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Abstract

This paper is one of three papers focused on bringing a GBA+ lens to the work of the Expert Panel on Basic Income. In Cameron and Tedds (2020b), background is provided on gender and intersectional analysis and an enhanced GBA+ framework is developed based on the Status of Women Canada's GBA+ tool. In Cameron and Tedds (2020a), a GBA+ analysis is applied to two policy reforms—basic income and basic services—to consider their potential in the context of B.C.'s poverty reduction strategy. In this paper, we apply the enhanced GBA+ analysis to the current system of income and social supports in B.C. along with the suite of proposed reforms recommended in Petit and Tedds (2020d, 2020e) using BI principles. Both of these—BI principles and GBA+/intersectionality—have transformative potential. Applying a GBA+ lens along with BI principles illuminates ways we can address structural barriers such as institutional and systemic discrimination, reducing the risk of poverty among diverse groups and promoting long-term transformative change.

Introduction

Petit and Tedds (2020b) examined how large and complex the income and social support system is, how difficult it is to access, and how varied the programs are in terms of eligibility and delivery. Petit and Tedds (2020d) focused on specific income and support programs for working-age persons in British Columbia, examining program-based eligibility and access barriers and gaps in the system. Both of these analyses were from the point of view of the “neutral” applicant/client. In this paper, we re-examine the income and social support system and programs in B.C. using a gender-based analysis plus (GBA+) approach: GBA+ reflects the understanding that multiple factors—race, class, ability, age, and sexuality, to name a few—intersect sex to shape identity and experience both of the world and of public policies (Cameron & Tedds, 2020b).

This paper is one of three papers focused on bringing a GBA+ lens to the work of the Expert Panel on Basic Income. In Cameron and Tedds (2020b), background is provided on gender and intersectional analysis and an enhanced GBA+ framework is developed based on the Status of Women Canada’s GBA+ tool. In Cameron and Tedds (2020a), a GBA+ analysis is applied to two policy reforms—basic income and basic services—to consider their potential in the context of B.C.’s poverty reduction strategy. In this paper, we apply the enhanced GBA+ analysis to the current system of income and social supports in B.C.

To set up the analysis, we first examine the diversity of people living in economic families with income below the poverty line in B.C., their labour force activities, and their income sources through an intersectional lens using 2016 census data. The largest provincial income support program, Income Assistance (IA), is then examined employing the enhanced GBA+ approach. Comparing IA caseload statistics with the income poverty data, we find that persons in groups experiencing relatively high rates of income poverty are less likely to access IA. Barriers to IA are identified for parents (e.g., single mothers and fathers), older working-age persons, persons with other barriers to employment (e.g., persons experiencing homelessness or addictions disorders), and sex workers. Many of these barriers stem from stigma and systemic discrimination that is built into the design of IA. To address these issues, reform recommendations are suggested based on basic income (BI) principles, discussed in Tedds, Crisan, and Petit (2020) and explained in more detail below, and using the GBA+ framework, with the goal of moving IA closer to a BI while addressing structural barriers. Finally, we take a wider look at the income and social support system in B.C. for persons fleeing intimate partner violence, and for pregnant and new mothers, examining their unique barriers to access and gaps in the system. Again, reform recommendations are suggested based on BI principles and GBA+.

Unfortunately, due to the way data is currently collected, much of the data analysis in this paper is restricted to analysis based on sex intersected with age and family composition (with some analysis based on race and student status where available). This does not suggest that these are the only identity factors that should be considered. Rather, this suggests that much of the data currently collected does not include information that would allow us to do a

fuller GBA+/intersectional analysis. As research and the importance of GBA+ and intersectionality advances, these data gaps will, hopefully, be filled. Of particular note, two groups of interest—persons with disabilities and Indigenous persons—are only discussed briefly in this paper.

Petit and Tedds (2020d, 2020e) proposed reform recommendations based on BI principles with the goal of moving the income and social support system and individual programs (particularly IA) closer to a BI. In this paper, along with reforms based on BI principles, we add a GBA+/intersectional lens to the reform recommendations. Both of these—BI principles and GBA+/intersectionality—have transformative potential. The BI principle of simplicity reduces complexity in access and eligibility for programs and in the system as a whole. The BI principle of respect reduces stigma and feelings of shame, and the creation of the “other” that is “less than” that is often built into program design. The BI principle of economic security ensures that people have an adequate amount of income to provide the basic necessities for them and their family as well as allowing them to weather unforeseen financial problems. Finally, the BI principle of social inclusion enhances participation in society through increased opportunities. Applying a GBA+ lens along with BI principles illuminates ways we can address structural barriers such as institutional and systemic discrimination, reducing the risk of poverty among diverse groups and promoting long-term transformative change.

Putting an Intersectional Lens on Income Poverty in B.C.

In this section, we expand on the findings in Petit and Tedds (2020c), which looked at poverty rates, trends, and depths. In that paper, Statistics Canada data on the Market Basket Measure (MBM) of income poverty was used to examine income poverty rates and depths over time by family composition, age, and sex. It found that income poverty rates for single working-age adults are now the highest—higher than that of single parents who historically have had the highest poverty rates. Further, it found that females have higher poverty rates than males when conditioned on family type.

In this section, we extend that analysis using the long-form 2016 census data. Although this data is for one point in time (as opposed to over time), and gives different income poverty rates than the Statistics Canada data used in Petit and Tedds (2020c), it can provide a rich look into income poverty rates by sex intersected with family composition, age, race, and student status. Using this data, we then consider who the system of income and social supports in B.C. should be designed to move out of poverty by removing barriers to access and gaps in the system to specific groups.

This section also examines labour force–related activities and the income sources of persons living in economic families with income below the MBM threshold by sex intersected with family composition, age, and race using the 2016 long-form census data. The purpose of this examination is to understand how persons experiencing income poverty in B.C. receive the income they need to survive and what this may mean for the design of income and social supports.

Income Poverty Rates

In this section, the 2016 long-form census is used to examine income poverty rates in B.C. by sex intersected with other identity factors. Within the census data, poverty rates by sex, age, family type, student status, and racial group can be observed (among other demographics). A person is considered to be living in poverty if they live in an economic family with income below the Market Basket Measure (MBM) level of poverty. Petit and Tedds (2020c) provide details on the concept of economic family and the MBM.

Figure 1 shows the poverty rate for non-students (Panel A) and students (Panel B) by sex, age, and family type using the 2016 long-form census data. Beginning with student status, students of working age (e.g., ages 18–64) in B.C. have a higher poverty rate than non-students: 23% of students live in economic families with income below the MBM compared to 14.7% of non-students. Among students (Panel B), single adults within each age group have higher poverty rates than other family types, and students ages 18–24 have higher poverty rates than students of other ages. Students who are single adults and age 18–24 have the highest poverty rate of all students. By sex, female students have higher poverty rates across most student age groups and family types, with some exceptions; notably, women in childless couples who are ages 18–24 and ages 25–49 have lower poverty rates than their male counterparts. Although these poverty rates are high, it should be noted that, for students, many will not be participating in paid employment, particularly full-time employment, as they pursue their studies. There are a number of student-specific income programs that target increasing the income of students. We do not delve into these programs in this paper.

Moving to the poverty rates of non-students (Panel A), there are similar trends to those of students. Within each non-student age group, single adults have the highest poverty rate, with one exception: non-student single mothers ages 25–49 have a poverty rate of 25.6%, very close to the poverty rate for non-student single females ages 25–49, who have a poverty rate of 25.7%. By age group, younger working-age non-students ages 18–24 have the highest poverty rate, with poverty rates of 22% for non-student females ages 18–24 and 20% for non-student males ages 18 to 24. Non-students who are single adults ages 18–24 have the highest poverty rates across all non-students, the same as for students.

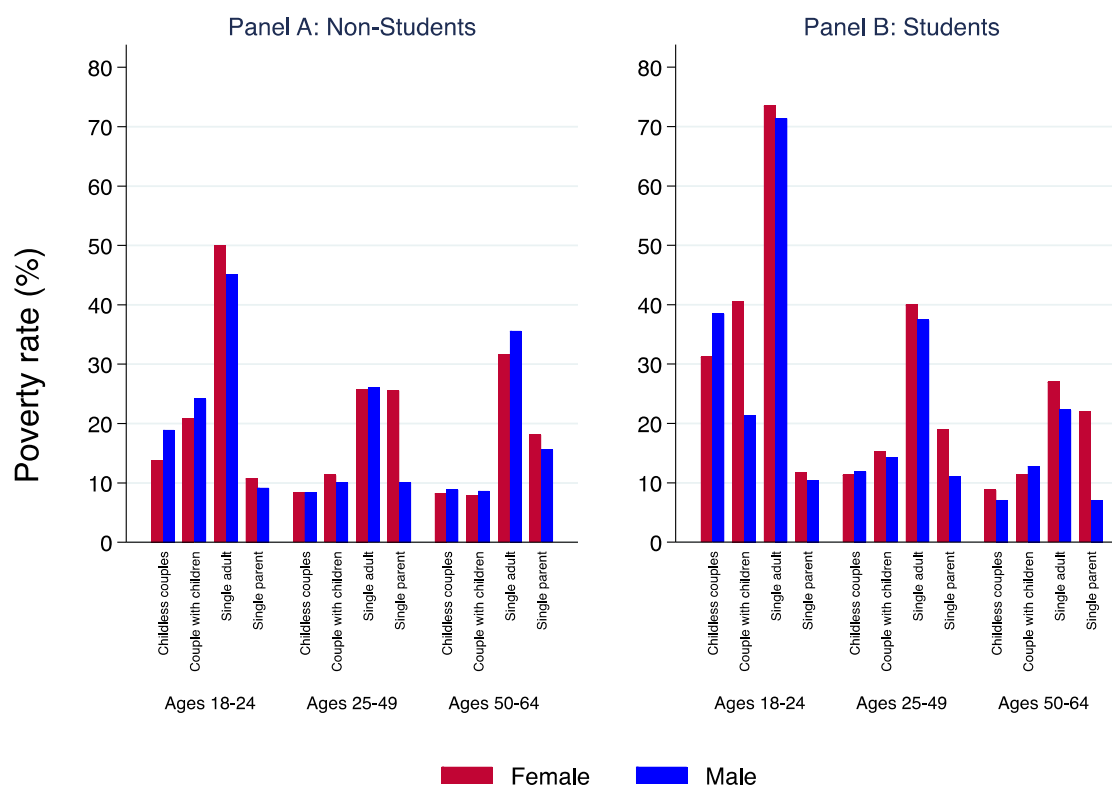
Non-student males ages 50–64 also have relatively high poverty rates: non-student males ages 50–64 have a poverty rate of 14.5% and non-student females ages 50–64 have a poverty rate of 13.8%. Within the 50–64 age group for non-students, single adult males have the highest poverty rate at 35.6%, followed by single adult females, with a poverty rate of 31.6%. Non-student single adults, both male and female, ages 50–64 have higher poverty rates than single adults ages 25–49 (but lower poverty rates than single adults ages 18–24).

By sex, in general, working-age females in B.C. have a slightly higher poverty rate, at 16.4%, than working-age men, at 15.4%. And, as suggested above for students, female students (generally) have a higher poverty rate than male students. However, there is no clear pattern in poverty rates for non-students by sex. Non-student females in couples (either with or without children) tend to have lower poverty rates across all age groups than their male

counterparts, whereas non-student single mothers have higher poverty rates across all age groups than single fathers.

Figure 1

Poverty Rate in B.C. by Sex, Age, Family Type, and Student Status, 2016 Census



Source: Statistics Canada (2020). Census of Population, 2016.

In summary, working-age single adults have the highest poverty rates regardless of student status and age. Poverty rates for single adults are exacerbated by student status, younger working age (e.g., ages 18–24), and older working-age (ages 50–64). Neither females nor males appear to be consistently better or worse off when poverty rates are disaggregated this way; however, female students and single mothers have higher poverty rates than male students and single fathers, respectively.

Next, we look at income poverty rates by racialized groups intersected with sex, age, family type, and student status. Figure 2 shows the income poverty rate in B.C. by racial group, sex, student status, and family type. Figure 3 shows income poverty rates in B.C. by racial group, sex, student-status, and age. Beginning with a broad overview of income poverty rates by racial group in B.C., persons who identify as “white” have the lowest poverty rate, at 12.5%. Persons who identify as aboriginal have the highest poverty rate, at 26%, followed by persons

who identify in a racialized group that is neither white nor aboriginal—they have a poverty rate of 21%.¹

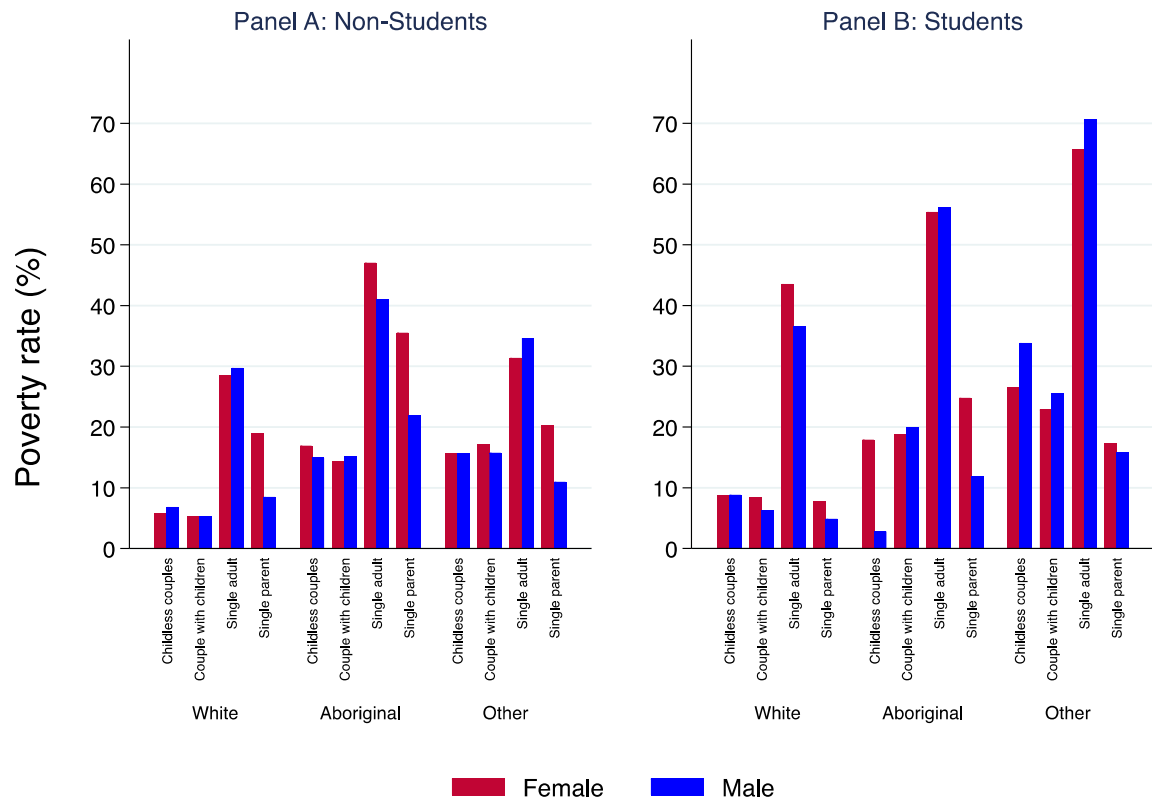
Starting with Figure 2, Panel B, for students, we observe that students have a higher poverty rate than non-students, as in Figure 1. And, as in Figure 1, single adult students across all race groups have higher rates of poverty than other family types. By race, single adult students in racialized groups who are neither white nor aboriginal have the highest poverty rate: 70.6% of single male students and 65.8% of single female students belonging to a racialized group are in income poverty. Comparatively, aboriginal single students also have relatively high poverty rates, at 56.1% for males and 55.4% for females, and white single students have relatively low poverty rates, at 36.6% for males and 43.6% for females. As discussed in the last section, although student income poverty rates are worrisome, a discussion of student programs is outside the scope of this paper. However, in terms of B.C.'s poverty reduction strategy, these results suggest that research should be undertaken (if it has not already) to understand income poverty and the experiences of poverty for racialized students and aboriginal students and how it can best be addressed.

Moving to Figure 2, Panel A, for non-student poverty rate by race, family type, and sex, we again see results similar to those in Figure 1 and in Figure 2, Panel B: within each race group, single adults have the highest rate of poverty, followed by single parents and persons in couples. By race group, aboriginal single adults have the highest poverty rate, at 47.1% for single females and 41% for single males. Across non-student single adults, single adults belonging to a racialized group have the next highest poverty rate, with white non-student single adults having the lowest poverty rates among single adults, at 29% and 30% for males and females, respectively. That is, the poverty rate of non-student single aboriginal adults is over 10 percentage points higher than for non-student single white adults.

For single parents, Figure 2, Panels A and B, show that single mothers have a higher poverty rate than single fathers. Single aboriginal mothers have a particularly high poverty rate, at 35.6% for non-students and 24.8% for students. Comparatively, white single mothers have a poverty rate of 19% and 7.8% for non-students and students, respectively. This suggests a need for improved income supports targeting aboriginal mothers and mothers belonging to racialized groups.

Figure 3 shows poverty rates by race, age, sex, and student-status. Beginning with Figure 3, Panel B, we again see that students have a higher poverty rate than non-students and younger persons ages 18–24 have a higher poverty rate than other age groups. By race, Aboriginal students and persons belonging to a racialized group who are students have the highest poverty rates across all age groups. This again suggests the need to understand income poverty as experienced by these groups and how best to address it.

¹ This “other” group includes all visible minorities except for Indigenous persons. We recognize that different racial groups will have different experiences of poverty and policy; however, for ease of visualization and analysis, they were combined.

Figure 2*Poverty Rate in B.C. by Family Type, Sex, Racialized Group, and Student-Status, 2016 Census*

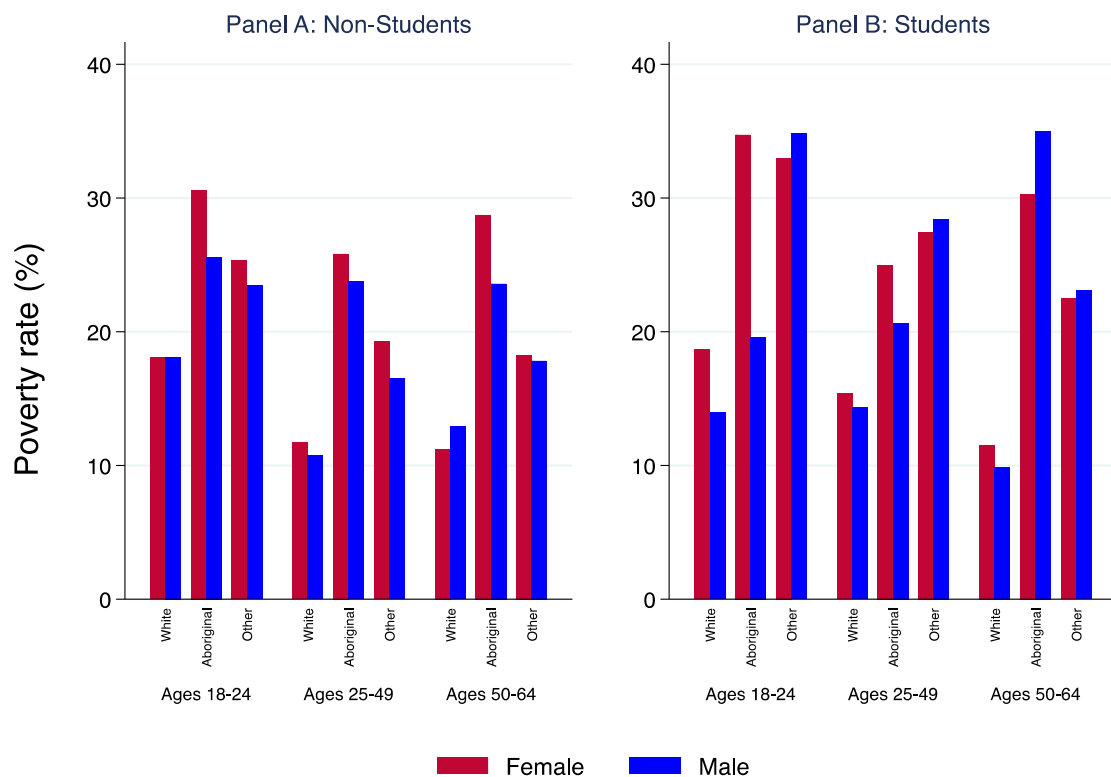
Source: Statistics Canada (2020). Census of Population, 2016.

Figure 3, Panel A, shows poverty rates for non-students by race, sex, and age. Recall that in previous poverty rate figures we saw that persons ages 18–24 had some of the highest poverty rates. When disaggregated by racial group, we again see this trend, but it is less obvious. For white persons and persons belonging to other racialized groups (non-students), persons ages 18–24 have a higher poverty rate than persons ages 25–29 or persons ages 50–64. However, for aboriginal persons (non-students), poverty rates for aboriginal persons ages 18–24 (30.6% for females and 25.6% for males) are similar to poverty rates for aboriginal persons ages 25–49 (25.8% for females and 23.7% for males) and poverty rates for aboriginal persons ages 50–64 (28.7% for females and 23.6% for males). This suggests that it may be more difficult for aboriginal persons to break out of poverty traps over their lifetime, suggesting in turn that better supports are needed to assist aboriginal persons in moving out of poverty traps, particularly earlier in life.

Taken together, Figures 2 and 3 show that not only are single adults, persons ages 18–24, and students more likely to have higher poverty rates, but so too are aboriginal persons and persons belonging to racialized groups. This suggests a need to focus our following analysis on

Figure 3

Poverty Rate in B.C. by Age, Sex, Racialized Group, and Student-Status, 2016 Census



Source: Statistics Canada (2020). Census of Population, 2016.

income and social support programs in B.C. on access to and gaps in the system for these groups and reform recommendations that can address them.

Income-Related Activity for Those Below the Poverty Line by Sex, Age, Race, and Family Type

Next, we look at working-age persons with total income less than the MBM threshold: specifically, we look at whether they are working, are students, or neither; where their income comes from (e.g., wages/salary, self-employment, and/or government transfers); and how those incomes compare across different intersecting identities. This will help in considering income-generating activities that those living in economic families with income below the MBM threshold engage in, who receives transfers and who does not, adequacy of transfers, and which transfers are more important to whom. To do this, we use the 2016 long-form census, as above.

Income-Generating Activities

Here, we look at income-generating activities for those living in economic families with income below the MBM poverty threshold, using the 2016 long-form census data. Persons can be participating in paid work only, attending school only, participating in both paid work and

attending school, or neither. Persons attending work are persons who had any wage, salary, commission, or self-employment income in 2015. Persons attending school included any person attending secondary school, a technical or trade school, community college, CEGEP, or university in 2015. Persons categorized as “neither” had no employment income and were not attending school. There are three notes to make. First, the percentage of those attending school only plus the percentage of those attending work only plus the percentage of those attending school and work plus the percentage of those doing neither add up to 100%. Second, those doing neither work nor school may be involved in other productive activities, such as caretaking; the census does not capture these other activities. Third, we cannot observe in the data persons attending other types of training programs: it is possible that persons not included in the school category are attending another training program, such as employment training, not listed here.

Figure 4 shows the percentage of persons living below the poverty line who participated in school only, paid work only, school and work, or neither, by sex and age. There is a shift over the age groups: persons 18–24 are more likely to be students only or students and working than any other age groups (66.8% of females ages 18–24 and 60.7% of males ages 18–24 are students only or students and working).² Persons ages 25–49 are more likely to be working than any other age group (48% of females and 53% of males in this group are working only). Finally, persons ages 50–64 are more likely to be neither working nor students than any other age group: 54.8% of females and 53.8% of males ages 50–64 are neither working nor in school.

These results are consistent with the poverty rate graphs examined above. As observed in Figure 1, students ages 18–24 have the highest poverty rates. In Figure 4, we see that a large number of students ages 18–24 are not working (e.g., they are “students only”). Worryingly, there are a number of young adults ages 18–24 with economic family income below the MBM poverty threshold who are neither in school nor in paid work. Ten percent of females ages 18–24 and 12% of males ages 18–24 with income below the poverty line are neither working nor students. It is possible that some of these young adults are looking for work, are in another form of training, or have a severe illness (including a mental health illness) or disability. Regardless, as we saw in the section on income poverty rates, younger adults have some of the highest poverty rates. That some of this age group may be disengaged is worrisome, as those who are disengaged may see long-term negative effects on their economic and social outcomes.³

Figure 4 also shows that women ages 18–24 are more likely to be working if they are a student; however, women ages 25–49 and 50–64 are less likely to be working only than their male counterparts. This may be due to child-care constraints later in life and/or the gendered role of women—something we will explore in the next figure.

² Note that the majority of students aged 18–24 are also working. Of females aged 18–24 with income below the MBM poverty threshold, 26% are students only and 40.4% are both a student and working. Likewise, for males ages 18–24, 29% are students only and 32% are working and a student.

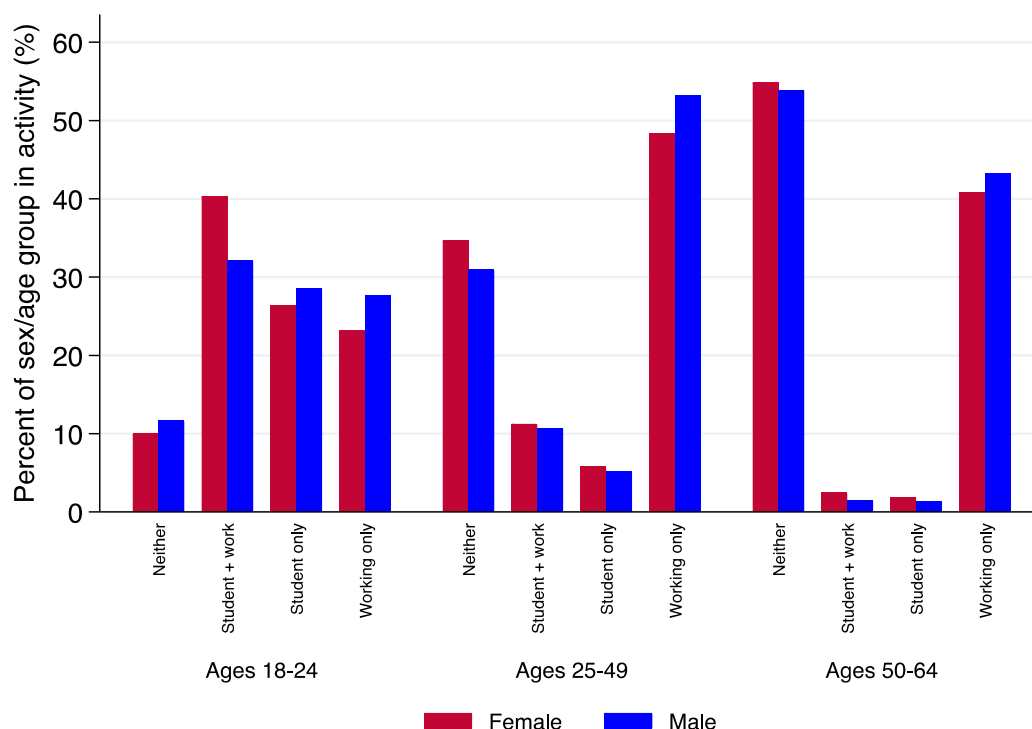
³ See, for example, Ralston et al. (2016), who show that those ages 16–19 not participating in employment, education, or training (NEET) occupy a lower occupational position 20 years later compared to non-NEET persons ages 16–19, suggesting occupational scarring.

Recall from Figure 1 that non-students ages 50–64 had relatively high poverty rates. In Figure 4, we see that a large proportion of persons ages 50–64 are neither working nor a student. This may help to explain the higher poverty rates for this group, and, when considering the design of income and support programs (particularly those for which eligibility depends on meeting employment obligations), this should be kept in mind: older working-age persons experience unique barriers to work not faced by younger working-age persons.

Figure 5 further disaggregates Figure 4 by family type. Recall from the section on income poverty rates that single adults had the highest poverty rates across all age groups. Figure 5, Panel A, shows that for single adults living in economic families with income below the MBM, the majority of single adults ages 18–24 are either working or are a student, with a very small percentage doing neither (only 7% of single females ages 18–24 and 9% of single males ages 18–24 neither attend school nor work). As single adults age, a larger proportion move into the “neither” category, with single adults ages 50–64 most likely to be doing neither work nor school. Again, understanding why single adults are more likely to be doing “neither” as they age would help in targeting income and social support programs for this group.

Figure 4

Income-Generating Activities for Persons with Income Below the MBM by Sex and Age



Source: Statistics Canada (2020). Census of Population, 2016.

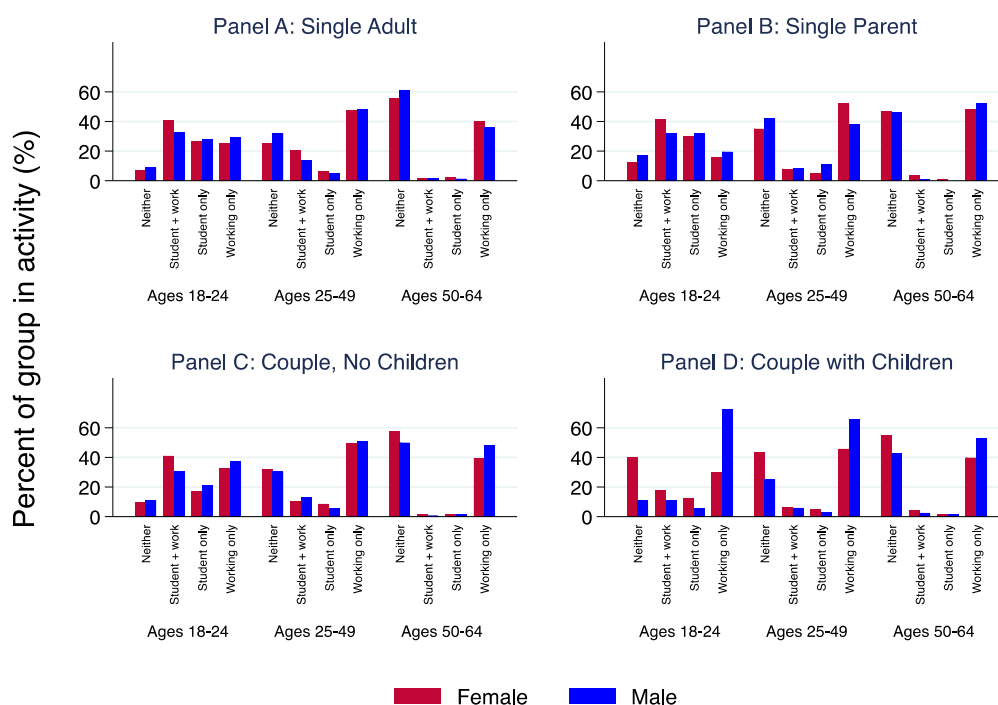
In examining couples with children who have income below the MBM in Figure 5, Panel D, we see that females are more likely to be doing neither work nor school than their male

counterparts across all age groups. This trend does not occur for any other family type, suggesting that the presence of children alters the activity that a woman is engaged in. This is worrisome for women with income below the MBM, particularly for women ages 18–24, as the longer they remain disengaged from labour market activity, the more difficult it is to (re-)enter. This suggests that child-related income and services for low-income families may support poverty reduction by helping women with children move into labour force activity.

Finally, in Figure 5, we see that single parents with income below the MBM show trends more similar to single adults with income below the MBM than to couples with children with income below the MBM, but there are some differences between single parents with income below the MBM and single adults with income below the MBM. Single parents ages 18–24 have a similar probability of being a student to that of single adults ages 18–24, although single parents ages 18–24 are slightly more likely to be “neither” and slightly less likely to be working only than their single adult counterparts. Across age groups, as single parents age, they are less likely to be students and more likely to be working only or “neither.” With respect to those working only, 52% of single mothers ages 25–49 are working only compared to 47% of single women ages 25–49. Regardless, 35% of single mothers ages 25–49 are neither working nor students, compared to 25% of single women ages 25–49. So although the majority of single mothers ages 25–49 are working, there is a large contingent that is neither working nor in school.

Figure 5

Income Activities for Persons With Income Below the MBM by Sex, Age, and Family Type

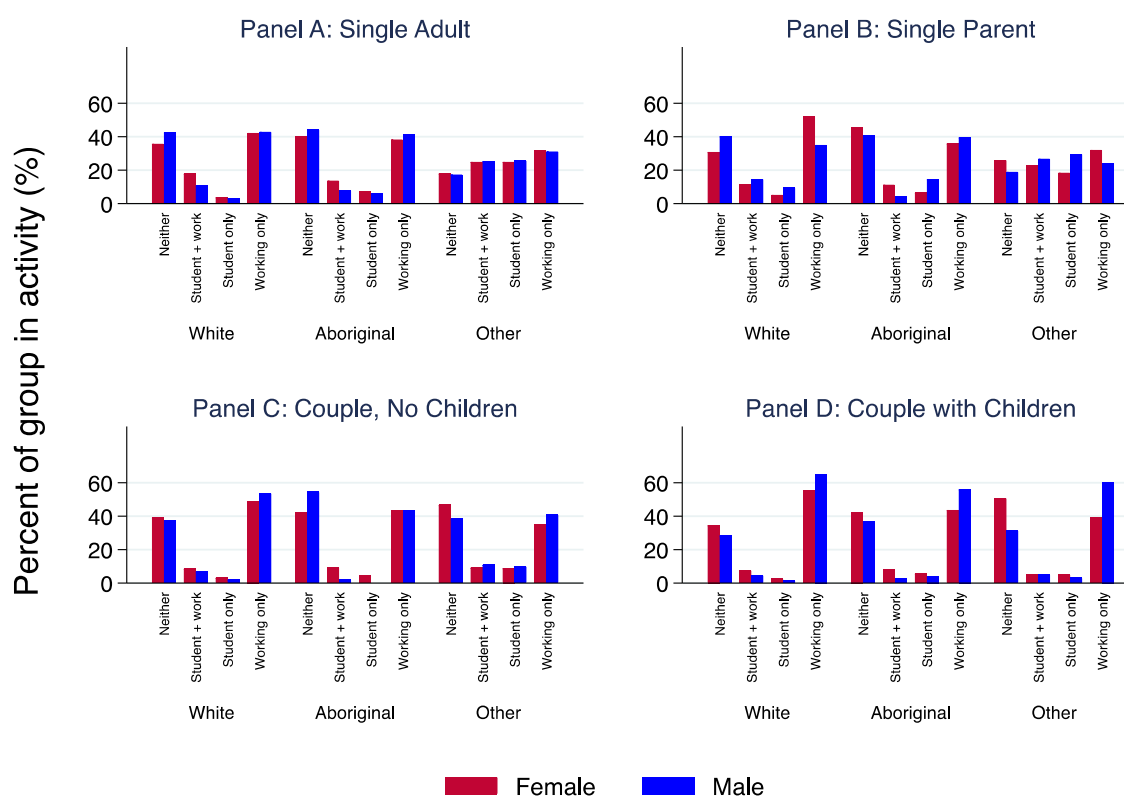


Source: Statistics Canada (2020). Census of Population, 2016.

The final figure in this section, Figure 6, looks at income activities by race, sex, and family type for persons living in economic families with income below the MBM. Recall from the section on income poverty rates that both aboriginal and racialized groups have a higher poverty rate than persons who identify as white, particularly single adults and single mothers. For single adults, Figure 6, Panel A, shows that a large proportion of single adults living in poverty are working: 42% of single white females and 43% of single white males are “working only,” and 38% of single aboriginal females and 41% of single aboriginal males are “working only.” Interestingly, the proportion of white single adults and aboriginal single adults who are “working only” are similar. This suggests that aboriginal persons face systemic discrimination in the labour force in B.C., an aspect that will not be examined in further detail in this paper.

Figure 6

Income Activities for Persons with Income Below the MBM by Race, Sex, and Family Type, 2016 Census



Source: Statistics Canada (2020). Census of Population, 2016.

Recall from the section on income poverty rates that aboriginal single mothers had relatively high poverty rates compared to single fathers and compared to other race groups. Looking at Figure 6, Panel B, for single parents, 46% of aboriginal single mothers are neither a student nor working, compared to 31% of white single mothers. As we saw in the poverty

section, this suggests that income and social supports that target Indigenous women and single mothers, and help them transition into the labour force, taking into account their culture, would aid in poverty reduction.

Finally, it is interesting to note in Figure 6 that other racialized groups are more likely to be students (either students only or students and working) than are white and aboriginal persons across all family types. This again points to the need to examine student supports, particularly for racialized students; however, this topic is beyond the scope of this paper.

In summary, for those living in economic families with income below the MBM poverty threshold, there is considerable heterogeneity in engagement with income-generating activities. Engagement in these activities differs by age group, family type, race, and sex. Income and social support programs should take these differences into account: one size does not fit all, and different target groups will require different supports that take into account different cultural backgrounds, different spots in a person's life, and different family compositions.

Income

In this section, we look at the sources of income for those living in an economic family with income below the MBM poverty threshold income by sex, age, family type, and visible minority.

Using the 2016 census data, we construct a measure of individual total income. Total income is composed of market income plus government transfer income. The market income of interest here is wage/salary income and self-employment income. Likewise, for transfer income, we examine in detail child benefits, "other" income assistance (IA+), and Employment Insurance (EI). IA+ as reported in the census can include income from any "other" government source, including income from sources such as Income Assistance, Agreements for Young Adults (AYA), and provincial student funding. "Other" here refers to government transfers other than those specifically enumerated such as EI, child benefits, Canada Pension Plan (CPP), and Old Age Security/Guaranteed Income Supplement (OAS/GIS).

Students are omitted from the following analysis.

Table 1 shows the sources of income for females and males ages 18–64, non-students, living in economic families with income below the MBM threshold. "Proportion" is the proportion of females or males who have non-zero income from the income source. "Mean" is the mean income from that income source for females or males for those that receive a non-zero value of that income source.

From Table 1, we see that for persons living in income poverty, the vast majority collect income from government transfers: 92% of females and 90%% of males receive government transfers as a source of income. Of those who do receive government transfers, females receive a higher level of government transfers, largely due to the receipt of child benefits. It should also be noted that males receive a larger amount of EI benefits than females, even though females are more likely to be receiving EI.

Table 1

Persons Living in Economic Families With Income Below the MBM Threshold, Non-Students, Persons Ages 18–64

	Females		Males	
	Proportion	Mean	Proportion	Mean
Total Income		\$14,156		\$12,855
Market income		\$12,431		\$13,581
Employment income	50.73%	\$12,654	53.34%	\$13,970
Wages/salary	41.80%	\$12,517	41.15%	\$13,858
Self-employed income	15.31%	\$9,485	19.9%	\$11,016
Total Government Transfers	91.57%	\$5,889	91.04%	\$3,753
EI income	7.06%	\$5,897	5.68%	\$7,191
IA+ income	85.16%	\$2,732	89.90%	\$2,591
Child benefits	31%	\$6,628	1.82%	\$4,798
CPP benefits	8.69%	\$6,067	8.43%	\$6,964

Source: Statistics Canada (2020). Census of Population, 2016.

A large proportion of persons living below the poverty threshold work (consistent with the results in the previous two sections). Table 1 shows that 51% of females and 53% of males living in income poverty receive employment income as a source of income. Of those who do receive employment income, males have a higher mean employment income, wage/salary income, and self-employment income than females. This may be due to a number of factors, including the gender-wage gap and gendered career choices. This may also help explain why, as we saw in the discussion for Figure 1, females have higher poverty rates than males.

In the section on income poverty rates, we saw that single adults and younger persons had some of the highest poverty rates. Here, we look at sources of income for single adults by age (non-students only). Table 2 shows sources of income for single adults living in economic families with income below the MBM poverty threshold who are non-students, by age and sex. Consistent with the findings on participation in income-related activities in the previous section, Table 2 shows that as single adult non-students age, they move away from having employment income and toward government transfers. In particular, 78% of single females and 76% of single males ages 18–24 have income from employment, whereas 93% of single females and single males ages 18–24 receive income from government transfers. As age increases, the percentage of single persons with income from employment decreases and the percentage of single persons with income from government transfers increases. Very few single adults ages 50–64 living in poverty have income from employment (39% of females and 34% of males).

Also from Table 2, we see that as single adult non-students age, their mean income from employment changes. Younger working-age single adults, ages 18–24, receive a mean income of \$12,245 for females and \$11,377 for males. This mean employment income increases for single adult non-students ages 25–49 and then hits an extreme low for single adult non-students ages 50–64. This suggests that instead of being able to rely on a lifetime of experience to secure a relatively high-paying job, single adults ages 50–64 living in poverty may be employed in jobs that may not rely on their experience, and because they are older and may be viewed as a temporary employee due to age, they are in lower-paid positions, if they are employed at all.

Another trend to note from Table 2 is that single women living in poverty are more likely to have income from employment and higher income from employment than their male counterparts across all age groups (with the exception of single females ages 50–64, who are more likely to have employment income, but lower income on average than their male counterparts). This is consistent with the results above and the literature on the gender wage gap. In Figure 5, we saw that females with income below the MBM are slightly more likely to be working (“working only” or “student and working”) than males across the different age groups. In Figure 2, we also saw that single adult females ages 18–24 have a higher poverty rate than single adult males ages 18–24. This suggests that younger females are more likely to accept employment that pays a lower wage than the employment males accept, making young females who work more likely to have income below the MBM than their male counterparts, who hold out on accepting employment until they find employment with a wage rate that meets their expectations and that is higher than the wage rate offered to women; men have higher reservation wages and higher wage rates. This is a labour force issue: addressing the gender wage gap and gendered sorting into occupations/industries may address these issues; however, labour force issues are outside the purview of this paper.

Table 2

Sources of Income for Single Adults Living in Economic Family With Income Below MBM Poverty Threshold by Sex and Age, Non-Students Only

	Females, ages 18–24		Females, ages 25–49		Females, ages 50–64	
	Proportion	Mean	Proportion	Mean	Proportion	Mean
Total income		\$11,717		\$12,532		\$11,707
Market income		\$12,233		\$12,578		\$9,312
Employment income	77.96%	\$12,245	63.91%	\$12,621	38.83%	\$9,079
Wages/salary	75.92%	\$12,182	56.38%	\$12,230	27.37%	\$7,645
Self-employed income	6.12%	\$6,000	16.52%	\$8,819	15.67%	\$10,264
Total government transfers	93.47%	\$1,643	99.71%	\$3,724	100%	\$6,298
EI income	2.04%	\$2,940	7.83%	\$6,284	4.68%	\$5,198
IA+ income	92.47%	\$1,536	99.57%	\$2,870	99.77%	\$3,973
Child benefits	<1%	–	3.04%	\$5,000	1.29%	\$3,436
CPP benefits	0%	–	2.61%	\$7,772	29.36%	\$6,361

	Males, ages 18–24		Males, ages 25–49		Males, ages 50–64	
	Proportion	Mean	Proportion	Mean	Proportion	Mean
Total income		\$11,274		\$11,567		\$10,688
Market income		\$11,421		\$12,396		\$8,840
Employment income	75.61%	\$11,377	56.89%	\$12,586	34.48%	\$9,736
Wages/salary	73.52%	\$11,159	46.41%	\$12,108	23.31%	\$8,841
Self-employed income	6.97%	\$8,667	18.16%	\$10,117	15.03%	\$10,244
Total government transfers	93.38%	\$1,978	99.5%	\$3,477	99.78%	\$6,313
EI income	2.09%	\$4,417	6.79%	\$6,607	4.31%	\$6,438
IA+ income	93.38%	\$1,879	99.30%	\$2,889	99.78%	\$4,337
Child benefits	0%	–	0.5%	\$3,920	0.77%	\$3,157
CPP benefits	0%	–	1.40%	\$8,629	23.76%	\$6,897

Source: Statistics Canada (2020). Census of Population, 2016.

Finally, Table 3 looks at sources of income for persons living in economic families with income below the MBM by sex and race. Recall from the above analysis that aboriginal and racialized persons had higher poverty rates than their white counterparts, and single aboriginal adults were as likely to be working as their single white adult counterparts. Because we wish to

examine this finding from above in more detail, Table 3 only includes single adults (non-students).

In Table 3 we see, consistent with the previous observations, that about the same proportion of white single adults and aboriginal single adults have income from employment for both males and females. However, aboriginal single adults have a lower mean employment income than white single adults for both males and females. This difference comes from a difference in wage and salary for females: mean self-employment income for single white females and single aboriginal females is close to the same. For males, there is a significant difference in both mean wage/salary and mean self-employment income for white single adults and aboriginal single adults.

When comparing other racialized groups with white persons, recall from Figure 2 that other racialized non-student single adults had only slightly higher poverty rates than non-student white single adults, and from Figure 6 (combined both students and non-students) that single adults in other racialized groups were less likely to be “working only” than single white adults. In Table 3, we see that for single adults in other racialized groups living in poverty, not only are non-student single adults living in poverty more likely to be working than non-student white single adults living in poverty, but their mean wage is close to the mean wage for white single adults living in poverty, if not higher. This again suggests that labour force regulation, such as the minimum wage, can be used as an effective tool to target poverty rates, particularly for single adults in other racialized groups experiencing poverty.

In summary, poverty rates differ across sex, age, race, family composition, and student status, with factors such as single adults, single parents, persons ages 18–24, persons ages 50–64, aboriginal and racialized persons, students, and females all increasing poverty rates. Looking at income-generating activities for persons living in poverty largely confirms that for these persons, many are participating in neither work nor school, and many have lower mean income than their counterparts. Taken together, this suggests that there is a role to be played by both income and social support programs and labour force regulations. Income and social support programs that are designed to be respectful of and remove barriers for these vulnerable groups can aid in moving persons from poverty traps into financial positions where they are ready, willing, and able to either work or attend school/training, and/or if they are not able to work supporting them to achieve at least the minimum standard of living. Labour force regulations (although out of the scope of this paper) can also help support those who are ready, willing, and able to work in achieving at least the minimum standard of living through regulations such as the minimum wage, benefits, and paid sick leave, to name but a few.

In the next sections, we focus on income and social support programs in B.C. We look at how they erect barriers to access and gaps in the system for particularly vulnerable groups, and suggest reform recommendations along BI lines to make these income and social supports more inclusive. Note that income and social supports for Indigenous persons are not discussed here.

Table 3

Sources of Income for Single Adults Ages 18–64 Living in Economic Family With Income Below MBM Poverty threshold by Sex and Race, Non-Students Only

	Females, white		Females, Aboriginal		Females, other racialized groups	
	Proportion	Mean	Proportion	Mean	Proportion	Mean
Total income		\$12,620		\$10,118		\$11,034
Market income		\$11,400		\$8,322		\$11,210
Employment income	50.74	\$11,438	46.56	\$8,620	63.12	\$11,710
Wages/salary	41.85	\$10,951	40.74	\$7,786	54.29	\$11,545
Self-employed income	15.26	\$9,687	7.41	\$9,929	15.32	\$8,547
Total government transfers	99.30	\$5,358	98.94	\$5,776	98.18	\$2,525
EI income	5.58	\$5,766	5.82	\$7,218	5.97	\$4,691
IA+ income	99.04	\$3,616	98.94	\$4,478	98.18	\$1,638
Child benefits	1.92	\$4,677	4.23	\$3,600	1.04	\$5,225
CPP benefits	18.48	\$6,921	9.52	\$5,208	8.31	\$4,578

	Males, white		Males, Aboriginal		Males, other racialized groups	
	Proportion	Mean	Proportion	Mean	Proportion	Mean
Total income		\$11,179		\$9,593		\$11,817
Market income		\$10,632		\$8,891		\$12,833
Employment income	52.88	\$11,127	47.45	\$9,011	60.96	\$13,763
Wages/salary	37.93	\$10,451	43.88	\$8,955	45.72	\$14,228
Self-employed income	15.21	\$10,438	4.59	\$7,556	21.66	\$9,699
Total government transfers	99.35	\$5,054	98.98	\$4,969	96.52	\$2,106
EI income	5.63	\$6,622	3.57	\$5,171	4.01	\$6,140
IA+ income	99.29	\$3,707	98.98	\$4,543	96.26	\$1,522
Child benefits	0.71	\$3,391	0.51	\$4,400	0	–
CPP benefits	13.20	\$7,115	2.04	\$5,540	4.81	\$6,600

Source: Statistics Canada (2020). Census of Population, 2016.

Income Assistance

In this section, we look at Income Assistance (IA), the largest provincial income and social support program offered by the B.C. government, and examine how it serves its clients using an intersectional lens. In other research papers commissioned by the Expert Panel on Basic Income, IA is examined through the lens of the “neutral” client. In this section, we focus in on women with differing family compositions, careers, life experiences, and in different stages of their life cycle access and experience IA. To improve access and reduce the stigma built into the IA program design for these persons, we provide reform recommendations along Basic Income (BI) principles that enhance inclusivity.

Petit and Tedds (2020d) discuss the IA program in B.C. in detail and we will not replicate that detail here. To summarize, IA is made up of two streams: Temporary Assistance (TA) and Disability Assistance (DA). Persons with a disability, as confirmed by a medical practitioner and approved by DA administrators, can access DA (provided they meet the other income and asset requirements for eligibility). For DA clients, there are no employment obligations. TA is income support for persons with no (proven) disabilities. TA is further broken down into four streams: Expected-to-Work (ETW), Expected-to-Work Medical Condition (ETW-MC), Persons with Persistent Barriers to Work (PPMB), and temporarily excused from work. The income and asset eligibility tests are the same for any of these streams under TA; however, the benefit levels and employment obligations differ. Persons receiving PPMB receive a higher benefit level than other

streams, reflecting their higher needs. Further, recipients of PPMB and those temporarily excused from work have no employment obligations, whereas ETW and ETW-MC do have employment obligations.

Specifically, to be eligible for ETW-MC the applicant must demonstrate that their medical condition interferes to the extent of obstructing, impeding, or preventing their ability to participate in employment, including part-time work (i.e., minimum 10 hours per week). If they can demonstrate this, they may then still have employment-related obligations, including participation in activities that increase their employability (Province of British Columbia, 2019).

To be eligible for the PPMB stream, an applicant must demonstrate a short-term health condition that seriously impedes their ability to search for, accept or continue in employment plus another barrier that seriously impedes employment, including experiencing homelessness, not having a Grade 12 education, and lacking basic employment skills, among others. “Seriously impedes” means that the recipient is unable to participate in any type of employment that would enable independence from income assistance. The criteria to be eligible for PPMB are more stringent than for ETW-MC; however, there are no employment obligations (Province of British Columbia, 2020e).

IA Caseload by Sex, Family Composition, and Age

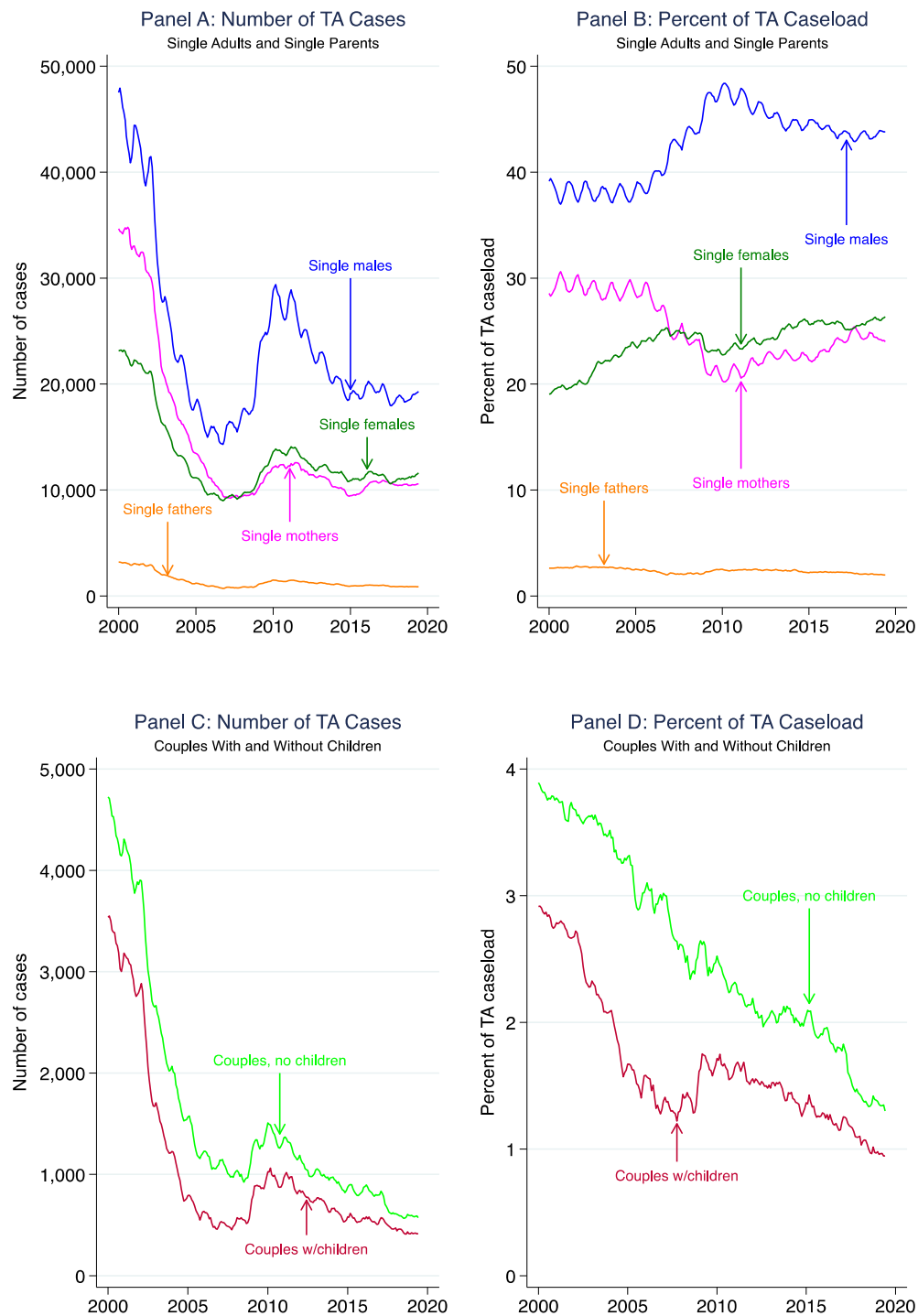
First, we examine caseloads based on sex and family composition. Figure 7 shows the TA caseload by sex: Panel A shows the number of TA cases for single adults and single parents by sex. Panel B shows the percentage of total TA caseload that the cases for single adults and single parents account for. Panel C shows the number of TA cases that are couples with and without children. Lastly, Panel D shows the percentage of total TA caseload that couples with and without children account for. Figure 7 combines all of the TA streams (ETW, ETW-MC, PPMB, and temporarily excused from work); Figure 8 shows the same four panels for DA caseload.

The caseload statistics do not align with the poverty rates presented in the section on income poverty rates.⁴ As of June 2019 (the last month for which we have IA data), single males are more likely to be accessing IA, either TA or DA, than single females: single (childless) males made up 44% of the TA caseload and 50% of the DA caseload, whereas single (childless) females made up 26% of the TA caseload and 38% of the DA caseload. However, as detailed in Petit and Tedds (2020) as well as with in the above data, single females had a higher poverty rate than single males which is the opposite of the IA caseload. Similarly, single mothers made up a larger IA caseload than single fathers in June 2019 (both TA and DA), even though single fathers had higher levels of poverty than single mothers (see Figure 8 in Petit and Tedds (2020)).

The IA caseload by age also tells an interesting story. Figures 9 and 10 show TA caseload and DA caseloads, respectively, by age of client. Panel A shows the number of cases and Panel B shows the cases as a percentage of the TA or DA caseload. From these figures,

⁴ The IA data does not contain information on visible minority status or race.

Figure 7
Temporary Assistance Caseload by Sex and Family Type

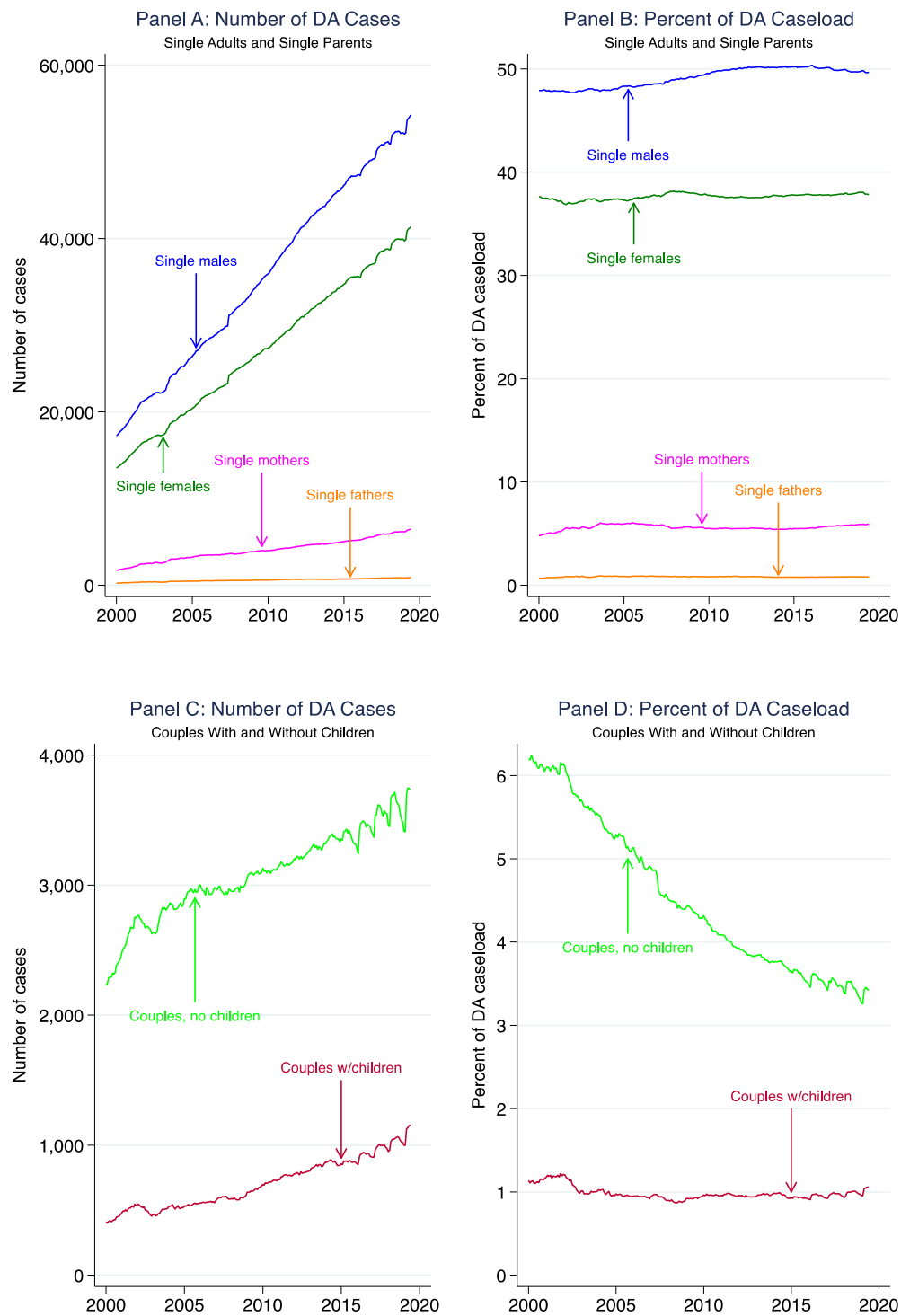


Includes all persons receiving TA including ETW, ETW-MC, PPMB, and those temporarily excused from work

Source: BC Employment and Assistance Program Data from the Ministry of Social Development and Poverty Reduction.

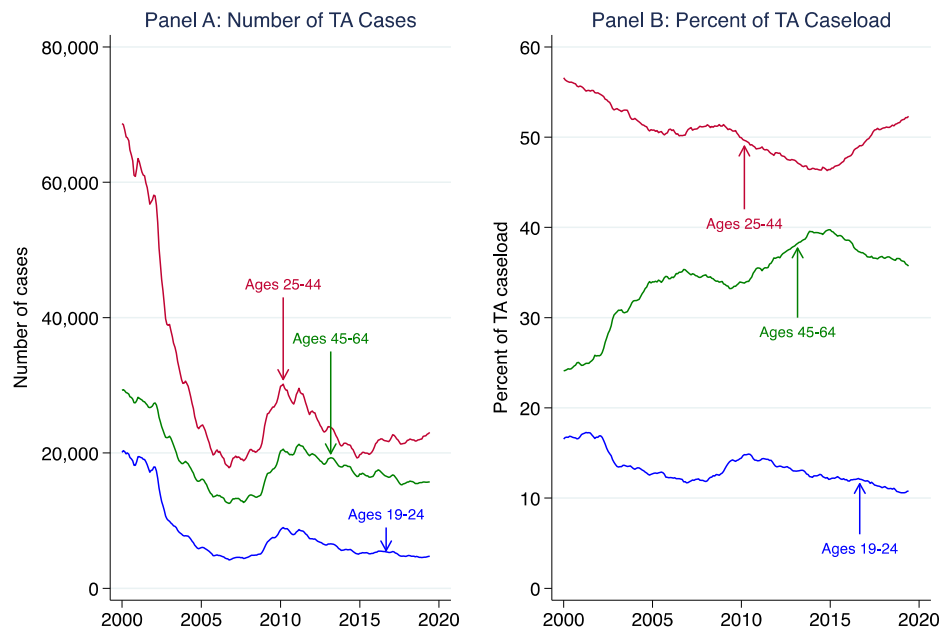
Figure 8

Disability Assistance Caseload by Sex and Family Composition



Source: BC Employment and Assistance Program Data from the Ministry of Social Development and Poverty Reduction.

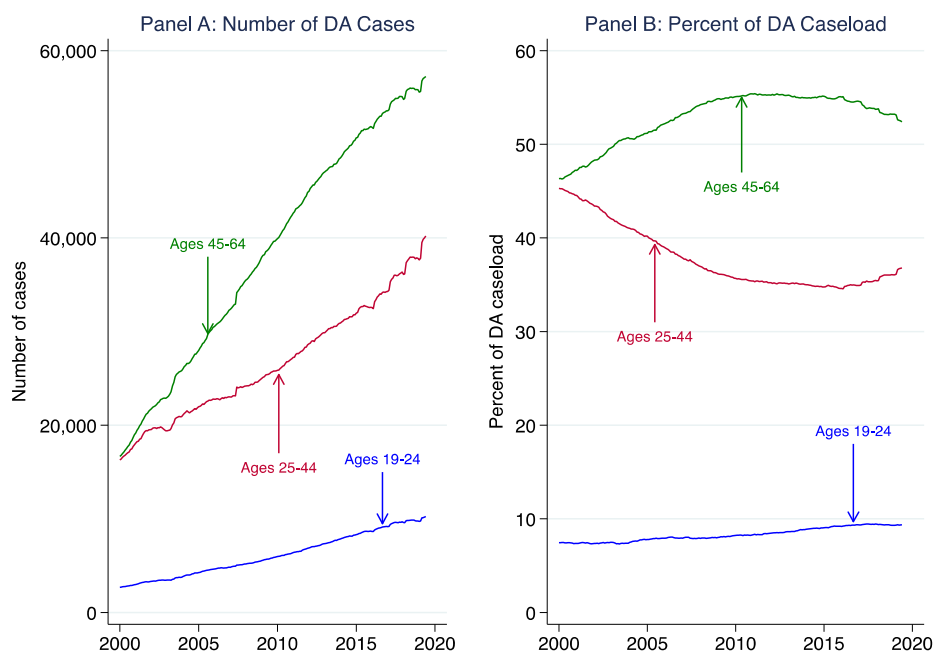
Figure 9
Temporary Assistance Caseload by Age



Includes all persons receiving TA including ETW, ETW-MC, PPMB, and those temporarily excused from work

Source: BC Employment and Assistance Program Data from the Ministry of Social Development and Poverty Reduction.

Figure 10
Disability Assistance Caseload by Age



Source: BC Employment and Assistance Program Data from the Ministry of Social Development and Poverty Reduction.

we see that persons ages 25–44 make up the largest proportion of the TA caseload, whereas persons ages 45–64 make up the largest proportion of the DA caseload.

Recall from the section on income poverty rates that older working-age persons had relatively high levels of poverty, from Figure 5 that persons ages 50–64 living in poverty had the highest rate of neither working nor attending school regardless of family type, and from Table 2 that single adults ages 50–64 living in poverty had the lowest mean employment income and the highest mean government transfers. These results, combined with what we see in Figures 9 and 10, suggest that persons ages 50–64 living in poverty may be unable to work due to a disability and are thus collecting DA, explaining both why their rate of neither working nor attending school is high, and why their mean government transfer is high.

In Figure 9, persons ages 45–64 make up a relatively large proportion of the TA caseload. Figure 9 presents a number of questions: For persons ages 45–64 receiving TA, how many have employment obligations and how many who do can be reasonably expected to meet those obligations? How many persons ages 50–64 receiving TA experience access barriers to receiving DA—potentially due to eligibility requirements, such as the definition of disability? We examine these questions in the next sections by breaking TA down into streams and employment obligations.

First, we look at the caseload amounts for the various streams within TA. Table 4 shows the breakdown of IA caseload by program type, sex, and age for single persons and single parents. In Table 4, we see that for single persons and single parents ages 45–64, DA makes up the largest proportion of the caseload—consistent with general caseload trends that show DA making up a larger proportion of the overall total IA caseload—but for single parents ages 25–44, TA makes up a larger proportion of the caseload than DA. This is important when considering in the next section barriers to IA, and particularly TA, for single parents.

Table 4 shows, within the TA category, that for single persons ages 25–44, 82% of single females and 87% of single males are ETW. Comparatively, 57% of single mothers and about 86% of single fathers are ETW. Figure 7 and Figure 8 on IA caseloads by family type showed that single father take-up of IA lagged behind what we saw for their income poverty rates, and this may be a potential piece of the explanation: single fathers are more likely to be receiving TA (as opposed to DA) and are more likely to be expected to work than their single mother counterparts, about on par with their single male counterparts. Being expected to work with a child in the household may pose barriers to access for single fathers, a topic we take up in the next section, on barriers to IA.

Further, in Table 4, we see that, as seen in Figures 9 and 10, persons ages 45–64 are more likely to be receiving DA than TA. Looking just within the TA stream, the majority of older working-age persons ages 45–64 who are accessing TA are expected to work regardless of sex or family type: the majority of persons ages 45–64 receiving TA have employment obligations. Very few persons ages 45–64 are in the ETW-MC stream, which would reduce employment obligations: only 3% of single females ages 45–64 receiving TA and 3.9% of single males ages

45–64 receiving TA are in the ETW-MC stream. However, persons ages 45–64 are more likely to be in the PPMB stream of TA, which has no employment obligations: 13.5% of single females

Table 4

IA Caseload for June 2019

	Single females		Single mothers	
	Ages 25–44	Ages 45–64	Ages 25–44	Ages 45–64
Temporary Assistance	5,061	4,731	7,834	1,331+
Expected to work	4,162	3,630	4,487	1,068
Temporarily excused from work	432	316	3,017	122
PPMB	150	637	239	141
Expected to work—medical condition	317	148	91	<50
Disability Assistance	13,201	23,867	4,298	1,893

	Single males		Single fathers	
	Ages 25–44	Ages 45–64	Ages 25–44	Ages 45–64
Temporary Assistance	8,750	8,713	469+	297+
Expected to work	7,608	7,225	403	297
Temporarily excused from work	375	293	66	<50
PPMB	192	858	<50	<50
Expected to work—medical condition	575	337	<50	<50
Disability Assistance	19,882	27,631	399	474

Source: BC Employment and Assistance Program Data from the Ministry of Social Development and Poverty Reduction.

and 9.8% of single males ages 45–64 who are accessing TA are in the PPMB stream. Comparatively, 3% of single females and 2.2% of single males ages 45–44 who are receiving TA are in the PPMB stream. We discuss the implications of this for persons ages 45–64 in the next section.

Barriers to Accessing IA

As suggested in the caseload statistics above, there appear to be barriers for single females and single fathers in accessing IA, given that their rate of access of IA is lower than their poverty rates would suggest, and since these groups have relatively high rates of income poverty, care should be taken to examine these barriers and remove them. Likewise, persons ages 45–64 also experience relatively high poverty rates, and, although persons ages 50–64 who are living in poverty are more likely to be neither working nor attending school—suggesting a barrier to work—most persons ages 45–64 who are accessing TA are expected to work. In this section, we identify barriers to IA for these groups (as well as other vulnerable groups) and suggest reforms to IA along BI lines, considering how to move IA toward becoming a more inclusive program.

Employment Obligations

The first barrier to access that we look at is the employment obligations required of persons receiving TA benefits—particularly those expected to work. Employment obligations create a barrier to access for many persons accessing TA, such as persons with children, older working-age persons, and persons who face obstacles to work (such as homelessness, mental health issues, and addiction disorders).⁵

Persons receiving TA may have to meet certain employment obligations to continue to receive TA support. Employable persons are expected to search for, accept, and continue in paid employment. Working with ministry staff, clients who are expected to work must develop an Employment Plan (EP)—a legally binding document that identifies employment objectives, interventions, outcomes, and compliance requirements. An EP is developed for each member of the family unit who is expected to work. Persons who refuse to enter into an EP or fail to comply may have their benefits reduced or not be eligible for IA at all (Province of British Columbia, 2020b). Along with people in the PWD and PPMB streams of DA, some TA clients do not have to meet these employment obligations. Those excused from employment obligations include (Province of British Columbia, 2020d) the following:

- person has reached 65 years of age
- sole recipient with dependent child under three years old
- sole recipient with dependent child with physical or mental condition
- sole recipient with Child in Home of a Relative (CIHR) under three years old
- sole recipient with CIHR with physical or mental condition
- sole recipient with foster child under three years old
- sole recipient with foster child with a physical or mental condition
- sole recipient providing care for a child under three years in an out-of-care living arrangement under the *Child, Family and Community Service Act*
- sole recipient providing care for a child with a physical or mental condition that precludes the caregiver from leaving home for employment. This exemption does not apply to 2 parent families where only one parent is precluded from leaving home for employment.
- person residing in special care facility or hospital
- person admitted to hospital because they require extended care
- person residing with and caring for spouse with a physical or mental condition
- person participating in treatment or rehabilitation program
- person separated from abusive spouse/relative within previous six months
- person qualified as Persons with Persistent Multiple Barriers (PPMB)
- sole applicant or recipient who qualifies for an exemption from citizenship requirements

⁵ Reforms to IA employment obligations are also addressed in Petit and Tedds (2020a) in a more general manner. Regardless, the underlying reform principle in these papers remains the same: increasing flexibility in employment obligations and/or reconceptualizing employment obligations as employment supports and removing enforcement provisions.

Employment Obligations for Single Parents

Single parents receiving TA are excused from work if they have a child under the age of three. Once their child reaches the age of three, they are expected to develop an EP whose conditions must be met in order for them to continue receiving full TA benefits. Those who fail to meet the obligations in the EP lose \$100/month for two months ("Employment and Assistance Regulation," 2020, s. 29). Meeting these obligations may be difficult for some due to the lack of available child care and/or the cost of child care.⁶

In 2015, the Single Parent Employment Initiative (SPEI) was introduced to relieve some of this pressure on single parents. The SPEI provides up to 12 months of funded training or paid work experience along with continued TA/DA benefits, child-care costs, transit costs, health supplement costs, and exemptions for bursaries and scholarships. Single parents receiving TA or DA and who have child care and training programs in their area are eligible for the SPEI, and it can make up part of a TA recipient's EP. There is no take-up data or outcome data available for SPEI, nor has there been a review of the program since its inception.

Regardless of the SPEI program, employment obligations still create significant barriers to accessing IA for parents. First, many single parents will not have access to SPEI. This may be because child care and/or training programs are not available in their area, they may not know about the program to ask about it, their caseworker decides they do not have "what it takes" to be in the SPEI program, they do not need the program (e.g., they already have a certificate or degree), or they are not capable of entering the program (e.g., because of a substance abuse disorder, homelessness, or mental health issues). Single parents not accessing SPEI and who have a child three years or older must still meet their employment obligations, requiring them to find child care (dependent on the age of the child). Employment plans do not take into account access to sufficient child care—failure to comply with an EP due to failure to find child care is a failure and can result in a reduction in benefits.⁷ Finally, there appears to be no exemption from employment obligations, nor is there a program like SPEI, for women who have a spouse/partner and dependent children.

These barriers are of particular concern for single fathers, given the previous findings on poverty rates for single fathers, access to IA for single fathers, and the fact that if they are receiving TA, they are very likely to be expected to work. If they cannot find affordable and suitable child care (e.g., that aligns with their hours of work), then they may not be able to meet

⁶ Persons in an employment program can apply for the Affordable Child Care Benefit (ACCB), a subsidy provided by the B.C. government for child care. The amount of the ACCB is dependent on income, family size, age of the child, and type of care. For example, the maximum ACCB for one child, age three to five years, in full-time licensed child care is \$550/month and in unlicensed child care is \$354/month (Province of British Columbia, 2020a). According to a report by the Canadian Centre for Policy Alternatives, the median cost of child care in Vancouver for a child of age three to five was \$954/month (after applying the fee reduction initiatives) in 2019 (Macdonald & Friendly, 2020). This suggests that, after applying the ACCB, parents must still pay about \$404/month out of pocket for a licensed centre or \$600/month for unlicensed care. Also note that the ACCB is paid directly to the child care provider and the parent(s) must pay only the difference between the full fee and the ACCB.

⁷ For persons with no dependent children, failure to meet the EP obligations results in them becoming ineligible for IA for two months.

their employment obligations as required by the TA-ETW stream. Further, we do not know the take-up rate of SPEI by single fathers and whether SPEI is an appealing program to single fathers.

Employment Obligations for Persons Age 45–64

Persons aged 45–64 who are receiving TA-ETW are also expected to devise an EP and meet their employment obligations in order to continue receiving their TA benefits. For older working-age persons, there may be an aversion to training and employment for a number of reasons. First, older working-age persons may not want to enter into a training program given that they are near retirement age: the costs of training may outweigh the benefits. Second, as we saw with the caseload data, many older working-age persons receiving TA may have unreported/undiagnosed disabilities, health issues, or other mobility or mental impairments that make it difficult to work. Third, older working-age persons may be reluctant to accept employment that pays a wage lower than wages they received when they were younger (otherwise known as a “reservation wage”); however, after multiple years of unemployment, it may not be realistic for them to expect that wage.

Reform Recommendations: Employment Obligations. Employment Plans create barriers to access of IA due to their restrictive nature and lack of flexibility. They do not line up with Basic Income (BI) principles. In particular, employment obligations create a lack of respect for persons receiving TA. Underlying employment obligations is the assumption that persons receiving TA are lazy and do not want to work or participate in society. Reforms to employment obligations that provide for more flexible employment obligations and provide more respect for personal circumstances would move IA closer to BI principles. Not only that, but reforms to employment obligations that provide for more flexibility would reduce barriers for particularly vulnerable groups, such as single parents (and single fathers in particular) and older working-age persons with currently uncategorized barriers to employment.

Below, we provide a list of targeted recommendations for reforms to employment obligations for parents and older working-age persons; however, in general, reforms that increase flexibility in employment obligations would help all persons receiving TA. Our major reform recommendation is to reconceptualize employment obligations as employment supports instead of obligations, such that the onus is shifted to IA to provide employment supports and the onus is shifted off clients to meet employment obligations. This can be done through removing enforcement provisions if and when an employment obligation is not met⁸ and improving relations between caseworkers and clients so clients have a worker they can rely on for support. This would provide the greatest respect, support, and social inclusion for IA clients than under the current system. Other, more specific reform recommendations are as follows:

For single parents:

1. Conduct a review of SPEI to understand how the program is working.

⁸ These enforcement provisions are discussed in more depth in Petit and Tedds (2020a).

2. Expand SPEI to all IA clients.
3. Expand SPEI to cover four-year education programs.
4. Expand the employment exemption for single parents until the youngest child is (at minimum) in Kindergarten (age five) or until child can stay home alone (age 12).
5. Expand the employment exemption to couples with children so that at least one partner/spouse is excused from employment obligations until the child is in Kindergarten.
6. Change the regulations so that failing to meet an obligation in an EP because of a lack of access to child care is not in fact a failure to meet the EP. Further, do not have caseworkers suggest to clients that they should find other employment, or move in order to secure child care.
7. Build incentives into currently existing programs, such as the Child Care Operating Fund or Child Care Fee Reduction Initiative, for child-care centres/operators to provide off-hours child care (e.g., to provide coverage from 5 p.m. to 5 a.m. in order to cover early morning, later evening, and overnight shifts).

For older working-age persons:

1. For existing older working-age persons in the ETW and ETW-MC category, conduct regular, systematic reviews to determine whether they should be/could be moved to the PPMB category. For new older working-age applicants, ensure that they are aware of the PPMB category and encourage applications to the PPMB category if they are not otherwise eligible for DA.
2. Consider creating a “Bridge to Retirement” program for older working-age persons who worked in industries affected by climate change and/or advances in technology and who would have to retrain for new employment but who are close to retirement age. This could be similar to the current program for forestry workers in B.C. but be specific to those in the TA’s ETW category. Such a new program would not entail any employment obligations, and the benefit level could be based on the current IA PPMB benefit level.
3. Re-establish the Community Volunteer Supplement.

Removal of Children

A barrier to IA access for pregnant/parenting women and single fathers may be fear of removal of a child (perceived or real). Until 2019, “birth alerts” were permitted in B.C., allowing agencies to flag pregnant women deemed to be high-risk without their knowing, resulting in the removal of a baby from its mother shortly after birth (Migdal, 2019). Although this practice has ended, it likely has created a lasting legacy of fear of child apprehension, and it is but one example of processes in place to remove children.

Mothers with other intersecting identity markers may have even more reasons to fear the removal of a child. Indigenous women are over-represented in applications by the province to remove children permanently and, more often than not, permanent removal cases are about single mothers who have mental health issues or addiction disorders, and/or experience domestic violence, and/or live in poverty (Grant, Mosoff, Boyd, & Lindy, 2017). Further, a survey

of sex workers with children in Vancouver found that 13% of the women surveyed avoided services for fear of punitive measures regarding their children (e.g., child apprehension by child protection services) (Duff et al., 2015).

It is beyond the scope of this paper to deal with or comment on the child welfare system. However, changes to IA can be made to begin to provide more supports for parents and remove the culture of fear that creates a barrier to access to IA: IA can be reformed along BI principles to provide preventive, supportive services to mothers.

Under the current IA program, there are currently no direct services/supports in place to support mothers (or parents generally) in their parenting duties. Some indirect supports are generally available, such as alcohol and drug residential treatment, higher benefit and shelter support levels for persons/families with children, and a natal supplement and pre-natal shelter supplement (see the section on supports for pregnant women and women with newborns, below).

Further, under the current IA program, if a child is temporarily removed from an IA client, that IA client's shelter benefit remains the same as if the child were still there; however, the base support amount is reduced (Province of British Columbia, 2020c). This makes it difficult for parents who are working on getting their child back to get their child back: if one of the reasons the child is removed is a lack of basic necessities, reducing the benefit amount for basic necessities only worsens the situation.

Reform Recommendations: Removal of Children. As we saw with employment obligations, this barrier to access also stems from a lack of respect for parents who do not fit the “norm” of parenthood. Further, parents who have their children removed and are then financially penalized experience stigma: the penalty is for “bad” parenting. To move closer to BI principles, IA should be reformed to remove this stigma applied to parents. Recommended reforms include the following:

1. Provide a dedicated support worker (cross-appointed with the Ministry of Children and Family Development) to help parents with their specific parenting challenges one on one. Such a worker would help facilitate a parent's ability to care for their children specific to their circumstances, as well as organize respite when needed (see Grant et al., 2017 for what such a program might entail).
2. When a child is temporarily removed, maintain the level of base support the parents received when their child was with them (along with the same level of shelter support) until the child is permanently removed or returned to them (in which case there would have been no change in benefits).

Sex Workers

In Canada, although purchasing sexual services is illegal, working as a sex worker is not illegal.⁹ Regardless, there is stigma attached to sex workers, and this stigma is seen in the structure of IA, creating a barrier to access for sex workers.

IA treats sex workers inconsistently. If IA finds out about a person's sex work, the income from their sex work may be deducted from their benefit level: as it is earned income, it is subject to the earnings exemptions and earnings phase-out rates the same way as any other earned income. And, if that income is saved, it may be counted against the asset threshold, disqualifying them from being eligible for IA. Even though sex work income and savings count against benefit levels (potentially, dependent on the earned amount and applicable earnings exemption) and the asset threshold, sex work is not a recognized form of employment for the Employment Plan. Sex work is treated as legitimate income but not legitimate employment.¹⁰

Sex work should be treated consistently by IA. Because it is not illegal, and because a BI principle is respect, sex work should be recognized as a legitimate form of employment in EPs. However, because sex work is associated with a number of poor outcomes for women, such as drug use, violence against women, and poor health, IA should, along with ensuring that women who choose to remain in sex work are supported, provide supports for women who choose to exit sex work, being careful not to impose the expectation that all sex workers receiving IA should leave sex work. Those who choose to exit should be provided with referrals to NGOs (along with help reaching out to those NGOs if need be) and wraparound supports (e.g., health, addictions, housing, education, employment) to move out of sex work.

This is another area where flexibility and the removal of enforcement provisions in Employment Plans can help: EPs that balance the recognition of sex work as satisfying conditions of an EP *and* include movement toward other employment will be important. Women who leave sex work have different experiences exiting sex work, can yo-yo in and out, and exit can be a long-term process (Sanders, 2007). If a woman yo-yoes in and out of sex work, or finds it difficult to exit in the short term, she may be unable to meet her employment obligations related to non-sex work. Instead of temporarily reducing benefits or deeming sex workers not eligible for IA when they do not meet employment obligations, supporting them and encouraging continued progress will have a more positive effect in the long term.

Reform Recommendations: Sex Workers.

1. Update policy to recognize that sex work is a legitimate form of employment for the purpose of satisfying employment obligations.

⁹ However, certain activities related to sex work are illegal, including communicating in any place for the purpose of sex work and advertising sexual services. See *Protection of Communities and Exploited Persons Act* (S.C. 2014 c. 25) for more information.

¹⁰ It is not that sex work is specifically banned—there are no bans on any type of work in any industry/occupation. However, under Employment Plans, IA clients must participate in activities such as recognized training programs, and/or perform job search activities (e.g., submit resumes). These do not encompass sex work.

2. Increase flexibility of Employment Plans to account for unique experiences in exiting sex work, including reconceptualizing employment obligations as employment supports instead of legal obligations.
3. Provide dedicated support (e.g., specially trained caseworkers) for women who choose to leave sex work who can help provide referrals to NGOs for sex workers and access to wraparound supports.

Other Income and Social Supports for Women

In this section, we discuss income and social supports for women experiencing intimate partner violence and for pregnant and new mothers. Although we did not examine these groups in the census or IA analysis, both groups are often overlooked but have unique experiences of poverty and income and social supports. Providing well-targeted, additional supports to these women can have long-term benefits: it can help move women out of poverty traps and provide supports for children living in poverty, which has been shown to pay off in the long run (not to mention helping to meet goals set out in B.C.'s poverty reduction strategy). It should be noted that although women are referred to in this section, males may also find themselves fleeing intimate partner violence or in custody of a newborn. Although we recognize this possibility, women are more likely to find themselves in these situations, so we choose to focus on them; however, the reform recommendations should be extended to males in these situations as well.

Supports for Women Experiencing Violence (IPV, Sex Workers)

Although the plight of women fleeing violence has been brought into the public spotlight by COVID-19, it is not a new problem. In 2018, there were 9,161 female victims of police-reported intimate and non-intimate partner violence in B.C., a rate of about 427 women out of 100,000 women, with rates of violence higher in rural areas (Statistics Canada, 2019).¹¹ Further, for persons who experience intimate partner violence, it is estimated that 30%–74% have a traumatic brain injury (TBI) (Valera & Berenbaum, 2003); however, the number is hard to pinpoint as most women go undiagnosed, reducing their quality of life and their opportunities to seek improvement or recovery (Owen, 2019).

Current Supports for Women Fleeing Violence in B.C.

There are many (400+) community-based B.C. organizations (NGOs) whose goal is to help women (and their children) fleeing violence.¹² Many of these programs focus on providing support, information, referrals, counselling, and advocacy. Although these supports are very important, we focus in this section on government-provided supports.

The Government of British Columbia provides very few services directly targeting persons fleeing violence. There are two targeted basic service programs. First, B.C. Housing is

¹¹ It is important to note here that the vast majority of incidents of domestic violence are not reported to the police. Statistics Canada (2016) estimates that 70% of spousal violence is not reported.

¹² See Rossiter (2011) for an overview of government and community-based supports for women fleeing violence.

responsible for transition houses (temporary shelter for persons fleeing violence) and supports over 100 transition houses, safe homes, and second- and third-stage homes.¹³ Second, VictimLink BC is a telephone hotline that provides referrals to government and community-based services and resources, as well as information about federal and provincial legislation, the Canadian criminal justice system, crime prevention, and safety planning.

There are no government-provided income support programs specifically for persons fleeing violence. Regardless, persons fleeing violence do have access to IA. Persons fleeing violence who apply for IA have an expediated eligibility process to ensure that their immediate needs are met. They do not have to meet the work-search requirement (i.e., they do not have to look for work for three weeks prior to receiving IA benefits); however, they must still meet the income and asset eligibility requirements. The applicant's income and assets exclude the income/assets of the perpetrator unless it is income that the applicant is receiving (i.e., child or spousal support). Jointly held assets can be excluded if it is determined that the other owner will not co-operate or that contacting them would cause a safety issue. If an applicant is not eligible for TA/DA because of income or assets, and they have dependent children, they may still be eligible for hardship assistance. Abuse/violence does not have to be verified at the time of application; it must only be disclosed. Abuse can include physical, psychological, and emotional abuse, as well as intimidation, threats, stalking, unreasonable restriction on financial or personal autonomy, and intentional damage to property. If minor children are involved, the Ministry of Children and Family Development must be contacted. Persons fleeing violence who receive TA do not have employment obligations for up to six months: they are temporarily excused from work.¹⁴

These government-provided supports for persons fleeing violence are problematic. First, prior to COVID-19, an average day saw more than 200 women and children turned away from transition houses in B.C. due to lack of space (Steady, 2020). Second, there is no support to help persons experiencing/fleeing violence get assessed for TBI, let alone to become informed about the possibility that they are suffering from TBI. Third, those who do manage to escape their abuser may lack access to money. Just over 50% of persons fleeing violence in Canada experience financial abuse (Moreau, 2019). This suggests that many persons fleeing violence have little or no financial independence. Although they may apply for and receive IA, IA does not provide sufficient income for a woman who has fled her home with nothing to re-establish a new home with basic items such as furniture, clothes for her children for school, and stocking the pantry. Fourth, women fleeing violence with children may be wary of contacting government programs. Without sufficient income to clothe, bathe, and feed a child, and if IA or another government agency is aware of a woman's situation, her child may be removed from her custody (a barrier to access discussed in a previous section). This makes women fearful of applying for supports in the first place.

¹³ A large review of transition housing in B.C. was conducted by B.C. Housing in 2010 (see BC Housing 2010).

¹⁴ All information on IA in this paragraph was collected from the *BCEA Policy and Procedure Manual* (Government of British Columbia, 2020).

Reform Recommendations: Women Fleeing Violence.

1. Supply-Side Housing Supports. The B.C. government should provide more funding for both short- and long-term housing facilities for women fleeing violence. In the short term, transition houses are turning women away at a high rate. In the long term, for women who have completed their stay in a transition house, they must find a longer-term rental, move in with family or friends, move back with their abuser, or become homeless. Of those who leave a transition house, 21% move back into a residence where their abuser lives (Moreau, 2019). Providing more short-term and long-term housing for persons fleeing violence can help prevent women from returning to their abusers or living in other precarious situations. Focus should be placed on providing housing in areas where there is a lack of access to houses, particularly in rural areas. If women must travel to escape their abuser, they may be unable to escape due to a lack of transportation.

The government could use short-term rentals (such as Airbnb's) as short-term housing for persons fleeing abuse.¹⁵ Due to the COVID-19 pandemic, many short-term rentals are unoccupied (O'Sullivan, 2020) and there are a large number of them in urban areas, making them well suited to providing a measure of safety for persons fleeing violence.

2. Income Supports With Wraparound Supports. Once a woman has left her abuser and moved into a transition house, to ensure that she does not have to return she will likely require income support to establish her own household. If she applies for and begins to receive IA, IA's monthly instalments will not likely be sufficient to establish a new household immediately. Establishing a household requires that a person have a certain amount of savings to be able to purchase not just the house/rental itself, but all the "fixings" needed.

To help transition women fleeing violence into their own households, the government should introduce a new program that provides a **one-time lump-sum payment equal to three–four months' worth of IA to persons fleeing violence.**^{16,17} This program could be folded into the IA framework but should not require IA eligibility/receipt—although it could be based on an income test (excluding the asset test). Women should be made aware of this program through their contact with transition houses of NGOs dedicated to helping women, and applications for the lump-sum benefit should be provided on entry into a transition house.

For those who apply for this new program, additional **wraparound supports** specific to the women's personal situation and that address immediate needs should be provided. This should include (but is not limited to):

- information on and assessment for TBI
- emergency transportation (either within a town/city or to another town/city, dependent on the women's' preferences)

¹⁵ See Crisan (2020) for more information.

¹⁶ A similar program currently exists in Alberta, but the amount provided is based on the actual cost of the immediate needs. We find this limiting in that it is unclear what costs are considered reasonable/unreasonable and it requires persons fleeing violence to assess their costs before applying, adding to their cognitive load unnecessarily. See <https://www.alberta.ca/family-violence-costs-leave.aspx> for more information on the Alberta program.

¹⁷ This lump-sum payment should be in addition to IA monthly payments.

- help with access to safe and secure housing, including transition houses or an Airbnb
- a dedicated caseworker with knowledge of community- and government-provided supports (so as to be able to provide recommendations, referrals, and help accessing those programs) and understanding of the culture of the women fleeing violence, or being of the same culture (so that responses are culture-appropriate)

Once a woman fleeing violence has been able to meet her immediate needs through this new lump-sum payment for persons fleeing violence, support should be given (if she so chooses) to help transition her onto IA (if this has not already been done). IA could be used as a tool to address medium-term needs (as opposed to immediate needs).

With respect to IA, as suggested above, there are barriers to accessing IA for women fleeing violence—first, due to employment obligations that are instated after six months, and second, due to fear of removal of a child. To remove these barriers, IA should be reformed for women fleeing violence. First, all women who apply for the new lump-sum payment discussed above should be automatically assessed for eligibility for IA and vice versa (with the women’s consent). This would help simplify the application processes generally.¹⁸ Second, IA should be reformed to include a new category for persons with high needs. Women fleeing violence would fit into this category.¹⁹ Within this high-needs category, employment requirements should be more flexible; women fleeing violence would work with their dedicated caseworker to decide when and if they are ready to pursue paid work. Lastly, employment obligations should be reformed as discussed in the section on employment reforms, so as to make employment supports more flexible.

To address the fear of removal of a child, and as suggested in the section in IA reforms, dedicated caseworkers could help women acquire parenting skills to prevent the removal of a child. Additional training for these dedicated caseworkers should include unlearning what makes a “fit” mother that fits social norms. Further, IA benefit levels should not be reduced in the case that a child is temporarily in custody of the province.

Reiterated from above, this new high-needs category of IA should also provide enhanced wraparound supports supported by dedicated caseworkers. These supports should include but are not limited to:

- supports that address TBI and other medical conditions
- supports that help provide permanent housing
- transportation (e.g., extend the DA transit pass)
- child care
- parenting supports
- referrals and recommendation to other government and community programs

¹⁸ Recall from Petit and Tedds (2020b) that the system of income and social supports in B.C. is quite large. This makes it difficult to know about every available program a person may be eligible for. And a proliferation of applications can decrease take-up rates.

¹⁹ This new stream of IA is discussed in more detail in Petit and Tedds (2020a).

In the case that eligibility for a support requires proof of a medical condition, continued eligibility should not be based on compliance with medical recovery conditions (e.g., attendance at appointments). Rather, the dedicated caseworker should help support the client in meeting the medical recovery conditions, such as assisting the client in securing transportation or child-care support as needed.

Figure 11

Recommended Support Structure for Women Fleeing Violence



For all of the reforms discussed above, before design and implementation, experts in the field of domestic violence, as well as experienced persons who work directly with persons fleeing violence and survivors, should be consulted.

Supports for Pregnant Women and Women With Newborns

Public spending on low-income children has the highest marginal value of all social programs (Hendren & Sprung-Keyser, 2019). Spending on children can begin during pregnancy: providing cash benefits to low-income pregnant women has been shown to have a positive effect on birth outcomes, including a reduction in low birthweight and pre-term births, as well as shorter hospital stays (Brownell et al., 2016; Brownell et al., 2018). Unfortunately, many low-income women in B.C. lack access to income supports during their pregnancy due to restrictive eligibility requirements for the supports that are available. Expanding these programs to include *all* low-income pregnant women would improve access, simplicity, and economic stability for these women.

Support Programs Available in B.C.

The B.C. government provides benefits specifically to pregnant women and women with newborns: one pure cash transfer, one cash geared to cost, and one pure in-kind.²⁰ The pure cash transfer is called the natal supplement and it is intended to assist with meeting extra costs associated with prenatal and postnatal expenses (Province of British Columbia, 2020f). It is available to pregnant women and persons/families with children under the age of seven months who are IA recipients. The natal supplement provides \$45/month for single births and \$90/month for multiple births to the recipient until the child reaches eight months of age. There are no application forms: to be considered, an IA recipient must inform their support worker and must provide medical confirmation of the pregnancy or proof of the child's age. Persons in special care (e.g., those residing in a special care facility or private hospital, or alcohol or drug treatment centre) are not eligible for the natal supplement. Further, those receiving transitional health services and medical services only are not eligible for the natal supplement.

The cash-geared-to-cost benefit is called the pre-natal shelter supplement. This benefit is available only to pregnant women with no spouse/partner and no dependents (e.g., she must be a single mother with no other children in the household), and it is only available to IA clients. To be eligible, the soon-to-be single mother must prove she has or will have shelter costs above \$375/month. The benefit is then calculated as the difference between her actual cost of shelter and \$375, up to a maximum of \$195/month. This benefit can be collected for a maximum of eight months, up until the expected date of delivery. On the date of delivery, the woman's IA benefits are increased from those for a single adult to those for a single parent and she is no longer eligible for the pre-natal shelter supplement. If the pregnancy is not carried to term, the woman can continue to receive the pre-natal shelter supplement for an additional three months, regardless of whether this would extend receipt past the eight-month limit.

Lastly, the in-kind benefit available to women with newborns is the nutritional supplement. The nutritional supplement provides regular infant formula to children during the first 12 months when there is a medically confirmed risk of disease transmittal from the mother's breast milk; specialized infant formula may also be provided to children who have a confirmed medical condition that requires the specialized formula (Province of British Columbia, 2020g). Again, this benefit is available only to IA clients with medical confirmation.

Use of Support Programs

In this section, we look at the take-up of the natal supplement (NS) and the pre-natal shelter supplement (PNSS), both provided by the B.C. government to eligible women receiving IA. These are the only income benefit programs provided specifically to women in B.C. by the government and are the only programs for which we were able to collect data. The data is administrative data on all IA clients, provided by the Ministry of Social Development and Poverty Reduction, and accessed through a secure server, PopData BC.

²⁰ See Petit and Tedds (2020b) for definitions of pure cash transfer, cash geared to cost, and pure in-kind.

Pre-Natal Shelter Supplement. For this data analysis, we restrict the analysis to single women who become single mothers to newborns; that is, we omit women with a spouse/partner and women with other dependents and women who regain custody of older children. We can be somewhat certain that these women were pregnant (given that pregnancy is not a variable in the data, we must impute it based on the appearance of children) and, based on eligibility criteria for the PNSS, these women are potentially eligible for the PNSS. We also omit single women/mothers who did not receive IA consistently around the month of birth²¹: for these women, we cannot be sure of the child's date of birth. The last eligibility requirement is that they must either have shelter or have proof they will have shelter that costs over \$375/month. Unfortunately, housing costs are not available in our data. Thus, within our subset of single women with no dependents, if they do not receive the PNSS, we cannot untangle whether they do not receive it because they do not meet the shelter eligibility criteria or because they did not apply for the benefit (which, in itself, could be for myriad reasons).

Table 5 provides summary statistics for our sample of women on their take-up of the PNSS for women who gave birth from 2009 to 2017. We discuss the results in further detail below.

Table 5
PNSS Summary Statistics, 2009–2017

	All	TA	DA
Percent of eligible women who received PNSS	49.95%	51.09%	45.49%
Mean number of instalments for women who receive the PNSS	4.3 (2.2)	4.2 (2.1)	4.9 (2.4)
Mean total PNSS benefit received	\$604 (\$408)	\$578 (\$387)	4718 (\$476)
Mean monthly PNSS benefit received	\$141 (\$65)	\$139 (\$65)	\$148 (\$64)
Percent of payments that are the maximum amount (\$195/month)	45.26%	43.18%	54.61%

Note. Standard deviation in brackets where applicable.

Source: British Columbia Ministry of Social Development and Poverty Reduction (2019). BC Employment and Assistance (BCEA) V01. Data Innovation program, Province of British Columbia 2019.

Figure 12 shows the number of women in our subset who received the PNSS at least once in their nine months of pregnancy divided by the total number of eligible women in our subset based on the year of birth of the child. Figure 12 shows that the take-up of the PNSS declined from 58% in 2009 to 46% in 2017. The take-up rate of the PNSS for women receiving DA was highest in 2009 at 61%, but had declined to 37% by 2017, lower than the take-up rate for women receiving TA at 49%.

Overall, Table 5 and Figure 12 show that the take-up rate of the PNSS is extremely low, especially for eligible DA clients. On average, from 2009 to 2017, the take-up rate of the PNSS

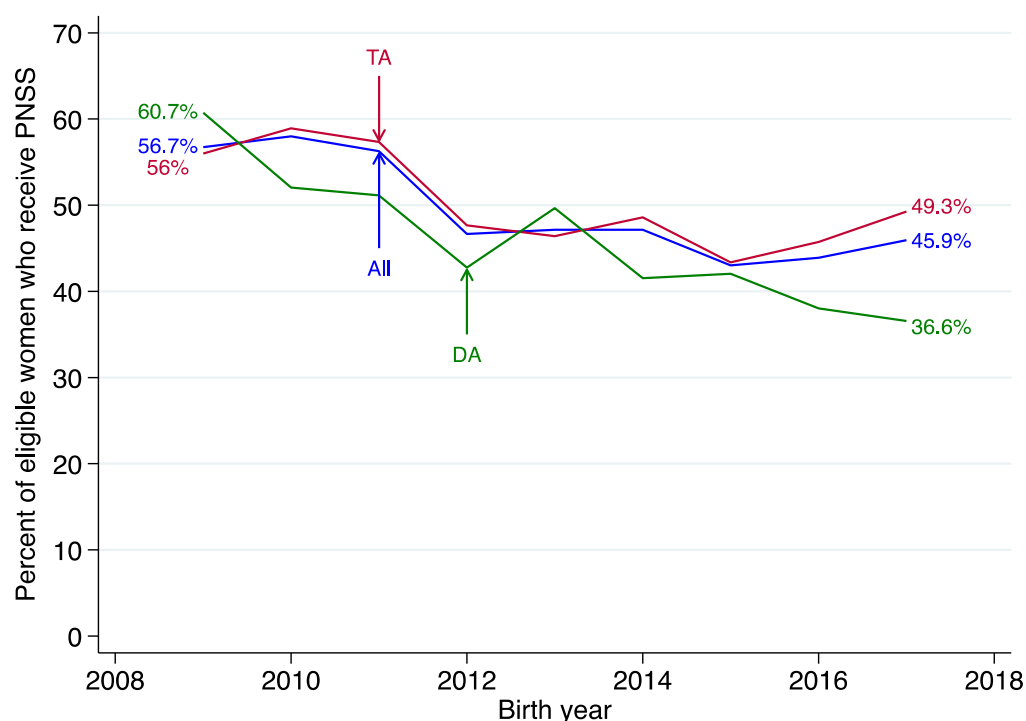
²¹ For example, if a single women on IA was receiving IA in January, February, and March, then re-entered the data in August of the same year as a single mother with a child under the age of one, the child's date of birth is unknown (sometime between March and August). We omit these cases.

is 51% for women receiving TA and 49% for women receiving DA. This may be due to some of the women in our sample not having shelter costs in excess of \$375/month, or it may be due to low application rates. These explanations cannot be untangled in the data.

As worrisome as the take-up rate is, women who do receive the PNSS receive much less than the maximum allowable. If a woman collects all eight instalments of the PNSS at the maximum amount of \$195/month, she should receive a maximum of \$1,560 during her

Figure 12

PNSS Take-up Rate by Birth Year and Program



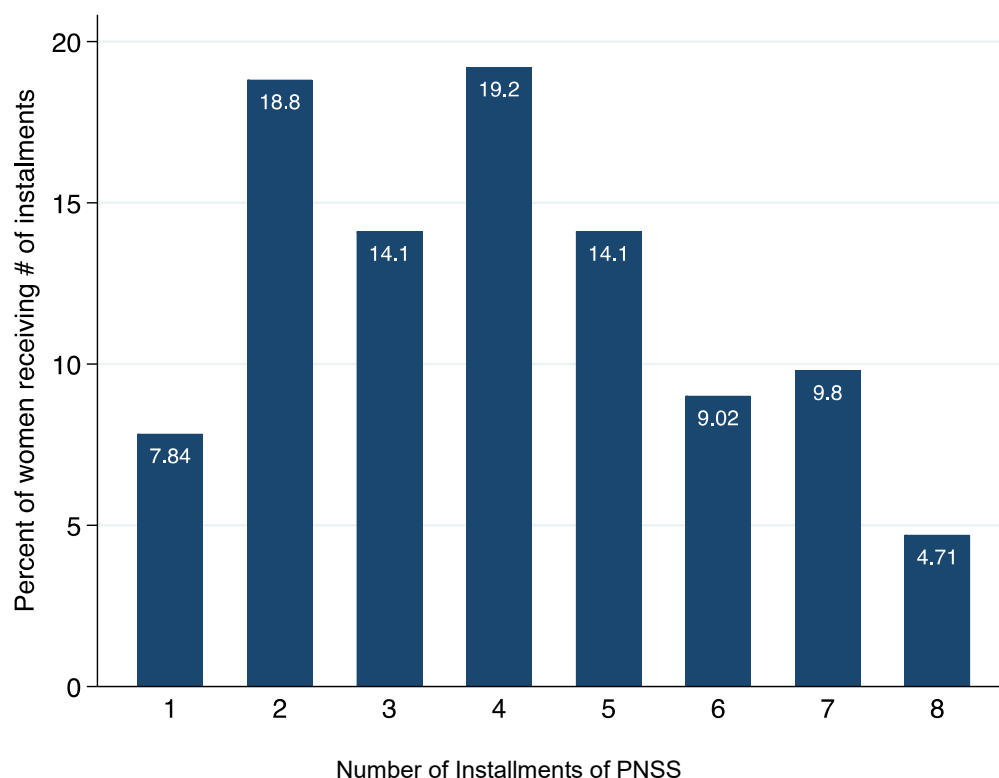
Source: British Columbia Ministry of Social Development and Poverty Reduction (2019). BC Employment and Assistance (BCEA) V01. Data Innovation program, Province of British Columbia 2019.

pregnancy. However, the mean total benefit for women receiving at least one instalment of the PNSS from 2009 to 2017 (from Table 5) was \$604 and the mean total benefit in 2017 was \$603—not even half as much as the maximum. This may be because women receiving the PNSS receive less than the maximum number of instalments and/or women receiving the PNSS receive less than the maximum monthly benefit of \$195.

We begin by looking at the number of times a woman receives the PNSS if she receives it at least once. The maximum number of times a woman can receive the PNSS is eight months (with an exception for women who have miscarriages, although these women are removed from the sample). In Table 5, we see that the mean number of instalments for women who received at least one instalment from 2009 to 2017 was 4.3. Focusing just on women who gave birth in 2017, Figure 13 shows, for women receiving at least one instalment of the PNSS, how many

monthly instalments they receive. There is considerable variation in the number of instalments received. For women with 2017 births, the majority received either two or four instalments, much lower than the eight allowed. In fact, only 4.7% of all women who gave birth in 2017 and received the PNSS at all received the full eight instalments.

Figure 13
Frequency of Number of Instalments of PNSS for Birth Year 2017



Note. Frequency is calculated by taking the number of women who receive that number of instalments and dividing by number of women who receive at least one instalment of the PNSS (in birth year 2017).
Source: British Columbia Ministry of Social Development and Poverty Reduction (2019). BC Employment and Assistance (BCEA) V01. Data Innovation program, Province of British Columbia 2019.

Along with women receiving the PNSS less than the eight allowable instalments, women receiving the PNSS also receive less than the monthly maximum benefit of \$195. Table 4 shows that the mean monthly benefit from 2009 to 2017 was \$141/month, and the mean monthly benefit in 2017 was \$146/month. The mean monthly benefit is lower for women receiving TA than for women receiving DA: women receiving DA in birth year 2017 received a mean monthly benefit of \$146/month whereas women receiving DA received a mean monthly benefit in birth year 2017 of \$156/month. Only 47% of women in 2017 received the maximum benefit: 45% of TA clients and 59% of DA clients received the monthly maximum benefit in birth year 2017.

Overall, the take-up of the PNSS is low and, for those who do receive it, they are not receiving anywhere near the maximum benefit allowed due to both women receiving much less

than the eight allowable instalments and receiving less than the monthly benefit maximum of \$195/month. This raises questions as to whether the PNSS is achieving its objective—namely, to help pregnant women secure shelter in anticipation of their child being born.

Natal Supplement. For this data analysis, we look at single women who become first-time single mothers (same as the sub-sample examined for the PNSS) plus single mothers who are pregnant with and keep a second or subsequent child, women in childless couples who become pregnant with (and keep) their first child, and women in a couple with children and who become pregnant with a second or subsequent child (and keep them).²² These women are all potentially eligible for the NS. Table 6 provides summary statistics for the NS for our sample of women over the years 2009–2017. Because the NS is always \$45/month, we omit from the table monthly summary statistics (compared to Table 4). Also note that since the NS can be received while the woman is pregnant plus seven months after delivery, we include summary statistics for receipt of the NS during pregnancy to understand the financial support pregnant women receive to help them prepare for the arrival of their baby.

Table 6
NS Summary Statistics, 2009–2017

	All	TA	DA
Percent of eligible women who received NS	89.77%	90.33%	87.99%
Percent of eligible women who received NS while pregnant	80.72%	81.48%	78.32%
Mean number of instalments for women who receive NS	10.16 (3.35)	9.96 (3.29)	10.81 (3.46)
Mean number of Instalments for women who receive NS while pregnant	5.49 (2.69)	5.31 (2.63)	6.07 (2.80)
Mean total NS benefit received	\$464 (\$163)	\$455 (\$161)	\$493 (\$166)
Mean total NS benefit received while Pregnant	\$250 (\$126)	\$243 (\$123)	\$276 (\$131)

Note. Standard deviation in brackets where appropriate.

Source: British Columbia Ministry of Social Development and Poverty Reduction (2019). BC Employment and Assistance (BCEA) V01. Data Innovation program, Province of British Columbia 2019.

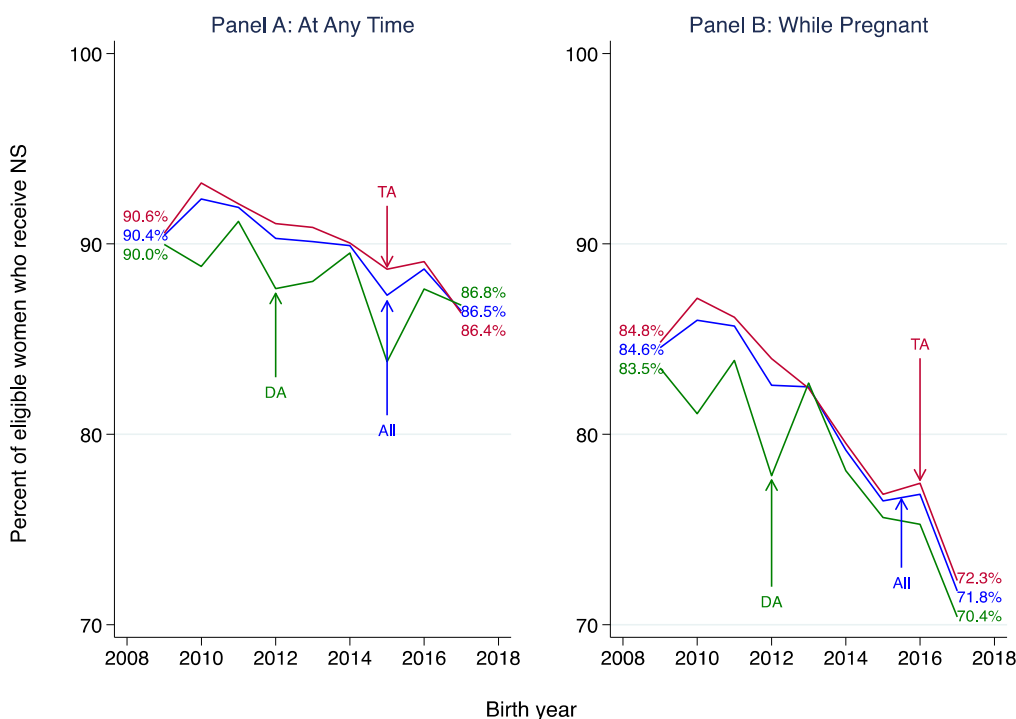
As Table 6 shows, the NS reaches many more eligible women than the PNSS. This is encouraging. It also suggests that the low take-up of the PNSS is more likely be due to lack of proof of or qualifying shelter costs and/or a more difficult application process as opposed to the caseworkers' knowledge of the pregnancies. It should also be noted (although not reported directly here), that the sub-sample of women used for the PNSS also had comparable take-up rates of the NS as reported for the larger sub-sample here.

Next, we look at how the take-up of NS has changed over time. Figure 14, Panel A, shows the number of women in our subset who received the NS at least once in their nine months of pregnancy or seven months after delivery divided by the total number of eligible women in our subset based on the year of birth of the child. Figure 14, Panel B, shows the percentage of women, by year of birth of the child, who received the NS at least once in their

²² By “keeping” a child, we mean they do not have a miscarriage or put their child up for adoption.

nine months of pregnancy. From this figure, over time, the percentage of eligible women receiving the NS either at any time or while pregnant has been declining since 2009. For all eligible women, the take-up rate has declined from 90.4% in 2009 to 86.4% in 2017. Women receiving DA are nearly always less likely to receive the NS than women receiving TA (similar to the PNSS); however, TA and DA take-up rates are nevertheless very similar.

Figure 14
Take-up Rate of Natal Supplement by Birth Year and Program



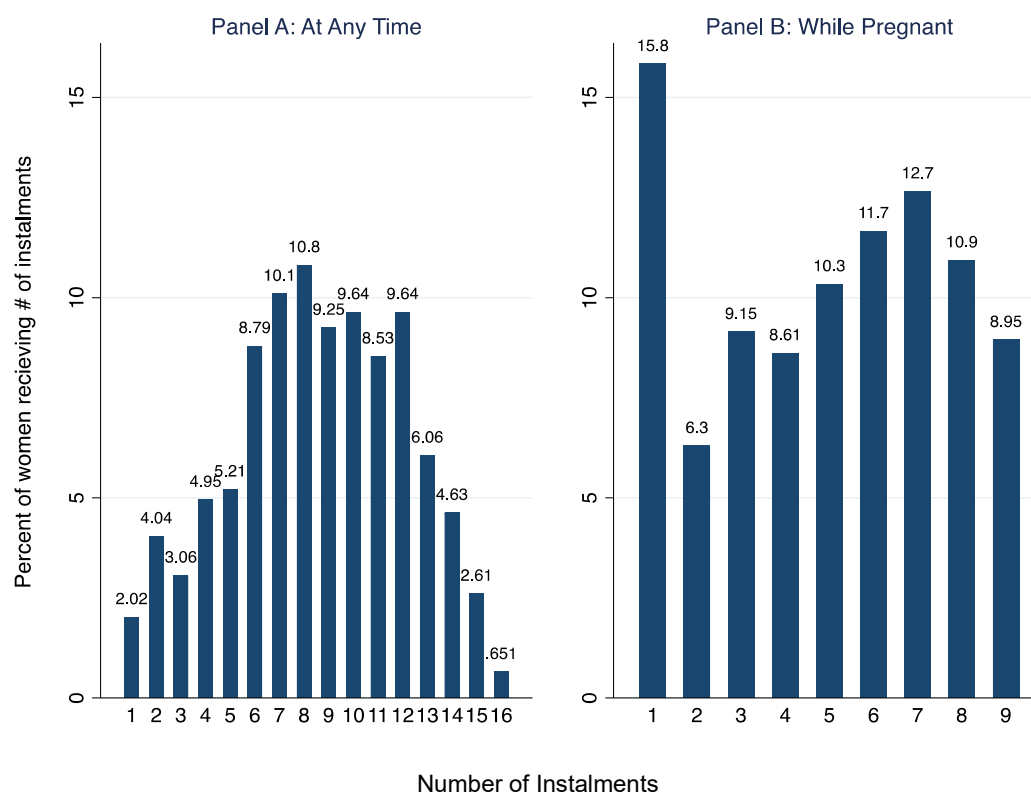
Source: British Columbia Ministry of Social Development and Poverty Reduction (2019). BC Employment and Assistance (BCEA) V01. Data Innovation program, Province of British Columbia 2019.

As with the PNSS, not all women receive the maximum amount of the NS. If a woman receives the maximum instalments of the NS for a single birth (\$45/month), the most she can receive is \$720. If she receives the NS during eight months of pregnancy (for a single birth), the most she can receive while pregnant is \$360. In Table 6, we see that for women who received at least one instalment of the NS, the mean total amount of NS received for babies born between 2009 and 2017 is \$464 and, while pregnant, is \$250. For babies born in 2017, the mean total amount of NS received by women who received at least one NS instalment was \$395, and while pregnant it was \$276. Similar to the PNSS, the mean total benefit received by women receiving the NS is much lower than the maximum benefit.

A woman may not receive the maximum NS benefit if she applies for the NS later in her pregnancy or at birth. To understand this in more detail, we next turn to look at the number of instalments of NS received by eligible women. There is no legislated maximum number of instalments for the NS: a woman can receive it from the time she is pregnant until the baby is

seven months old (inclusive). Although there is no legislated maximum number of instalments, this time frame implies that the maximum number of instalments is 16 (nine months pregnancy + seven months post-partum). Figure 15, Panel A, shows the number of women who receive the NS by the number of times it is received for women with babies born in 2017. Likewise, Figure 15, Panel B, shows the number of women who receive the NS by the number of times it is

Figure 15
Frequency of Number of Instalments of NS, Birth Year 2017



Source: British Columbia Ministry of Social Development and Poverty Reduction (2019). BC Employment and Assistance (BCEA) V01. Data Innovation program, Province of British Columbia 2019.

received while pregnant for babies born in 2017. Similar to the PNSS instalments, there is wide variation in the number of times women receive an instalment of the NS. Very few women receive the NS the maximum number of times that they could receive it. While pregnant, only about 20% of pregnant women receive the NS either eight or nine times. Over the entire eligibility period, only 8% of eligible women receive the NS 14 or more times.

Gaps in Support Programs

Although these supports for pregnant women are a start, they have serious drawbacks and there is scope for reform. First, there is an issue of reach: these benefits are only available to a limited segment of low-income women—those on IA. This excludes all low-income women not receiving IA.

Further, for the PNSS, eligibility requires that a single woman already have shelter or can prove that she will have shelter, have no spouse/partner, and have no other children. With respect to shelter, for a single pregnant woman with no shelter, it is very difficult to have a landlord agree to rent out a place based on a “promise” that more income is forthcoming if the lease is signed. Not to mention that she would still need to pay the security deposit and other expenses associated with establishing a household. Requiring proof of shelter before providing the supplement puts the cart before the horse. With respect to the PNSS only being available to single mothers with no other dependents, this suggests that if a woman with spouse/partner and/or children were to become pregnant with another child, she does not need additional space in her home. This is not necessarily true: women with a spouse/partner and/or other children may be living in housing that is not adequate, in terms of either space or quality. Additional shelter support should not be limited to first-time, single mothers.

Additionally, the benefits currently provided are not adequate. The NS, when received during pregnancy, represents a 12% increase for a single woman over IA basic benefits (not including shelter benefits). During pregnancy, if the NS is received for eight months, the total additional income received by the woman before birth is \$360. This is unlikely to cover a significant amount of the costs associated with having a baby, including nutritional requirements, maternity clothing, and baby supplies, such as a bassinet, diapers, and clothing. The benefit amounts for both the NS and PNSS have not changed since 2008 and thus are declining in real terms.

Reform Recommendations: Supports for Pregnant Women and Women With Newborns. To reform these pregnancy-related benefits, we recommend replacing the natal supplement with an enhanced benefit available to *all* low-income women, similar to the Manitoba Healthy Baby Benefit (MHBB). The MHBB provides \$81.40/month to pregnant women beginning at 14 weeks of pregnancy until the expected delivery date. Benefit eligibility is based on net family income (which is confirmed by the Canada Revenue Agency) and the benefit is phased out beginning at a net income of \$21,744, at a rate of 9.5%, so that women making less than \$35,000 receive some benefit. If net family income in the current year is 10% less than in the most recent tax year, applicants can request that the benefit be based on the current year’s estimated income (following proof of income). Women receiving income assistance do not need to prove their net family income: they receive the MHBB on confirmation that they receive income assistance.²³ Eligible women must fill out an application form: enrolment is not automatic.

The MHBB has been both praised and criticized. There is evidence that, although the MHBB is unconditional, most recipients spend it on food, prenatal vitamins, preparing for the baby (stocking up on essentials), reducing stress (security net in case of lost work due to pregnancy complications, paying bills, paying rent), and self-care (maternity clothes): a conditional benefit is not necessary for mothers to spend the benefit on items that benefit both

²³ For more information on this program, see https://www.gov.mb.ca/healthychild/healthybaby/mpb_regulation.pdf and <https://www.gov.mb.ca/healthychild/healthybaby/mpb.html>

the mom and the baby (Struthers, Charette, Nickel, Chartier, & Katz, 2019). Further, the MHBB has been shown to have a positive effect on birth outcomes, both compared with women in similar economic positions who do not receive it, and compared with women with higher incomes (Brownell et al., 2016; Brownell et al., 2018).

However, the MHBB benefit amount has not changed since 2001: the amount of the benefit is low in real terms. And the reach of the MHBB is not 100%: it is estimated that 26% of eligible women do not receive the MHBB (Struthers et al., 2019), potentially due to lack of knowledge of the program and/or the requirement to fill out and submit an application form.

For the purposes of B.C., we recommend **setting up a Healthy Baby Benefit**, similar to the MHBB in Manitoba with some alterations. The benefit should be available to all pregnant women beginning at 14 weeks of gestation up until the baby is one year old, and to women/men who adopt a child (and meet the income requirements) up to one year after adoption. Eligibility can be based on family net income minus provincial social assistance income (e.g., line 23600 of a T1 added together for both the mother and spouse/partner minus line 4500 of a T1); this formulation is the same as the one currently used to assess eligibility for the GIS. If the person is receiving IA, proof of receipt of IA earns the maximum benefit. The benefit should be unconditional and, along with an online application form, there should be a hospital/health centre in-reach program that provides information about the benefit to expectant mothers who visit hospitals, health centres, maternity clinics, or NGOs that provide outreach for pregnant women. The amount of the benefit should be set at \$115/month (at minimum). This amount is \$81.40 adjusted for inflation since 2001.

Finally, the Healthy Baby Benefit should be viewed as an entitlement to the *full* amount. That is, if a woman only applies for the benefit late in her pregnancy (e.g., at seven months, she is still eligible to receive the benefit for the months she was pregnant prior to the application and approval).

With respect to the pre-natal shelter supplement, it may be best left within the framework of IA due to the lack of other comprehensive rental assistance programs that evaluate shelter needs and provide income support for shelter. Regardless, the PNSS could be much improved by the following:

1. Extend the PNSS to all pregnant women, regardless of number of dependents or presence of a spouse/partner.
2. Remove the requirement to provide proof of shelter cost, and supply the maximum benefit of \$195 to all pregnant women receiving IA. This will simplify application requirements and allow pregnant women to have the money beforehand to purchase (additional) shelter if needed. In the case of a pregnant women failing to find/upgrade her shelter, these benefits should not be repayable.
3. Reconceptualize the PNSS as an entitlement so that pregnant women receive the full amount of the benefit (e.g., all eight instalments), regardless of when in their pregnancy it is applied for. It could also be changed into a lump-sum benefit as opposed to a monthly payment, where the lump-sum calculation is based on the formula of eight

instalments times the shelter need. This would help not only in paying shelter costs but in purchasing other needed items to prepare for the baby and/or set up a household.

Conclusion

As shown in this paper, persons living in income poverty have very diverse experiences with poverty. Intersecting factors such as sex, race, age, student status, and family composition, among others, can all lead to very different experiences of poverty. In particular, we saw that within B.C., persons with the highest rates of income poverty tended to be students, single adults and single parents, persons ages 18–24 and persons ages 50–64, and aboriginal and racialized persons. Among persons experiencing income poverty, we saw that participation in either work or school, or neither, differed by identity factors. These differences can indicate barriers to the labour market or school, both of which may be addressed by improved labour force regulations and improved student programs. For those that are unable to participate in these activities due to underlying personal factors, or are looking to participate in these activities, income and social supports can help provide both the needed supports for those unable work and for those who would like to transition into these activities. Finally, we saw that for persons living in income poverty mean income from different sources such as employment and government transfers also differs widely by identity factors. This again shapes different groups' experience with poverty and should be taken into account when designing labour force regulations and income and social support programs.

Next, we looked at barriers to access and gaps in the income and social support system in B.C., starting by examining IA with a GBA+ lens and taking into account the vulnerable groups identified in the poverty rate and income analysis. Intersecting factors, along with the design of income and social supports programs, can create unique barriers to access. For example, employment obligations required of IA recipients can be unduly demanding for persons with children and older, working-age persons—both groups experiencing relatively high poverty rates. Other barriers to IA include fearing removal of children, and inconsistent treatment of sex workers by the IA program.

Many of these barriers to access stem from stigma built into the program design. This stigma rests on underlying assumptions, like persons receiving IA are “lazy” and shirk work, mothers who do not fit the “norm” are not “fit” mothers, and sex work is not legitimate work. Reforming IA to align with Basic Income principles, particularly the principle of respect, would move IA closer to a more inclusive income support system and away from being a program of “last resort.”

Finally, women facing extreme situations, such as intimate partner violence (IPV) and pregnancy while experiencing income poverty, have very few government supports to turn to—in particular, income supports that will help them establish an independent, safe, and secure household. Providing persons experiencing IPV with a lump-sum income support combined with wraparound supports, particularly to assess and assist with traumatic brain injury, would help foster economic security for these women, who generally have left their homes with nothing but

the clothes on their back. Further, for pregnant women experiencing income poverty, expanding current natal supplements and increasing the benefit amounts would help not just these women but also their babies, providing economic security and ensuring more positive birth outcomes, giving these vulnerable children an improved start to life.

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