

**Starting with Families First:
The Top Five Needs of 100 Families Living in Poverty in the City of Edmonton**

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Table of Contents

	Page
Introduction	1
Top Five Needs	
Early Learning and Care	2
Supplemental Health	4
Housing and the Environment	5
Food	8
Transportation	9
Conclusion	11
Appendix	
I. Preliminary Report	12
Starting with Families First: Using Real Stories of Families Living in Poverty to Optimize the Draft Recommendations of the Mayor’s Task Force for the Elimination of Poverty in Edmonton	

Introduction

On May 19, 2015 the Mayor's Task Force for the Elimination of Poverty in Edmonton was presented with seven stories of families living with low incomes (Appendix I). These stories revealed some of the ways poverty is experienced and afforded the Task Force an opportunity to examine its draft recommendations in light of the needs voiced by these low-income families.

During the discussion period, and in subsequent correspondence with City staff, the *Starting with Families First* research team was asked to identify and report back to the Task Force the **top five areas of need for families living in poverty**.

In answering this request, our team analyzed information for **100 families** who participated in Families First Edmonton (FFE, 2006-2011). Through a content analysis of **1,278 pages of case notes** we identified five areas of need that are routinely raised as barriers to the financial well-being and quality of life of families living with low incomes. They are:

1. **Early Learning and Care**
2. **Supplemental Health**
3. **Housing and the Environment**
4. **Food**
5. **Transportation**

Early Learning and Care

The top need voiced by Families First Edmonton (FFE) families centred on securing appropriate early learning and care (ELC) opportunities for their children. In their pursuit of securing ELC for their children, families found themselves navigating a confusing and fragmented system. Issues with accessibility, affordability, and quality routinely hampered parents/guardians from obtaining and maintaining employment, advancing their education, and/or attending medical and other necessary appointments.

FFE families experienced a range of ELC environments, from fulltime daycares/day homes to a handful of families and children taking part in centre-based Head Start programming. Similarly, family satisfaction also varied. Concerns raised by parents/guardians, particularly with respect to quality of care and safety, related to family experiences with “for-profit” care providers. None of the families with children in recognized, centre-based early learning and care programs (e.g., Head Start) articulated quality or safety concerns, with many families vying for an opportunity to send their children to these high quality programs.

Accessibility

Families routinely voice two issues with accessibility: availability (care spaces) and flexibility of service. Families with the following situations find it especially difficult to secure care for their children:

- Parents of children under 18 months of age
- Parents with multiple children (all of whom have different care requirements)
- Parents working non-standard hours
- Parents with children with special needs
- Families with transportation constraints

Time and again, working parents describe their struggle to coordinate drop-off and pick-up times with their own work schedules, and to find childcare options for days when children who normally have care are sick or for spells of time when school is not in session (spring/summer holidays and professional development days).

One mother is frequently late for work as a result of the workers at her daughter’s daycare arriving to work late.

Even though her supervisor knows she has a child in daycare, one mother finds herself working until 8 pm every day. As a result, she has to rely on her two eldest children to pick up her youngest from daycare. This arrangement causes conflict within the home as the two eldest children are sometimes late, resulting in the already financially strapped family having to pay additional late pick-up fees.

One mother, who is unable to arrange childcare for her son during spring break, wants to know if she can leave her son in the public library for the week so that she can work.

Parents of children with special needs find it especially challenging to secure childcare, even when they have additional funding in place.

One mother is unable to secure full-time care for her son, who is blind. Repeatedly, providers deny her son a spot as they do not feel equipped to care for his needs.

One mother grows frustrated and eventually stops accessing respite care [for her three children, all of whom have disabilities] as the program will only take one of her three children at a time. She feels the current arrangement doesn't really provide her with respite.

Another mother struggles to keep her 5-year old daughter in care because of her daughter's behaviour. Her daughter has oppositional defiance disorder and has been kicked out of three separate daycares.

Affordability

The cost of childcare also presents as a major barrier for low-income families. Families speak about having to cost out whether a parent's employment is worth it, balancing an after-tax wage or salary against the cost of childcare.

One mother wants to contribute to the family's finances by working part-time, however the cost of childcare would preclude the family from financially benefitting from her employment.

One father reports that he does not qualify for a childcare subsidy, yet he cannot afford to pay the \$1,000/month/child fee it would cost for full-time care of his daughters.

Parents also comment on how the process of securing a subsidy for childcare is cumbersome for families and providers. One parent describes the process of securing a daycare subsidy as a "fight." Occasionally, providers deny services to a family, a result of paperwork not being filed properly by the family or because providers grow weary of processing subsidies.

Quality

Parents/guardians also voice a need for enhanced quality of childcare supports, with respect to safety and the emotional/developmental climate of the care environment.

While some parents pull their children from care situations when they learn of quality issues, there is also evidence that children remain in unsafe care situations, until parents can figure out an alternative.

Upon learning that her daughter is being underfed and bullied at her daycare, one of the single mothers (who works full-time) arranges for her daughter to switch to a nearby YMCA program. However, due to capacity, the YMCA cannot accommodate the family until the following month. In the meantime, her daughter continues to attend the daycare that the mother has grave concerns about.

A number of families who stay at home full-time with their child[ren] articulate how their decision was made out of concern for who would be caring for their child[ren] if they did place them in care.

One mother does not want to send her children to an unfamiliar daycare and expresses that she would rather stay home with her daughters.

Supplemental Health

The link between poverty and health is well established. One mechanism for this relationship, and a top need articulated by the low-income families in our analysis, pertains to barriers to accessing treatment for diagnosed conditions. While families are able to secure a diagnosis (either in a hospital setting, walk-in clinic, or with a primary care physician), they often lack the financial means to treat their diagnosed condition.

45% of families report either a lack of supplemental health benefits or an inability by one or more family members to fill a prescription, get needed dental work done, purchase corrective eyewear, or afford counselling services.

One mother has not filled her depression and migraine prescriptions for over a year as she cannot afford the medicine.

Even those with workplace benefits or coverage through Alberta Child/Adult Health Benefits have difficulties obtaining prescriptions/therapies as many procedures and medications are deemed ineligible or, their plan has a lower coverage ceiling than what families require to properly address their health needs.

One of the children in the study is diagnosed with a jaw disorder, requiring orthodontic surgery. The family is told that the surgical procedure is not covered by the government.

One mother struggles to afford her diabetes medication. Blue Cross covers \$50/month. Her total monthly cost is \$175 (excluding the cost of needles).

Another parent is unable to secure a particular therapy for her son's oppositional defiance disorder on account of lack of coverage by Family Support for Children with Disabilities (FSCD).

A couple of families are presented with large bills for ambulance services. While one of the families is able to cobble together enough money to pay the bill, the other mother, who called the ambulance due to a compacted disc in her back, is unable to pay her \$600 ambulance bill, which results in her file being sent to collections.

Housing and the Environment

Families with young children are generally prioritized for housing supports. Indeed, one-third of FFE families report receiving subsidization for housing. As such, very few of the families in the FFE study experience homelessness. However, even with these supports, “housing” is a top concern for the 100 families that we analyzed, particularly in terms of affordability and quality (unit, complex, and neighbourhood).

Affordability

Families who rent privately (i.e., not living in Capital Region Housing or Métis Housing) cite incredible difficulty affording their rental unit, especially during the mid- to late 2000s when landlords raised rents considerably.¹ Many of those who are receiving assistance through Alberta Works have to dip into the “standard allowance” portion of their government supports as the “shelter allowance” portion becomes increasingly insufficient to cover rent. The more families dip into their standard allowance, the less they have to pay for other monthly expenses, including uncovered medical expenses, food, transportation, childcare, and other material necessities.

For one family, rent is \$1,300—which is 85% of their total income, leaving them with \$200 from their SFI payment to cover all other household expenses.

Another parent finds herself working two jobs in order to afford rent.

The limited availability of subsidized housing units through Capital Region Housing and Métis Housing is another barrier for families. Waitlists for subsidized housing units are thousands long,² with little predictability in terms of wait times. Families voice frustration with the administration of subsidized housing, particularly the ambiguity as to how long they could expect to be on the waitlist. At the time the FFE study was conducted, Capital Region Housing would only confirm whether a family was on the waitlist, but not their position, as a family’s position would continually change depending on whether individuals or families with more pressing needs join the queue.

Families who are not receiving housing supports (e.g., families with incomes in excess of set thresholds) are also negatively impacted by the incredible rent increases that occurred between 2005 and 2008.

One family’s rent increases by \$700 a month, which significantly impacts their ability to secure other necessities. Notwithstanding the large rent increase, the family does not want to contact the landlord or the Landlord and Tenant Advisory board due to fear of retaliation (e.g., eviction).

Others, who own their homes, cite difficulty affording desperately needed home maintenance and repairs or other unexpected expenses related to home ownership (e.g., special assessments for condominium owners).

¹ According to the CMHC, the average monthly rent for a two-bedroom apartment in the city of Edmonton increased by 41% between 2005 and 2008, from \$732 to \$1,034.

² A recent Edmonton Journal article reports that Capital Region Housing Corporation has 2,700 families on its waitlist (May 19, 2015). Source: <http://www.edmontonjournal.com/Subsidized+housing+wait+Edmonton+more+than+doubled+since+fall/11065247/story.html>

One family, in which the father was disabled following a workplace accident, has trouble making mortgage payments on their house, which they bought when the father was working full-time. The house is in poor condition and in need of major repairs. The father used to do all the repairs himself, but has not been able to since his work injury.

Another mother is shocked to receive a notice for a \$1,600 condo assessment which is well beyond her financial means.

Even though very few FFE families experience homelessness, affordability, including access to subsidized housing, ranks as a top issue for many.

Quality

Affordability aside, families find themselves living in less than ideal conditions, in terms of the condition of the home, the housing complex, and neighbourhood.

Quality of the individual unit: The power differential between landlords and their financially and often politically marginalized tenants means that landlords, at times intentionally, neglect necessary repairs, resulting in unsafe and unhealthy conditions. A number of families are told by their physicians that their health problems (e.g., asthma, respiratory conditions, fatigue, depression) are most likely a result of living in unsanitary conditions (e.g., units with bed bugs, mould, cockroaches, mice, leaky pipes).

One family reports a gas leak to their landlord and then waits two months for their concern to be addressed. Even after the leak is fixed, the family continues to smell gas under the stairs. Their rental also has a crack in the foundation and water leaks into the boys' bedroom causing mould to grow in the walls. Instead of fixing the foundation properly, the landlord puts expanding cement sealer in the crack.

Quality of the housing complex: At times, families are forced to deal with neighbours who are conducting activities that range from "uncivil," "bad," to outright criminal in nature. During times of desperation, some families have to be temporarily relocated due to a variety of reasons related to the quality or safety of the housing complex in which they live. These arrangements often mean that families have to endure a lifestyle that is unpredictable and uncomfortable.

One mother describes her neighbourhood as a "ghetto." One day she finds a woman screaming in her backyard. The woman has apparently just been raped by one of the neighbours. The mother calls the police to have the man arrested. The man had been kicked out of the complex weeks earlier by Capital Region Housing but has since been allowed to move back in.

One family experiences a shooting in their troubled neighbour's unit. The mother calls Métis Housing several times to complain about the illegal activities in the neighbour's unit, but is told there is nothing that could be done unless she writes a letter. The mother does not want to do that fearing repercussions from the neighbour.

Another family, who has tried several times to relocate but has been unsuccessful in their attempts to find a place they are eligible for that would also take a baby and is safe for the children, was finally relocated to YMCA Housing. The family has to share one bedroom with two beds and does not have access to any cooking facilities. The eldest son is very uncomfortable

with the living arrangement as he does not feel safe showering in the communal washroom with other male residents (strangers). The mother is concerned about the baby's development as there is nowhere clean or safe for him to crawl around.

Quality of the surrounding neighbourhood: A large proportion of subsidized housing units and private rentals that are affordable for families with limited incomes are located in neighbourhoods that are described by the families as “unsafe” or “bad” neighbourhoods. Many of the families living in these neighbourhoods express fear in regard to the communities in which they live due to illegal and/or unsafe activities (e.g., murders, violence, assaults, drug or gang-related activities, prostitution, vandalism).

One father is stabbed in his own downtown neighbourhood.

One mother is seriously assaulted in her own home.

As a result, families show little interest in becoming more involved in their communities or to even get to know their neighbours. Parents with young children who live in these communities are especially concerned and have trouble finding safe spaces for their children to play. Consequently most parents simply refuse to let their children go out, play, and socialize with other children.

One family expresses concerns about how there is no parks or safe places for their children to play and the children end up having to play in the parking lot behind their apartment complex where there are drug and prostitution-related activities.

One mother reveals that all three of her children have been attacked for bus passes and money in their neighbourhood.

Food

When a household is operating with insufficient income, food (quantity and quality) is one of the first things to be compromised.

One mother indicates that when money is tight she subsists off of bread and peanut butter.

Another mother describes how a large part of her diet consists of boxed macaroni and cheese, which she calls the “welfare diet.”

Indeed, **approximately one-half of the families indicate that they rely upon the Food Bank and other community supports (Salvation Army, church groups, etc.) to ensure their families have enough to eat.**

A number of families express frustration or disappointment with how the current food supports operate. The most commonly cited frustrations include:

- Families only being allowed to access food from the Food Bank once a month. *Many families have been “black-listed” from being able to access future supports because they try to access the Food Bank more than once in a given month;*
- Food that is received is often spoiled/rotten or of poor quality;
- A lack of fresh produce;
- A lack of formula or baby food for families with newborns;
- Limited food options for families with non-Western European cultural backgrounds;
- Hours of operation are not flexible enough for working parents;
- Transportation difficulties. *Many parents with young children, who rely on public transportation, struggle to manage bags or a box of groceries, especially during winter.*

Edmonton Food Banks and other charities that work to ensure poor families have enough food, from what we can tell, are operating beyond their capacity. This may have led to the many frustrations and disappointments expressed by the FFE families who need to access these agencies.

Transportation

Transportation barriers exacerbate an already tough situation for low-income families. A family's success in addressing other areas of need/challenges is inextricably linked to the ease with which the family can move around the city.

Approximately half of the families that we analyzed have regular access to a private vehicle, while the other half walk or take public transportation. Access to a private vehicle does not necessarily mean vehicle ownership however, as friends and extended family often pitch in to help a struggling family get around. For the families that we analyzed, social networks emerge as especially important for the families to be able to meet their transportation needs. In addition to the assistance of friends and family, a few families car-share with other low-income families, while a couple others take public transportation during the week and rent a car on the odd weekend to run errands.

For some families, public transportation is not always practical. Safety while waiting at a bus stop in some of the neighbourhoods is a barrier to taking public transportation.

Although one mother has a bus pass provided to her through Social Services, she finds transportation difficult as she fears for her safety while waiting for the bus in her neighbourhood.

Access to a private vehicle appears to be essential for large families, families with a young baby, families in which a member is in poor health, or for families who live a great distance from services or in an area with poor bus service.

One mother is isolated at home with her baby when her husband takes the family car to go to work. Since his birth 8 months ago, the baby has had 10 operations and is immuno-suppressed. The family cannot use public transportation to get around at this time.

One parent would like to use the Islamic Family Services in Mill Woods to meet the family's food needs but travelling on the bus from Clareview to Mill Woods with small children and back again with groceries is a problem.

Attempting to carry bags of groceries or a box of food home from the Food Bank using public transportation is noted by a number of families as very difficult, and near impossible when young children are also in tow.

Cost

Transportation presents as a considerable cost to families with limited incomes, often eating into a family's budget for other necessities, like food. For both groups of families—those who have access to a private vehicle and those who use public transportation—cost was raised regularly as a major barrier to getting around. Large families who rely upon public transportation are most likely to comment about the cost of public transportation. For those who have a vehicle, cost is raised whenever gas prices rise, or when repairs are needed. Saving is common to get repairs done to a vehicle that is, for the time being, inoperable.

On multiple occasions, families do not take advantage of free recreational opportunities with their children due to the expense of transportation. Worse still, children are reported to have missed school due to the cost of bus tickets/passes.

One mother would like to take her children to various recreational activities around the city this summer but cannot because she cannot afford the bus tickets.

Another mother finds herself struggling to be able to afford the cost of transportation so that her daughter can attend Braemar School.

Access

Infrequent service and long travel times are the other top frustrations cited by families who rely on city transportation and yellow school buses. It is not uncommon for a parent to travel upward of two hours to get to work, or for a child to have to take a lengthy bus ride to school because of where the family lives in relation to schools, workplaces, and established bus routes.

A newcomer would like his wife to access Changing Together to continue her study of English and to find a job. However, transportation is a barrier which prevents his wife from accessing programs. Getting downtown would involve taking three buses, and the frequency of the first of the three buses is hourly. The family is unable to solve their transportation constraints.

One family's 5-year old daughter is on a yellow bus for over an hour (each direction) to get to McKee School.

Conclusion

Using evidence from 100 families who participated in Families First Edmonton, we find the five most frequently cited needs expressed by families struggling with insufficient incomes to be in the areas of early learning and care, supplemental health, housing, food, and transportation.

When considering these findings, there are a couple of things to keep in mind:

- I. What we present here is a summary of the most frequently cited needs, **not necessarily those that have the greatest severity for or impact on a family**. Other needs, while less common, present as all-consuming challenges for a smaller portion of families. For example, a few of the families have incredibly complicated histories with Children's Services. Others face exorbitant legal debts that they accumulated while trying to secure child support from ex-partners. Domestic violence and toxic relationships with family members also present as a crippling challenge for some of the families.
- II. The examples that we weave throughout the report speak to the **compounding or reinforcing nature of barriers voiced by low-income families**. Case in point: Transportation is rarely discussed in isolation from other areas of need. Rather, families talk about missing medical appointments due to not being able to get to them, getting in trouble with an employer because their bus is late, or selecting a childcare provider not because of quality but because of proximity and convenience in regard to bus routes. Another nexus of needs is experienced by single mothers of young children interested in exiting welfare. In a matter of days, these mothers have to: find appropriate childcare for their children, be approved for childcare subsidies, secure a job with an employer that can offer them hours that coincide with the childcare provider's drop-off/pick-up times and a rate of pay that offsets the cost of childcare and other costs, all while remaining mindful of commute times. Much of this work requires physically going to childcare sites and subsidy offices, and figuring out childcare arrangements in the short-term so as to attend interviews with potential employers.

Our findings are also limited in terms of what families want to share with caseworkers. Few mention the importance of a living wage for low-income families and focus more on managing expenses and their limited incomes. In their time spent with caseworkers, families focused on addressing needs that directly impact the quality of life of those living with insufficient incomes.