according to First Call, a single parent with one child working full-time for the whole year for minimum wage would have only earned \$18,761, leaving them \$10,111 below the \$28,872 LIM before-tax poverty line.³⁰ This contradiction built into the system is a primary issue single mothers bring forward to SMA, month after month, year after year. Piecemeal and incremental change will not break the cycle of poverty perpetuated by our current system. We now have an opportunity to make the urgent and substantial reforms necessary to built a system that works for BC and reduces and ends rather than perpetuates poverty.

Due to the currently punitive nature of our welfare system implemented by former government, SMA recommends the following immediate changes to the Employment and Assistance Act within the first 8 weeks of the plan implementation or as soon as possible. **Women and their children, and many others, are suffering deeply in poverty with long term health impacts, and there is no need to delay.** These recommendations were generated by single mothers currently accessing welfare and PWD in listening session dialogues with SMA over the last 3 years.

Recommended Priority Actions: Welfare Reforms

²⁸ Ministry of Social Development and Poverty Reduction. Single parents tallied across all streams based on figures as of February 2018 (clients, not cases) for both IA and PWD. <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/organizational-structure/ministries-organizations/social-development-poverty-reduction/bcea-caseload.pdf>

²⁹ *Walking the Line to Put their Families First: Lone Mothers Navigating Welfare and Work in British Columbia*. January, 2016. <http://www.sparc.bc.ca/wp-content/uploads/2016/12/final-report-walking-the-line-to-put-their-families-first.pdf>

³⁰ First Call 2017 BC Child Poverty Report Card. <https://still1in5.ca/>

- **Raise the rates** to the Market Basket Measure and tie to cost of living.
- Raise all **asset limitations** for those accessing IA to bring them in line with asset limitations for those on PWD.
- Remove all **earnings exemptions**; everyone on IA or PWD can work up to \$45,000 annually without any clawback of earnings, and after \$45,000, an incremental clawback tied to income.
- Allow all people and family units including single mothers on IA and PWD to **access any education, program of studies and training available** to all British Columbians, and all available bursaries, grants, loans and other funding opportunities, whether privately or publicly funded.
- Retain the **Single Parents Employment Initiative** that provides tuition and transportation coverage but **extend the one year of tuition coverage to multi-year degrees and training programs and any programs chosen by a recipient** and remove the restricted list of eligible careers and programs. Retain all other benefits offered through the program.
- Remove the **IA eligibility 'requirement for 2 years of employment'** in full for all.
- Base eligibility **on current income only** in calendar month of application date.
- **Remove the punitive measure of the \$200 penalty clawback** (\$100 per month for two months) for failure to meet work search requirements.
- Remove work search requirements and reframe this aspect of the system as an **'Access to Opportunities'** support framework to achieve economic stability if and when an individual is ready: each person's pathway out of the system will be unique, requiring differing combinations of education, training, work, supported transitions to work, and nobody should be pressured or forced off the system, in particular those in current struggles with mental health, health, addictions, special needs children, and more. This aspect of the system must be tailored to meet people where they are at, rather than a one-size fits all approach emphasizing work only. Discard the 'expected to work' category. People opt into the **Access to Opportunities** stream when they are willing and ready.
- Discard the stigmatizing **'Persons with Persistent Multiple Barriers'** category.
- **Remove the 'age 3' work requirement for parents with children** on welfare and shift to new **Access to Opportunities** framework outlined above; women are ready when they decide.
- Provide a targeted MSDPR administered **additional bursary system** with a targeted stream for women, Indigenous and racialized women, to ensure they access opportunities to achieve economic stability.
- Provide **transit passes** for all adults, children and youth living on both IA and PWD.
- **Provide all kinship care and single-parent kinship care families an adequate level of income beyond welfare and PWD** and permit them to retain the Canada Child Benefit for the children in their care regardless of the status of their evolving custody situations.
- **Attach the Canada Child Benefit to the child, not the situation of their care**, and end all clawbacks of the Canada Child Tax Benefit under any circumstances. This would ensure that all children are entitled to their Canada Child Benefit regardless of the situation of their care, whether in a foster family, kinship care, or another arrangement.
- Provide additional **education bursaries** for women particularly disadvantaged around access to education.

"I went to Work BC as I had to on welfare. I have an education and a career (in child care) from before, but they would not help me get another job like that. They were just like 'go get a job at Starbucks or Tim Hortons, or whatever' and I was like 'that is NOT going to support me and my kids!'"

-Single mom C.

"I feel like I want to just go on disability because my anxiety is so elevated, it is the stress, poverty. It is like 'you are not helping me, but I am trying to get help.' I am trying to get better. I am trying to move up, but they just dig you kind of deeper into the system."

-Single mom S.

Direct Service Reforms

We heard from single mothers on Income Assistance and PWD about how they feel they are treated by Employment and Assistance Workers, and the challenges of our currently service delivery model, largely moved online by our previous government. The challenges of an inaccessible, online system are severe. SMA urges the government to implement all recommendations from the BC Public Interest Advocacy Centre (BCPIAC) regarding access issues at the Ministry of Social Development and Poverty Reduction.³¹

We feel strongly we need to address the system, not target the people who are carrying it out, as both recipients and workers all are caught in a system that renders compassionate service-delivery challenging. Single mothers across BC have reported to SMA that the primary source of the stigma they experience as single mothers on welfare is from MSDPR itself. They report that the current complex system and its emphasis on compliance with an ineffective work search requirement means their lives are policed by staff who administer this system, often in a derisive and derogatory way. Their dignity is deeply offended when they say they are spoken to 'like trash' in the most vulnerable time of their lives, many of them victims of abuse, violence and sexualized violence, and accessing welfare as a support tool as they try to escape that violence.

Regardless of how many funds we can invest in external public awareness and public education to address stigma around poverty in society in general, SMA has heard loud and clear that this change must start from within the ministry. System reform could include new training for new and existing staff to implement a deeper trauma-informed approach.

Recommended Priority Actions:

- *Provide enhanced training for all existing and all new MSDPR Employment and Assistance workers and others involved in service-delivery that includes empathy training and a trauma-informed approach framed by a truth and reconciliation mandate.*
- *Implement all changes recommended by BCPIAC regarding service delivery reforms.*

Employment

³¹ BC Public Interest Advocacy Centre, Accessibility at the Ministry of Social Development and Poverty Reduction: <http://bcpiac.com/accessibility-ministry-social-development-poverty-reduction/>

Excerpts below from the 2016 BC CEDAW Group's report Women's Rights in BC.

The BC CEDAW Group submission to the UN regarding CEDAW compliance illustrates well the employment related measures within provincial jurisdiction that BC must take to tackle systemic discrimination on the labour front.³² It is self-evident that single mothers, with the need to balance their caring and earning responsibilities and challenges, are hit particularly hard by the need for these reforms. The following are pertinent excerpts from the report.

According to the report, women in British Columbia are locked in to a structure of inequality in the workforce, and this impacts women's poverty and economic outcomes hugely. This is due to a combination of factors, including: a gendered wage gap, which has narrowed little in twenty years; entrenched patterns of jobs segregation by sex, with jobs traditionally performed by women paid less than jobs traditionally performed by men; the majority of unpaid caregiving work being performed by women; attacks on "good jobs" held by women in the public sector (teaching, care aids, hospital workers); cuts to public services which support women's ability to participate in the labour force; inaccessible and unaffordable child care; a predominance of women in part-time and casual work with little job security or benefits; a low minimum wage which provides less than a poverty level income to full-time full-year minimum wage workers, most of whom are women. British Columbia has no adequate mechanisms for addressing this structural inequality. As described below, there is no pay equity law, and no employment equity law or programs or strategy to address sex discrimination at work.

Pay Equity

British Columbia has no law that requires employers to pay women and men equal pay for work of equal value. The standard in BC is a much lower one: employers are required to pay women the same pay as men when they are performing the similar work.³³ This means that the law in BC cannot address the substantial differences in pay that are attached to traditionally female jobs when compared to traditionally male jobs. There is a substantial gender pay gap in British Columbia. Women's full-time earnings were about 65% of what men earned in 2010. In addition, women in British Columbia are not keeping pace with women workers in other parts of Canada.³⁴ The Canadian Centre for Policy Alternatives reports that the median income for all female workers in BC rose only 4% between 2000 and 2010 compared with the national increase of 10.6 %.

Recommended Priority Action:

³² The employment section of the BC CEDAW Group report largely contributed by the Hospital Employees Union.

³³ Section 12 of the B.C. Human Rights Code prohibits employers from paying employees of one sex a different rate of pay than employees of the other sex for work that is similar or substantially similar.
http://www.bclaws.ca/EPLibraries/bclaws_new/document/ID/freeside/00_96210_01#section12

³⁴ Canadian Centre for Policy Alternatives – BC Office, BC Disadvantage for Women: Earnings Compared with Other Women in Canada, Vancouver 2012, available at
https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2012/12/CCPABC_BC_Disadvantage_for_Women_0.pdf

- That British Columbia immediately introduce proactive pay equity legislation that requires both public and private sector employers to pay women equal pay for work of equal value. (BC CEDAW Group)

Employment Equity

British Columbia has no employment equity law or programs that require employers to scrutinize their employment practices to ensure that they do not have discriminatory effects on traditionally disadvantaged groups including women, or to make efforts to hire non-traditional workers into job categories where they are underrepresented. There is no mechanism for addressing the discriminatory effects of sex-based job segregation.

Austerity Measures: Impact of Tax Cuts and Cuts to Services That Support Women

Women's status and participation in the workforce has been affected by austerity measures introduced over the last sixteen years by the BC government, in the form of tax cuts and cuts to services.

The BC government has offered little, if any, gender impact analysis of these tax cuts (and the resulting spending cuts). Women have been negatively affected in four distinct ways:

- Women received a smaller share of the tax cuts, because women have lower incomes than men on average, and the tax cuts were skewed to disproportionately benefit higher-income taxpayers and business owners/shareholders;³⁵
- Many of the public services that were scaled back or dismantled in the wake of these tax cuts were social services used disproportionately by women. Examples include women's shelters, legal aid, welfare and seniors' care;
- Cuts to public programs shift the burden of care giving from a collective, societal responsibility to a responsibility of individual families. Because women continue to do considerably more unpaid care giving work at home than men, they are the ones who bear the brunt when services like home support are scaled back. The increased burden of unpaid caregiving work has made it more difficult for BC women to fully and equally participate in the economy and in society outside of the home.
- Public sector workers are predominantly women, so the job losses associated with scaling down social services over the last 15 years have disproportionately affected women. For example, when funding shortfalls after the first round of steep tax cuts led the BC government to contract out hospital cleaning and food service jobs in the early 2000s, the vast majority of the 8,000 public sector workers affected were women, many of whom were racialized. Many lost their

³⁵ The trend of eroding tax fairness is documented in Lee, Marc, Seth Klein and Iglia Ivanova. A Decade of Eroding Tax Fairness in BC: Time for Progressive Tax Reform. Canadian Centre for Policy Alternatives. 2011. Web. <https://www.policyalternatives.ca/bc-tax-shift>

jobs and those who stayed saw their wages drop to less than 60% of previous pay and faced heavier workloads and no job security.³⁶

According to the CCPA-BC, changes to BC's tax system over the past 16 years have meant that "BC's overall tax system mean the bottom 90 per cent of households actually pays a higher overall tax rate (what economists refer to as effective tax rate) as a share of their income than the top 1 per cent of households."³⁷

Recommended Priority Action:

- Consult with women's organizations and trade unions and devise an 'equality in work' strategy for the Province that will address the structural inequality of women in the workforce, taking into account the interactions of various factors including the gender wage gap, women's unpaid work, women's unmet child care needs, and sex-based job segregation. (BC CEDAW Group)
- BC to focus on the Living Wage as a prime solution to poverty.

"My biggest challenges are as a single mom, and a woman in a male-dominated industry. There is absolutely no support. It is male-dominated. I am a woman of colour, just being a woman is a challenge. Try doing things as a woman of colour.... It's hard because you want to give to society. You want to be a working woman and feel empowered and give to your kid, but it is not working. Boy, do they make it hard."

-Single mom R.

Violence Against Women

Target Violence, Target Poverty

SMA has heard from many single mothers that the direct cause of their poverty is violence perpetrated against them as children, youth, young adults and adult women. It is hard to find a single mother in poverty whose life has not been impacted by male violence: from childhood sexual abuse, rape, incest, domestic violence, workplace sexual harassment, and more. **A poverty reduction plan for BC must address all forms of violence against women, or it will fail to address women's poverty.** It has been repeatedly brought to our attention that the long-term mental and physical impact of violence is a significant force impacting many single mothers' ability to thrive, work, parent and function in society. Some have a diagnosis of PTSD or a specified mental health diagnosis as a result, but a great many suffer unnamed and unacknowledged long-term trauma that often impedes their economic success and keeps them in poverty and at risk for poverty. Women's economic, social and political inequality is both a cause and a consequence of men's violence against women. If BC's poverty reduction plan aims to target

³⁶ Pollak, Nancy, Jane Stinson and Marcy Cohen. The Pains of Privatization: How Contracting Out Hurts Health Support Workers, Their Families, and Health Care. Canadian Centre for Policy Alternatives. 2005. Web. <https://www.policyalternatives.ca/publications/reports/pains-privatization>

³⁷ CCPA-BC Submission to the BC Budget Consultation 2018, October 12th, 2017. Canadian Centre for Policy Alternatives BC Office. https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2017/10/ccpa-bc_budgetSubmission_2018.pdf

single mother poverty, violence prevention and supports for women victims of violence must be addressed.

Women who attempt to escape violent men often return to the relationships because of unlivable welfare rates and also lack of affordable housing options. To demonstrate a genuine commitment to ending violence against women, Canada and British Columbia must address women's poverty and their access to the necessary resources to live autonomous lives, free from violence.

Recommended Action Items:

- Address economic and social policy omissions and failures that make women vulnerable to male violence and less able to escape it recommended above, including adequate social assistance rates, adequate housing, and adequate access to justice.
- Provide robust funding to ensure women can exit abusive situations including shelters and transition housing, more counselling and support services, and programs for children who witness violence and abuse.

“Growing up, I was raised by both parents with a lot of domestic violence, and then I was in relationships like that for a very, very long time--no help not to be. As soon as child protection got involved, I was like ‘if I am going to lose her, no way’. His dad had been incarcerated since she was four months old, in and out, in and out. I said, ‘pack your bags and leave’ and he laughed at me. This is no small deal, asking a violent man to leave your home. It wasn’t until the third or fourth time that he broke into my house and physically harmed me that the police finally did something...but I was rejected by legal aid twice.”

-Single mom C.

EDUCATION

In addition to our recommendations regarding access to education for those on welfare, single mothers have highlighting the following targeted issues as particularly impacting them and their families.

Single Mother-Led Families Raising Special Needs Children in Poverty

We have heard loud and clear from single mothers that cuts and lack of adequate services and supports for special needs children in our public education system disproportionately impacts them. Many have come forward asking SMA to address the plight of their special needs children in Vancouver and beyond. Many of the mothers we heard from are raising children with FASD, Autism, behavioural disorders, and more. The majority of the mothers we encounter who are struggling to raise special needs children were themselves born into poverty and have been locked in a cycle of poverty since birth, remained in poverty their entire adult lives, and are now raising special needs children in poverty. They widely reported feeling sidelined and stigmatized with their school systems, their children languishing on waiting lists while they struggle at home without the parenting and support services to cope with the burden of raising special needs children. Not only are they alone as single parents, but they are in

poverty as well—a double whammy that puts them at risk of apprehension, they say, due to the mental and economic stress of it all.

It is reported widely to SMA by mothers that their special needs children are repeatedly sent home mid-day, and often multiple times a week. Those who are working long hours for low wages report having their jobs and livelihoods jeopardized. The primary care they must perform FOR our inadequately funded education system must be addressed. These single mothers are not able to return to work, retain work, or pursue opportunities to secure incomes for their families when they are fired and let go, or penalized by the MSDPR when their daily activities regarding their ‘work searches’ and work are disrupted by the burden of caring for special needs children failed by our education system. At this time, the MSDPR provides little recognition or acknowledgement of the extra burden of single parents on IA and PWD or low income in general raising special needs children, to the detriment of the whole family. These children have a right to an education and to stay in school, let alone access to all the timely assessments, support and services they need to truly thrive.

We know also that single mothers emerge from their educations with high rates of burdensome debt, and this must be addressed. In addition to our recommendations around education for those accessing income assistance and PWD, we include further recommendations below.

“What was happening was this: my job was in child care, and I was getting called nearly every day to come and pick him up at school. I don’t have a job where I can just up and go—they need me to be there for the kids. My son was being aggressive, I had to go and pick him up, and so, I was losing jobs, I wasn’t getting jobs, I got fired, it was a bad cycle—I was building a bad reputation. I could not cope. They didn’t see the struggle. You don’t have that person who can get them, it is all on you...I am on welfare now.”

-Single mom A., Surrey BC

Recommended Action Items:

- *Reduce tuition fees by 50% and increase the availability of post-secondary grants for low-income students. (BCPRC)*
- *Adequately fund k-12 education to mitigate inequalities and to ensure adequate funding for special needs assessment and support. (BCPRC)*
- *Ensure all school boards work to eradicate out-of-pocket school fees and fundraising.*

Child Care

We congratulate the government on take the initial steps towards a full universal child care system for BC, and most importantly addressing affordability for BC’s poorest families by starting up front with the up to \$1250/month for families with pre-tax incomes of \$45,000 or less. **This builds the bridge to work that the poorest single mothers come forward to say is a major impediment to their labour market participation, and marks a large step towards fulfilling the CEDAW convention and the CEDAW**

committee recommendations regarding childcare.³⁸ We also know that childcare will impact vulnerable mothers at risk of apprehension, as it allows mothers time to access the support services and treatment services they may need to thrive and keep their families together.

Many of our members say that they often choose unlicensed, unregulated childcare since it is often the most affordable option available to them, without the long waiting lists, leaving some of the lowest income children in the riskiest kinds of care. As the new system is rolled out, we urge the government to continue to increase the number of licensed child care spaces available to ensure all children have access to a quality, licensed spot in order to benefit from the affordability measures. Also, key is investing in the ECE workforce, which is comprised largely of women and marked by low wages, lack of benefits and precarity that disproportionately impacts women workers and quality delivery. We urge the government to focus on wages and space at this time.

Recommended Priority Actions:

- *Continue to increase the number of licensed child care spaces and support high-quality programming. (BCPRC)*
- *Improve the wages of early childhood educators promptly with a goal of ensuring a living wage. (BCPRC)*

Child Poverty

SMA supports all the recommendations submitted by the First Call: Child and Youth Advocacy Coalition in this consultation process and the *2017 Child and Youth Poverty Report Card*. As we have stated, we cannot parse child poverty from women's poverty and the high rates of single mother poverty. The following constitutes our primary recommendations that would most effectively impact single mother-led family poverty in BC.

Build a BC Child Tax Benefit: Expand the BCECTB

We support First Call's recommendation to redesign the BC Early Childhood Tax Benefit.

According to First Call, BC's government transfers were less effective than most provinces or territories at reducing child poverty, keeping 29% of children out of poverty, below the Canadian average of 37%.³⁹

If BC had a government transfer effectiveness similar to Quebec, First Call states, we could have helped to keep another 101,163 BC children out of poverty in 2015. On average, social transfers in high-income countries reduce child poverty rates by about one third.

³⁸ Committee on the Elimination of Discrimination Against Women: Concluding Observations on the Combined 8th and 9th Periodic Reports of Canada. Recommendation 39 (c). Page 13. Print. 2016.

<http://www.westcoastleaf.org/wp-content/uploads/2016/11/2016-Canada-CEDAW-Concluding-Obs.pdf>

³⁹ First Call's Submission to the BC Poverty Reduction Strategy Consultation. March 2018.

<https://firstcallbc.org/publications/submission-to-the-bc-poverty-reduction-strategy-consultation/>

Recommended Priority Action:

- Redesign the BC Early Childhood Tax Benefit into a BC Child Benefit that covers children under 18, and increase the maximum benefit to \$1,320 per child per year.

Canada Child Tax: End the Clawbacks

Single mothers bring to our attention on a regular basis that for various reasons and in various circumstances in BC, their children are denied an opportunity to benefit from the Canada Child Tax. We perceive the Canada Child Tax, like child support, to be the unique right of the child to access and protected by the UNCRC. The clawback of federal benefits targeting children directly, by provincial governments across Canada, under any circumstances, violates the UN Convention on the Rights of the Child and works against federal efforts to reduce child poverty. We perceive any clawback of the Canada Child Tax, whether a child is in foster care, kinship care, staying with a relative, or any other circumstance, to be a cruel cash grab that seeks to reduce provincial social spending by capitalizing on federal social policy to support children.

Recommended Priority Actions:

- Attach the Canada Child Tax Benefit to the child, not the conditions of their custody and care.
- Invest in support resources to ensure all parents in BC, targeting impoverished single parents on IA and PWD and low incomes, on or off reserve, access the Canada Child Tax Benefit without delay.

Single Mother Former Youths-in-Care

Many of the most vulnerable single mothers we heard from are former youth-in-care. While very effective campaigns are in progress and gains are being made, we would be negligent to not mention the experiences brought to SMA by former youth-in-care and to emphasize the unique needs of this group. They report a lack of access to contraception, and being at-risk for relationship violence, sexual assault, abuse and rape as vulnerable youths often formerly street-entrenched. Some shared that having a baby they felt was their only way out of the hell of a system that didn't support them, or experienced unexpected pregnancies as youths. They shared that they went from one system (MCFD) to another (MSDPR), and felt stranded as impoverished mothers on IA and PWD with very little support with 'social workers hovering'. Trying to raise their children on low welfare rates as soon as they aged out has meant many of the single mothers we have met who retained custody of their children had to 'fight tooth and nail' to do so, and they felt deeply discriminated against as youth-mothers as it was assumed they are unfit to parent. Some reported that lack of access housing and other essential supports meant their children were apprehended. Those who brought their issues forward said they were 'some of the very lucky few' among their communities of former youths-in-care who had babies that had retained custody. We must target the unique vulnerability of these young women when they become young mothers; a life as a single mother on welfare in poverty must not be a given for female former-youths-in-care. Further targeted supports and policy to support this most vulnerable group must be identified and implemented.

Recommended Priority Actions:

- Ensure all youth-in-care have adequate access to a full range of free contraception.
- Provide targeted enhanced supports to former female youth-in-care when they become mothers as youth-in-care and/or in the period after aging out of care.

“It was statutory rape for me too [when in foster care], that’s how I got my baby. I could charge him if I wanted to, he was 32. I was a teenager when I had my son. I was in a foster home since I was 13. So, as soon as I found out I was pregnant, I ‘wasn’t supposed to have my child’. I went to court to fight for him while I was pregnant before he was even born. My social worker said I wasn’t fit to be a parent. I was lucky to have my foster mom, I was lucky I wasn’t switched around from different homes. I got him, I fought.”

-Former youth-in-care and teen single mother V.

Service Supports Needed: Gaps

Respite: Top Priority

Single mothers report that **respite** is a crucial support service they feel would have the most profound impact on their mental health, the health of their families, and their ability to avoid apprehension and healthily parent. ‘No break’ and the mental health impacts of parenting in poverty and in great stress are profound. Off-reserve Indigenous single mothers in particular emphasize the need for respite beyond what is available to those with support files with MCFD. All said respite would be the thing that makes the biggest difference when they are spiralling with stress and poverty, and other forces unique to their particular situations. Respite also allows mothers to access the other services they may need to stabilize, such as drug and alcohol treatment, mental health supports, education, and more.

Enhanced post partum supports for mothers with mental health challenges and post-partum depression were also emphasized.

Recommended Priority Actions:

- *Provide more robust respite services and supports to at-risk single mothers and other mothers in poverty.*
- *Provide enhanced post-partum supports for single mothers with mental health challenges and post-partum depression.*

“We need respite. I have asked my social worker for respite for over a year. I have no break from my kids and they are glued to my hips, then I am stressed and discipline them in a certain way. I was abused as a kid, so I don’t trust others with my kids. I need respite services...I can’t do 100% if I don’t get a window of a break.”

-Single mom B.

A Guide to Navigate With

We have heard time and again that our current systems are needlessly complex, and very confusing to single parents trying to ensure they are accessing all the supports, services, and benefits available to them. A guide to the system has been widely requested, along with of course radically simplifying the system so it can be easier accessed by all. Mothers say they make mistakes and are penalized, or miss out on key benefits, because there is no way to actually navigate MCFD and MSDPR with a durable, plain-language and comprehensive guide.

Recommended Priority Action:

- *Substantially simplify access and provide a clear guide to navigating available supports, benefits, and systems within MCFD and MSDPR.*

Please see a quick summary below of all the priority actions in this report.

SUMMARY OF RECOMMENDED PRIORITY ACTIONS FROM SMA

GENDER LENS + SINGLE MOTHER POVERTY

Recommended Priority Actions:

- Ensure the poverty rate for children and lone-mother house holds declines by 30% in four years, and by 75% in ten years, in recognition that poverty is concentrated in this population. (BCPRC)
- Amend the BC Human Rights Code to include social condition as a prohibited ground of discrimination fulfilling recommendation 24 of *A Human Rights Commission for the 21st Century*.
- Apply a gender-based + analysis lens on the development of the poverty reduction plan and a gendered approach to understanding economic inequality as a cause of poverty.

EQUITY

Recommended Priority Actions:

- Legislate a poverty/equity lens that requires all ministries to consider the impact of any change to government policy, program or service on low-income people and prohibit changes that will have a negative outcome or exacerbate poverty and inequality. (BCPRC)
- Ensure a poverty plan for BC leaves no marginalized group neglected and devotes the necessary resources to identify the complexity of cross-ministry policy solutions to target each group. (BCPRC). Including multiple demographic groups within broader marginalized groups.
- Implement an equity approach that abolishes the false and dangerous notion of the ‘deserving’ and ‘undeserving poor’.

TRANSIT

Recommended Priority Actions:

MSDPR specific measures:

- Expand the PWD annual bus pass program to include all adults on income assistance and all children and youth up to age 18 in families on both PWD and IA.

Regional funding for municipalities to implement affordability measures:

- Enhance provincial funding mandated to assist municipalities to address affordability with a sliding scale monthly pass based on income targeting very low income adults, and free transit for all children and youth 0-18.

HOUSING

Recommended Priority Actions:

- Stronger tenant protections including tighter limits on annual rent increases.
- Recommit to building thousands of new social and co-op housing units per year. BC should be bringing on stream 10,000 such units per year. (BCPRC)
- Enhance and enforce tenant rights introducing rent control on the unit.
- Prioritize investment in new and existing co-operative housing province-wide with community-building amenities and measures built into all aspects of model design, drawing on innovative European models.
- Ensure new and existing coop stock is not biased towards middle-class families and address the issue of impractical buy-ins totalling thousands.
- Address discrimination against single parent and mother-led families with children in the rental market, particularly those with infants and toddlers and large families, with all mechanisms available to government.

UTILITIES

Recommended Priority Actions:

- Create a **Housing Renewal Fund** to retrofit aging affordable housing stock through-out the province (CCPA-BC).
- Implementation of a reduced rate for an essential block of electricity. (BCPIAC, as below)
- Creation of a crisis assistance fund for customers who are having difficulty paying their electricity bills;
- Adoption of low income customer rules, such as:
 - waiver of security deposits, late payment fees and reconnection fees;
 - more flexible payment arrangements;
 - suspension of disconnections during cold weather periods and for customers with
 - medical emergencies (all BCPIAC)

SOCIAL ISOLATION

Recommended Priority Actions:

- Provide supports to peer-based initiatives for single mothers and other that empower and enable communities to forge their own connectivity and thrive.

LEGAL AID

Recommended Priority Actions:

A constitutional challenge involving SMA addressing the current limitations of family law legal aid in BC identifies the following two primary reforms needed:

- Ensure that the financial cut-off to qualify for service corresponds to the actual needs and circumstances of women seeking legal assistance and raise the low financial cut-off.
- Address that 25 or 35 hours are insufficient to resolve the legal issues in even moderately complex family law proceedings and is usually only enough time to obtain an initial protection order (an order that can keep a violent spouse away), which is often time limited. Increase the number of hours available as per recommendations by legal advocacy groups Westcoast LEAF, BCPIAC and others.

WELFARE

Recommended Priority Actions: Welfare Reforms

- **Raise the rates** to the Market Basket Measure and tie to cost of living.
- Raise all **asset limitations** for those accessing IA to bring them in line with asset limitations for those on PWD.
- Remove all **earnings exemptions**; everyone on IA or PWD can work up to \$45,000 annually without any clawback of earnings, and after \$45,000, an incremental clawback tied to income.
- Allow all people and family units including single mothers on IA and PWD to **access any education, program of studies and training available** to all British Columbians, and all available bursaries, grants, loans and other funding opportunities, whether privately or publicly funded.
- Retain the **Single Parents Employment Initiative** that provides tuition and transportation coverage but **extend the one year of tuition coverage to multi-year degrees and training programs and any programs chosen by a recipient** and remove the restricted list of eligible careers and programs. Retain all other benefits offered through the program.
- Remove the **IA eligibility 'requirement for 2 years of employment'** in full for all.
- Base eligibility **on current income only** in calendar month of application date.
- **Remove the punitive measure of the \$200 penalty clawback** (\$100 per month for two months) for failure to meet work search requirements.
- Remove work search requirements and reframe this aspect of the system as an **'Access to Opportunities'** support framework to achieve economic stability if and when an individual is ready: each person's pathway out of the system will be unique, requiring differing combinations of education, training, work, supported transitions to work, and nobody should be pressured or forced off the system, in particular those in current struggles with

mental health, health, addictions, special needs children, and more. This aspect of the system must be tailored to meet people where they are at, rather than a one-size fits all approach emphasizing work only. Discard the 'expected to work' category. People opt into the **Access to Opportunities** stream when they are willing and ready.

- Discard the stigmatizing '**Persons with Persistent Multiple Barriers**' category.
- **Remove the 'age 3' work requirement for parents with children** on welfare and shift to new **Access to Opportunities** framework outlined above; women are ready when they decide.
- Provide a targeted MSDPR administered **additional bursary system** with a targeted stream for women, Indigenous and racialized women, to ensure they access opportunities to achieve economic stability.
- Provide **transit passes** for all adults, children and youth living on both IA and PWD.
- **Provide all kinship care and single-parent kinship care families an adequate level of income beyond welfare and PWD** and permit them to retain the Canada Child Benefit for the children in their care regardless of the status of their evolving custody situations.
- **Attach the Canada Child Benefit to the child, not the situation of their care**, and end all clawbacks of the Canada Child Tax Benefit under any circumstances. This would ensure that all children are entitled to their Canada Child Benefit regardless of the situation of their care, whether in a foster family, kinship care, or another arrangement.

DIRECT SERVICE REFORMS

Recommended Priority Actions:

- Provide enhanced training for all existing and all new MSDPR Employment and Assistance workers and others involved in service-delivery that includes empathy training and a trauma-informed approach framed by a truth and reconciliation mandate.
- Implement all changes recommended by BCPIAC regarding service delivery reforms.

EMPLOYMENT

Recommended Priority Action:

- That British Columbia immediately introduce proactive pay equity legislation that requires both public and private sector employers to pay women equal pay for work of equal value. (BC CEDAW Group)
- Consult with women's organizations and trade unions and devise an 'equality in work' strategy for the Province that will address the structural inequality of women in the workforce, taking into account the interactions of various factors including the gender wage gap, women's unpaid work, women's unmet child care needs, and sex-based job segregation. (BC CEDAW Group)
- BC to focus on the Living Wage as a prime solution to poverty.

VIOLENCE

Recommended Action Items:

- Address economic and social policy omissions and failures that make women vulnerable to male violence and less able to escape it recommended above, including adequate social assistance rates, adequate housing, and adequate access to justice.
- Provide robust funding to ensure women can exit abusive situations including shelters and transition housing, more counselling and support services, and programs for children who witness violence and abuse.

EDUCATION

Recommended Action Items:

- Reduce tuition fees by 50% and increase the availability of post-secondary grants for low-income students. (BCPRC)
- Adequately fund k-12 education to mitigate inequalities and to ensure adequate funding for special needs assessment and support. (BCPRC)
- Ensure all school boards work to eradicate out-of-pocket school fees and fundraising.

CHILDCARE

Recommended Priority Actions:

- Continue to increase the number of licensed child care spaces and support high-quality programming. (BCPRC)
- Improve the wages of early childhood educators promptly with a goal of ensuring a living wage. (BCPRC)

CHILD POVERTY

Recommended Priority Action:

- Redesign the BC Early Childhood Tax Benefit into a BC Child Benefit that covers children under 18, and increase the maximum benefit to \$1,320 per child per year.
- Attach the Canada Child Tax Benefit to the child, not the conditions of their custody and care.
- Invest in support resources to ensure all parents in BC, targeting impoverished single parents on IA and PWD and low incomes, on or off reserve, access the Canada Child Tax Benefit without delay.

SINGLE MOTHER FORMER YOUTHS-IN-CARE

Recommended Priority Actions:

- Ensure all youth-in-care have adequate access to a full range of free contraception.
- Provide targeted enhanced supports to former female youth-in-care when they become mothers as youth-in-care and/or in the period after aging out of care.

SERVICES GAPS: RESPITE, A GUIDE

Recommended Priority Actions:

- Provide more robust respite services and supports to at-risk single mothers and other mothers in poverty.
- Provide enhanced post-partum supports for single mothers with mental health challenges and post-partum depression.
- Substantially simplify access and provide a clear guide to navigating available supports, benefits, and systems within MCFD and MSDPR.