

User Experiences of the System: A Qualitative Analysis of the Access Issues Encountered by Clients of the British Columbia Social Assistance System

Sarah Hertz, Robin Gray, and Myles Leslie
School of Public Policy, University of Calgary

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Contact Author: Myles Leslie, Assistant Professor, School of Public Policy, University of Calgary, myles.leslie@ucalgary.ca.

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Abstract

This paper contributes an analysis of user experiences of the British Columbia Social Assistance System (BCSAS) to current debates on whether a basic income (BI) is a viable policy alternative to either the status quo or incremental changes to the status quo. Grounded in the assumption that all policy change occurs within existing frameworks, we analyze public consultation data gathered during the Government of British Columbia's (B.C.) province-wide Poverty Reduction Initiative (PRI). From this analysis, we describe a range of front-end and mid-stream barriers to the effective functioning of the BCSAS. The front-end barriers we describe are those that impede users' access to the system, and the mid-stream barriers are those that prevent the system from achieving its intended goals. By foregrounding users' experiences, this paper expands on previous studies of accessibility and effectiveness issues in the B.C. system and offers policy recommendations for improvement. As such, the aim of our eight recommendations regarding the front-end and mid-stream barriers is to ensure access to the system while meeting the intended goal of cultivating resilience and self-sufficiency in users.

Introduction

As a method of wealth redistribution, basic income (BI) has a long and complex history. The notion that governments ought to provide charity to their relatively disadvantaged citizens first emerged in the humanist writings of the 16th century. Based on theological as well as practical considerations, Thomas More (1478–1535) and Johannes Ludovicus Vives (1492–1540) argued that a guaranteed minimum income would prove more effective than the death penalty when it came to deterring petty crimes such as theft. At the close of the 18th century, Marie-Jean-Antoine-Nicolas de Caritat, the Marquis de Condorcet (1743–1794), and Thomas Paine (1737–1809) suggested a basic endowment, now known as social insurance. In the middle of the 19th century, Joseph Charlier (1816–1896) and John Stuart Mill (1806–1873) combined these ideas to propose an unconditional BI. Since that time, redistributive schemes for achieving certain social, practical, or moral ends have had many names: “social dividends,” “state bonuses,” “national dividends,” “demogrants,” “negative income taxes,” and “BI” (Basic Income Earth Network, n.d., n.p.). As a regularly provided, unconditional cash grant, a BI has fewer restrictive qualifiers and is, theoretically, a simpler form of wealth distribution. Of all jurisdictions, Alaska is the only place that has implemented a permanent wealth redistribution program in the form of a BI (Berman, 2018, p. 161). Nevertheless, policy-makers, politicians, and influencers around the world have continued to debate the effectiveness of a BI, and several jurisdictions have launched pilot programs (Standing, 2019; Ravi, 2017; Williamson, 2017; Zuckerberg, 2017; Samuel, 2019).

Much of the interest in BI stems from frustration with existing social assistance systems and the cyclical nature of poverty; this exasperation has led proponents, from either end of the political spectrum, to position BI as a replacement for “some or all of the current social safety net” (Furman, 2016, p. 8). Through this evolution, BI has become a means of improving economic efficiency for those on the right and social outcomes for those on the left (Murray, 2006; Stern, 2016). Although enthusiasts in British Columbia and elsewhere might advocate for the wholesale replacement of existing social services programs with a BI, we ground our recommendations in pragmatics, not advocacy. Based on a history of policy change, which suggests that new initiatives tend to overlay rather than supplant existing frameworks, we assume that if the B.C. government were to implement a BI, the initiative would recycle at least some of the social assistance criteria, agencies, and personnel from the old system (Hardin, 1998, p. 17). As such, we believe that users’ experiences of existing British Columbia Social Assistance System (BCSAS) programs are central to any considerations of implementing a BI in B.C.

Our paper aligns with Wallace, Klein, and Reitsma-Street’s (2006) report on front-end access challenges and provides not just a future-focused update on their work but an analysis of mid-stream barriers that users describe as reducing the effectiveness of BCSAS. To accomplish this, we use public consultation data gathered as part of the B.C. government’s Poverty Reduction Initiative (PRI), comparing users’ experiences with the policy vision set out for the BCSAS and the PRI. Thus, we identify not only the barriers preventing users from

accessing BCSAS, but also the barriers preventing the achievement of the stated policy goals. Specifically, the B.C. government outlines in its mission statement that the BCSAS and the PRI are meant to provide access to a range of services and resources that will help B.C. citizens “build the resilience and personal accountability necessary to ... realize their potential and make meaningful contributions to their community” (Government of B.C., “Vision”; Government of B.C., “TogetherBC”).

As researchers, we accept the premise that poverty alleviation is only possible by cultivating resilience and self-sufficiency. To question such a premise and, by extension, the B.C. government’s role in wealth redistribution is to engage in a political discussion outside the scope of this paper. Further, we assume that all policy reforms—including those couched in the language of “repeal and replacement”—emerge from older frameworks. Therefore, we believe that foregrounding users’ experiences of existing BCSAS policy will enable us to identify the most significant barriers to resilience and self-sufficiency. In this sense, identifying and rectifying those barriers is essential to any poverty reduction strategy, regardless of whether or not such a strategy involves a BI.

Glossary and Key Terms

User: The term used throughout this paper to refer to would-be users and users of BCSAS, which includes all PRI consultation respondents. We have chosen “user” over “applicant” or “client” for both consistency and accuracy. That is, a user can be both prospective and current, whereas an applicant is always prospective and a client is often a paying customer, not a recipient of social assistance.

Access: Access is defined as “the opportunity, means, or permission to gain entrance to or use a system” (OED Online, 2020). Within the BCSAS context, the “means and opportunities” of access split into front end and mid-stream. On the front end, access is having the knowledge and ability to apply for BCSAS programs. In the mid-stream, access is meeting criteria and conforming with policies, including the appropriate agencies and personnel, to use the BCSAS. If the front-end and mid-stream processes are the “means and opportunities” of access, then the place or destination is a policy objective of building resilience and personal accountability (Government of B.C., “Vision”). Therefore, access in this paper is both the front-end and mid-stream processes by which a stated policy objective is achieved. As such, any assessment of BCSAS accessibility must consider users’ experiences of both processes, as they reflect the ability to achieve the stated policy objective.

Methodology

Our data collection methods use pre-existing data gathered by the provincial government during its PRI public consultations conducted in 2017–18. The B.C. government made this data publicly available and therefore free to use (Government of B.C., “Poverty”). The resulting analysis is a social-scientific examination of the PRI consultation data. Although alternative analyses of the same data led to the B.C. government’s own *What We Heard about*

Poverty in B.C. report (Government of B.C., “What We Heard”), the focus of our paper is on the capacity of BCSAS users’ experiences to inform a move toward a BI or otherwise. Two members of our research team (Myles Leslie and Robin Gray) conducted an inductive analysis of the PRI data to identify themes (Thomas, 2006). Based on readings of the source material, the three of us developed an interpretive-descriptive codebook.

To facilitate pattern identification and identify group-specific barriers or facilitators to achieving the B.C. government’s goals, we used demographic features to distinguish vulnerable populations. Those populations include seniors, youth, Indigenous peoples, women, and persons with disabilities (PWDs).¹ Thus, our codebook was built around an in-group analysis of users’ experiences, with the purpose of identifying supra-group patterns and trends. With the emergence of each new pattern, we revisited the raw data and refined the codes until a hierarchy of conceptual codes and sub-codes emerged. Once new categories ceased to appear, one of us imported the data into NVivo 12 software and began the iterative coding process (Bandara, 2006). Our discussions, which flowed from the procedural and conceptual challenges of coding for these populations, solidified the themes and categories. This iterative coding process of framing, discussing, and reframing encouraged us to adopt a codebook that most accurately represents thematic trends (Miles, 1994). Throughout the findings section, we use coding terminologies as descriptors for the data sources. Explications of those abbreviations are listed in the appendix.

Observations on PRI Consultation Methods

The methods deployed during the PRI consultations suggest the B.C. government prioritized lowering barriers to public participation. Specifically, the government supplied meals, offered child-care services, and provided complimentary transit passes as well as honoraria. Some non-profit agencies contributed to these efforts by creating a comfortable and inclusive environment at youth retreats to maximize youth engagement and encourage adult listening. Notwithstanding these efforts and the strength of the PRI consultation data in representing seniors’ concerns, the consultations are limited in other ways. The number of young people in attendance at community meetings was disproportionately small. Similarly, Indigenous participation was disproportionately low. A more culturally sensitive recruitment process, attuned to both the design and location of public consultation sessions, might have generated greater participation and more robust answers from these groups. As such, the data are not representative of youth and Indigenous users’ experiences. Similarly, given that 80% of those receiving Income Assistance² (IA) are PWDs, this group was also underrepresented during the public consultation sessions.

¹ Here we are not focused exclusively on PWDs who are receiving Disability Assistance but rather the broader population of PWDs who participated in the B.C. government’s consultation.

² We take IA here to be limited to the benefits provided by the B.C. Income Assistance program, and not the broader set of potential cash transfer and income replacement programs that are available from federal programs.

For clarity and consistency, we noted copy errors, spacing, and grammatical typos in the original text, while coding in NVivo. Still, without access to the source material, we found it impossible to make corrections. The inconsistent use of verbatim and summarized quotes in the original dataset increased the probability of hermeneutical errors.

Findings

Our analysis suggests that users involved in the PRI experienced, on the one hand, barriers to accessing the system and, on the other, barriers to achieving the system's goals. In what follows, we refer to the former as *front-end barriers to access*, or barriers that users encounter when they first apply to BCSAS, and the latter as *mid-stream barriers to effectiveness*, barriers that users encounter once they are in the system. Although we have split our findings into these categories for analytic purposes, it is clear that both the front-end (access) and mid-stream (effectiveness) barriers are processes that inhibit users from not only receiving resources or services but also achieving the desired social outcomes defined in the BCSAS mission statement. That is to say, the barriers are cumulative rather than exclusive. The decision-making frameworks of front-end and mid-stream barriers are illustrated in Figures 1 and 2, respectively.

Front-End Barriers to Access

Technological Infrastructure

There is a strong indication that online BCSAS processes constitute a front-end barrier to access. Specifically, and concordant with previous reports, stakeholders indicate that online and phone-based processes of access prevent them from applying to BCSAS (Wallace, 2006). Since the most inexpensive phone plans offer limited minutes, users rapidly deplete their allotment “while being on hold with the MSW [Ministry of Social Development and Poverty Reduction] or CRA [Canada Revenue Agency]” (SI: DE SRO).³ Another report underscores this issue, noting an average wait time of 45 minutes for callers to connect with BCSAS employees, which leads users to enforce “short, arbitrary time limits,” on calls and hang up whether or not their “issue is resolved” (PBS: BCPIAC). Similarly, income barriers often prevent users from purchasing personal computers, paying Internet bills, or printing out the “necessary forms” for the online application process (SI: MWHN).⁴ As another submission indicates, the current systems design assumes that people living in poverty have access to the computers, smartphones, and scanners they need to apply for social assistance (CM: CH). Since vulnerable

³ Since the PRI was conducted, the Government of B.C. has initiated a “callback” feature. Callers can choose to be contacted when a BCSAS agent becomes available rather than waiting on hold and using up limited minutes on their phone plan.

⁴ Again, since the PRI was conducted, the Government of B.C. has started to make computers available to the public in existing BCSAS physical facilities and increased the number of outreach staff available to meet with users regarding applying for or receiving Income Assistance benefits.

populations have limited access to this technological infrastructure and few opportunities to visit the Ministry [of Social Development and Poverty Reduction] in person, they “fall through the cracks of the system” because they “cannot simply visit an office” to follow up on an application (PBS: CYH BYRC). In the rare case that front-desk services are available, reports indicate that computers systematically interrupt and degrade the quality of in-person interactions with BCSAS staff. For instance, one community meeting note explains how the new computerized system has “given staff the ability to ignore clients” when they do enter a physical office (CM: NV).

In this manner, government commitments to increase processing efficiency by providing online applications services have, ironically, erected front-end barriers for the poorest of the poor. Such system delivery changes might benefit those who already possess the requisite technological infrastructure; however, for those who do not, online service delivery poses a significant front-end barrier to access: it assumes that users are already self-sufficient in their possession of technological infrastructure. This notion that online service delivery is more accessible is analogous to the assumption that rural users have the same access to in-person services as urban users. To quote one submission from a user, “accessing government services is difficult, and often involves travel on dangerous highways” (SI: CCRS). Whether those highways are physical or virtual, the move to online service delivery has, in some cases, degraded relationships between users and BCSAS staff. Moreover, it has consistently favoured those who have technological infrastructure at the expense of the poorer, physically present users.

Non-Governmental Service Providers and External Application Processes

The decision to implement online service delivery has had unanticipated repercussions for users and non-governmental service providers. In particular, public libraries have seen “an increase in the number of people needing help to fill out government forms as the province has moved away from in-person service to phone or online platforms” (PBS: CUPE LW). Although seeking help from library staff showcases the resilience and self-sufficiency of BCSAS users, it also reveals an underlying front-end barrier to access: only resilient and self-sufficient users will be able to apply to BCSAS. Put simply, the BCSAS policy objectives have become latent BCSAS program prerequisites: the system for cultivating resilience and self-sufficiency assumes that users are already resilient and self-sufficient.

A paucity of government supports prevents users from cultivating resilience and self-sufficiency. Additionally, existing service provision processes more or less intentionally displace work, and therefore costs, onto third parties both within government (e.g., libraries and post offices) and outside government (e.g., non-governmental organizations, such as charities). Even if the B.C. government allocated additional resources to these third parties to facilitate BCSAS service delivery, this approach would not address the front-end barriers to access. Users would still need to identify and approach these alternative service providers, and the alternatives would still lack the formal mandate and training to deliver social assistance services.

De facto reliance on alternative service providers also creates additional challenges for users, in the form of a second layer of application processes. Personal identity documents (ID),

for example, present a major hurdle for users (PBS: CUPW). To obtain a library card and access library services, such as unpaid Internet, users need to provide a copy of government-issued ID (CM: D). However, many applicants who are experiencing homelessness do not have the “resources or supplies for replacing ID or keeping ID safe” (CM: La; SI: DE SRO). For this reason, some users approach alternative service providers without ID in their possession.

Most ID application processes are lengthy, costly, and require a fixed address, as well as copies of primary identification and photo ID (SI: UGM; SI: FRAFCA; CM: B; CM: Ri). The fact that applicants “need ID to get ID” makes the B.C. Identification Card (BCID), which underpins all BCSAS applications, “almost unattainable”⁵ (SI: UGM). Once again, users must demonstrate resilience and self-sufficiency to not only access the BCSAS system but also meet the second-order requirements of these alternative service providers. And so, the application process becomes a vicious circle where users must exhibit the resilience and self-sufficiency which are themselves the intended outcomes of the system.

Application Complexity and the Exercise of Frontline Discretion

Even people who manage to clear the hurdles of technological infrastructure, alternative service providers, and second-order application processes are confronted with another challenge: navigating an application system that is often as confusing as it is dehumanizing. A number of factors contribute to this front-end barrier: weak literacy skills, either linguistic or technological; cognitive issues; and mental health conditions such as anxiety and lived experiences of trauma. Both policy brief submissions and minutes from community meetings indicate that some or all of these factors affect users—and that even those without such added difficulties “struggle to navigate the current system and may simply give up,” given that the “language on the forms is complex and difficult to understand” (PBS: CMHA BCDiv; CM: PG).

Besides wading through jargon, applicants must also navigate the varying eligibility requirements of different jurisdictions. For instance, it is possible to qualify for the federal disability assistance program and not for the provincial disability program. And by qualifying for the federal program, a PWDs will not receive the health supports they would receive under the provincial program (CM: Kam). Conflicting federal-provincial social assistance criteria therefore perpetuate vicious cycles of poverty, not unlike the clawback rates discussed below (CM: Te).

Not only do these criteria differ between jurisdictions, different staff can interpret these discrete social assistance criteria subjectively. For instance, at the time of the PRI, to qualify as a Person with Persistent Multiple Barriers (PPMB), users had to demonstrate they had “severe multiple barriers to employment and a persistent medical condition that precludes or seriously impedes them from employment, as confirmed by a medical practitioner.” Within this framework,

⁵ Recent adjustments to BCSAS policy, including supplementary assistance for applicants who need to obtain ID (Government of B.C.: “Identification”), suggest “unattainable” is a mischaracterization of current supports. Nonetheless, the time-delimited period (6 months) of hardship assistance that is available with only a BCID, and the lack of human assistance in drawing together the components of a broader ID application, might still present significant barriers to uptake.

however, addiction “is not considered to be a medical condition” (PBS: LEDLab). Since the PRI, this policy has changed. But in June of 2019, those who had accessed addiction (or indeed emergency health or mental health) services on multiple occasions in the preceding 12 months were deemed to have encountered a barrier to employment (Government of B.C., “Help”). Although much is encouraging in this change, the challenges for so-called “functional” users of alcohol or drugs—which is to say those who self-medicate rather than seek treatment—remain.

The bewildering experience and negative repercussions of BCSAS applications are not limited to users, either. Another submission describes how Ministry staff, both over the phone and in person, are unable to answer questions about specific programs because of the arcane rules of a remotely administered electronic system (PBS: BCPRC). In many cases, staff members will direct users away from in-person systems and toward online service delivery, seemingly to cut interactions short, save face, and avoid mutual feelings of frustration. Occasionally BCSAS staff go so far as to threaten to reject users’ applications, should they return to the Ministry office (CM: NV). Thus, both users and Ministry staff are trapped in a Kafkaesque loop: following Ministry directives means going from the phone line to the website to the Ministry office and back to the phone line. For every step in this process, each source offers contradictory answers to questions about requirements and benefits (CM: ABB; SI: CHNCS; CM: Kel).

Whether it’s alienating staff from users, or simply confusing staff and users about program policies and procedures, online BCSAS services do not meet the central policy objective. That is, they do not cultivate resilience and self-sufficiency in users. Instead, they ensure that only resilient and self-sufficient users are able to apply, due to multiple front-end barriers to access. Together, the sheer multitude of programs and interjurisdictional gaps increase the likelihood that users will receive Ministry assessments that are subjective at best and, at worst, entirely arbitrary. For instance, those who operate in the vagaries of the system are often free to interpret what qualifies as a “crisis” or who ought to be considered “disabled.” They often deny applications “without proper justification” and without giving users sufficient recourse to contest a decision (CM: CH; CM: Vi). Those experiencing poverty undergo an appeals process that is not only unaffordable but whose adjudicators are often biased against them. The challenge of exercising appropriate frontline discretion within an ill-defined policy framework is most apparent when Ministry staff have to make subjective calls about crisis situations, disability qualifications, and who is living in poverty.

Community meeting minutes detail several questionable instances in which staff made subjective assessments about users’ eligibility for assistance with medications and crisis-driven response grants (CM: CH). In one meeting, participants describe a pregnant woman who was refused a crisis grant for shelter based on a BCSAS staffer’s assessment that she ought to have been better prepared for her situation and was therefore not “in crisis” (CM: ABB). If those in crisis must convince individual BCSAS staffers of their desperation and worth, then resilience and self-sufficiency become, yet again, preconditions to qualify for BCSAS. PWDs must meet the government definitions of “disabled” to qualify for assistance, yet medical doctors interpret those definitions through the lens of their own experience and preferences. Community meeting

minutes suggest that doctors have “differing opinions on what constitutes a disability” and that they are often unfamiliar with PWD forms (CM: Kam). In cases in which they are familiar with the forms, doctors sometimes refuse to support applications because they “philosophically disagree with the PWD [program]” (CM: PA). And when it comes to mental disabilities, which are measured on a sliding scale, the consultation data suggest that there is no consensus among those with the authority to decide how social assistance qualifications ought to be operationalized.

Finally, the data suggest that BCSAS staff make subjective assessments about poverty in ways that disadvantage Indigenous applicants. Participants note that First Nations children are often “taken away due to their poverty,” unlike those in comparable financial conditions from non-Indigenous households (SI: ANHBC; CM: NV). In an exhibition of their resilience, many impoverished Indigenous users—especially mothers—will extricate themselves from a system they do not trust and, in so doing, become more self-sufficient. As noted above, BCSAS users have to exhibit the very qualities the system aims to foster to access its services.

In a system that emphasizes the number of cases it can process, subjective definitions of key concepts such as “in crisis,” “disabled,” and “in poverty” decrease levels of compassion, empathy, and respect (CM: La). For instance, one account details a woman being refused assistance despite being newly widowed and caring for three children (SI: BC ACORN). Another account summarizes the distinct lack of “proper training in sensitivity from government employees,” who come across as “ageist” or “racist” and leave applicants feeling “dehumanized” (SI: JSA). Moreover, it is not just users who feel dehumanized. Non-governmental organizations (NGOs) report that BCSAS staff treat advocates like mouthpieces for their Indigenous clients (CM: FStJ; SI: LDFS). As such, an improper exercise of frontline discretion leads users to “live in fear” of saying “something wrong.” Continuing with the application process demands resilience and self-sufficiency in the face of adversity (CM: Ri). Therefore, once users identify “ministry staff who treat clients with courtesy,” some of them choose to wait in line for hours to increase their chances of interacting with “certain staff and supervisors” and not others (CM: D; SI: FC BCAC).

Ultimately, the PRI data reveal three main types of front-end barriers: technological infrastructure barriers; conflicting alternative service providers and external application processes; and complex application processes with variable frontline discretion. Each of these front-end barriers can prevent would-be users from receiving assistance through BCSAS, and therefore from cultivating resilience and self-sufficiency. This is especially true for users who do not already exhibit those qualities. The following section outlines the mid-stream barriers that users encounter once they have successfully overcome these front-end barriers to access.

Mid-Stream Barriers to Effectiveness

Once users have navigated the front-end barriers described in the preceding section and submitted an application to BCSAS, they may encounter mid-stream barriers. These barriers range from clawback rates and weak transitional services to reactive systems design and inadequate coverage. These mid-stream barriers are cumulative in that potential users

encounter them only once they successfully obtain access to the system. This section shows how layered policies limit government supports and tend to assume, rather than cultivate, resilience and self-sufficiency in users.

Clawback Rates and Weak Transitional Services

Patterns in the data indicate that the clawback rates on PWD and PPMB cheques are mid-stream barriers to achieving policy goals. The unintended consequence of these clawback rates has been to disincentivize work, as users seek to safeguard their eligibility for BCSAS programs. Since earnings exemptions in B.C. are calculated at a flat rate, “once the exemption is exceeded, a recipient’s income assistance payment is clawed back dollar for dollar on each dollar earned, also referred to as a 100% clawback rate” (PBS: LEDLab). Although clawback rates were intended to incentivize work and gradually wean applicants off social assistance, they have had the opposite effect within the BCSAS framework. Dealing with the multi-jurisdictional and multi-agency complexity of the system, users do not understand how working will impact their PWD benefits and are therefore often “afraid to earn for fear of losing benefits or maxing out” (CM: FStJ). Users are confused about “how the annual cap works” and adopt precautionary measures such as limiting their work to part-time, even though they would “like to try working more” (SI: CMHA BCDiv).

Once again, users demonstrate resilience in the face of adversity and uncertainty before making their way through the system: PWD users attempt to decrease their chances of losing benefits by engaging in no work at all, despite having the capacity or the desire to. Other unintended but resilient behaviours include lying on applications, working under the table, and shoplifting to make ends meet (CM: V1). One submitted report finds that the clawback rates on PWD and PPMB are “unnecessarily punitive for persons who are experiencing chronic barriers to employment” and that such policies “discourage and disadvantage people who are trying to pull their lives together” (PBS: LEDLab).

Beyond the challenges presented by a web of eligibility criteria and payment-capping schemes is the binary approach taken by most BCSAS programs. Under this “either/or” approach, eligibility for programs is generally exclusive and users cannot apply for one while participating in another. Key examples focus on moments when a user’s income changes or they age out of one program and into another. For instance, the gap between PWD and the Canada Pension Plan (CPP) leaves seniors with disabilities in a state of anxiety and confusion and, ultimately, “without a cheque for several months” (SI: 411SCS; SI: CCRS). Similarly, aging out of care puts young people in foster care at risk, and Indigenous youth in particular (CM: Kam). Besides Income Assistance, the Agreements with a Young Adult (AYA) program is the primary means of assistance that youth can access after foster care. And yet, despite broadening the admissions criteria, including age requirements and timescales, in 2016–17 only 700 individuals between the ages of 19 and 26—out of the thousand that would have been eligible in a single year—accessed AYA (SI: FC BCACF). Users remark that the eligibility criteria for AYA, like so many BCSAS programs, is overly restrictive, with a “great deal of miscommunication from staff and youth” about the program (SI: FC BCACF). Criticisms also

include how the monthly living stipends are calculated; the tender age at which B.C. youth age out; and the shortage of housing, income, and mental health supports for those over 19 years of age (PBS: ORCY; SI: LMOFCS).

One of the most significant transitional barriers is a 2002 policy change that “eliminated targeted funding to post-secondary institutions for income assistance students and changed the rules so that income assistance recipients could no longer attend post-secondary education without losing their benefits” (PBS: BCPRC). This change meant that applicants had to not only give up their social assistance payments but also fill out another application—this time, for student loans (CM: PR). As one user notes, this policy shifted support away from post-secondary education and apprenticeships that could have led to “living-wage employment” toward a “short-term job search with limited training opportunities” and “employment programs that lead to low-wage work” (PBS: BCPRC). Other feedback indicates that the current student-loan funding model fails to account for the special needs of single mothers or PWDs (SI: RCCA; PBS: SMA; CM: La).

As such, even if users do manage to obtain support through BCSAS, they soon discover the binary “either/or” approach to programs that prevents layering or overlap and makes transitional services a challenge (SI: TFIR(F)CS). The length, complexity, and annual renewal requirements of BCSAS programs make these transitions even more difficult, which leads to vicious cycles of poverty that hurt users in the short and long run (SI: BCHF). Users are left in the dark about whether or not they will receive “next month’s cheque” and therefore cannot achieve the stated policy objective of building resilience and self-sufficiency (SI: SGD AV).

Reactive Systems Design and Inadequate Coverage

Beyond the steep clawback (also known as benefit reduction rates) rates and weak transitional services, the PRI data reveal two fundamental flaws in BCSAS as presently delivered: the system is reactive, as opposed to proactive, and it does not provide adequate coverage for those living in poverty. In terms of reactivity, the “crisis-grant” eligibility requirements stipulate that users must already be in a state of crisis to receive funds (SI: M2M). Further, users must prove they are in imminent danger to receive a maximum of one crisis grant per month (CM: N; CM: Vi). Critics of the crisis-grant program report that these grants are too small to help those in need (SI: CAN). Similarly, they question BCSAS’s asset limits, which encourage users to exhaust all of their savings to qualify for this assistance (SI: SCI BC; SI: BWS). In this way, both the crisis grants and the BCSAS policy frameworks actively discourage low-income individuals from applying before it is too late.

Like the crisis grants, medicare and transit pass assistance are inadequate to users’ needs and work reactively rather than proactively. The data indicate that a lack of “preventative health care support” has increased the number of applications for emergency dental care services. These emergency services, like crisis-driven mental health supports, are more expensive than routine “upstream” appointments (SI: SCCS; SI: 411SCS). In either case, BCSAS processes do not guarantee desirable outcomes. Effectively, users need to be “in crisis” to start an application for a process that can often take several years to complete, such as full

coverage for a new set of teeth or access to referral-based mental health services (SI: FGCBP; PBS: CYH BYRC; SI: KiNH). Responding to these conditions resiliently often leads users to make what policy-makers consider perverse decisions. For example, those who believe they are better off receiving employment assistance than attempting to meet the government's requirements to cover their children's medical expenses will choose not to work. Similarly, those seeking greater autonomy and self-sufficiency have learned that the best way to access mental health services is through the Ministry of Children and Family Development (MCFD) (SI: SGD AV; SI: M2M). In other words, BCSAS's reactive policy framework and restrictive list of medications considered "essential for life" have deterred users from working and led them to self-select into the wrong programs (SI: PCRS; SI: CPABC; CM: MR).

Under the current living allowance, it still remains "virtually impossible to afford a bus or a bus fare" (SI: CCCA). As a result, many BCSAS users depend on the goodwill and sympathy of local bus drivers (SI: CCCA). Users report that IA rates are "too low" to cover transit costs, and that the \$6 deposit required for Metro Vancouver's Compass Card—which passengers need to use transit—is prohibitive (CM: NV). Fortunately, as "the bus is often [PWDs'] main source of transportation" (SI: CMHA VDiv), this policy has been adjusted since the PRI consultations. As of January 2018, PWDs (as identified by the province) are eligible for a transportation supplement that can be used for private or public transit (Government of B.C.: "Transportation").

Besides transit, trends in the PRI data reveal specific gaps in BCSAS medical coverage. The areas specifically mentioned include dentistry, optometry, audiology, medical/adaptive equipment and assistive technology, and mental health services (SI: RPRWG; CM: CR; SI: TRRUST; SI: JSA; SI: OCA; CM: CH; SI: SCI BC; SI: NSDRC; CM: Q; CM: N; SI: CMHA VDiv). Users highlighted prohibitive Medical Service Plan (MSP) premiums, which prior to January 2020 could increase with IA like CPP and PWD (CM: Na; SI: SCCS; CM: Kel).⁶ Overall, PRI feedback indicates that BCSAS extended health coverage does not meet users' needs, either financially or medically (SI: SCI BC). This lack of extended health coverage creates an ethical dilemma for users: some forego meals, social activities, and hygienic needs, and others decide to shoplift their medications monthly (PBS: CYH BYRC; SI: PTS; CM: MR).

In this way, transportation and medical costs are both front-end barriers to accessing the system *and* mid-stream barriers to achieving policy intentions. These costs not only prevent users from getting to, or into, the system, they also disempower users from using BCSAS to become resilient and self-sufficient. Indeed, an overarching trend in the data is that the Government of B.C.'s social assistance supports are very much out of step with current living costs. "Despite recent increases," one user reports, "income and disability assistance rates remain inadequate in BC and do not allow those who rely on them to live with dignity and security or meet their basic needs" (PBS: CMHA BCDiv). This claim is supported by other PRI data, which reveal that the current payment of \$760 a month for single adults only provides 43%

⁶ With the elimination of Medical Services Plan (MSP) premiums for all B.C. residents in January 2020 (Government of B.C.: "MSP"), broader policy has cleared this particular barrier.

of the funds required to reach the poverty line, “leaving the 190,000 people on income assistance in a constant state of deprivation, stress, and mere survival” (PBS: BCPRC).

Persons With Disabilities are severely impacted because the government provides only \$375 a month for shelter (CM: CR). At this rate, rent can use up to 80% of PWD income, and PWD applicants and their families suffer. Landlords discriminate against PWDs, and minors with disabilities do not qualify for shelter supplements (CM: Kam; SI: DCPRCR; SI: PREP). Ironically, those who benefitted from IA increases of \$100 no longer qualify for Salvation Army donations because their income is too high (SI: PLN), which might explain one user’s comment that while the income assistance rates are “too low,” the “\$100 increase helped but not much” (CM: Kel). Indeed, it is worth noting that the \$100 increase from fall 2017 “got sucked right up into rent” and that “no one saw the benefits from that—only landlords” (SI: DE SRO).

Broadly speaking, the cumulative costs of transit, transportation, and medical services are—along with other major expenditures such as rent and food—much larger than the assistance most users qualify for and receive. In one sense, the cost of living is a major mid-stream barrier to achieving policy objectives; in another, support levels are incommensurate with achieving the goals of resilience, self-sufficiency, and meaningful, independent contribution to society.

Discussion

Our analysis of users’ experiences of the current iteration of BCSAS, using the PRI data, reveals multiple front-end barriers to access and mid-stream barriers to achieving policy goals. Cumulatively, these barriers suggest that a number of factors deserve serious consideration, as the Government of B.C. chooses between the policy status quo, incremental reforms of that status quo, or introducing a BI. Those factors include:

1. The quality of BCSAS staff training in terms of how to use online delivery systems and how to customer service, in ways that are user-centric, mutually respectful, and ultimately in line with policy objectives.
2. The acknowledgment, leveraging, and integration of non-BCSAS or alternative” service providers into BCSAS frameworks.
3. The simplification and clarification of reporting and eligibility requirements to streamline processes and improve user experience and the perceived fairness of the system.
4. A gradual reform or complete elimination of clawback rates and transition policies to make BCSAS programs accessible to all users, not just those who are already resilient and self-sufficient.

Although the Ministry of Social Development and Poverty Reduction has attempted to lower cost barriers to access by offering users phone and Internet service, it would do well to place a greater focus on inter-ministerial, cross-program staff training. In particular, this training should emphasize how the various definitions, eligibility requirements, programs, and processes do, or do not, integrate with one another and how BCSAS service delivery ought to prioritize the dignity and experience of users. The training should create a BCSAS service delivery team that

is well versed in not just the technical work of the in-house system but also the bigger picture of where services from across ministries do, or do not, integrate. Furthermore, reducing the complexity, redundancy, and inconsistency could streamline the “system” in a meaningful and productive way. Indeed, clarifying the purpose and requirements of the various programs, as well as providing holistic or integrative training, gives BCSAS the opportunity to more effectively reduce poverty.

The B.C. government could pursue some technical avenues (e.g., an investment in an algorithm-driven online triage and intake system), but a robust literature suggests the challenges of integration are as much social as they are technical (Jasanoff, 1995; Ramagem, 2011; Hollander, 2008; Banks, 2004). That is to say, any future technical improvements would need to involve multiple departments and agencies to avoid recreating the complex, redundant, and inconsistent the current system. Cross-departmental training sessions that build on the role of non-BCSAS agencies (e.g., post offices, libraries, homeless shelters, and other community non-governmental organizations) as “alternative” service providers would help to streamline communication, methods, and objectives. Finally, a multi-agency approach to reform, which could include changes to clawback policies or service delivery methods, will help BCSAS attain its policy objectives of instilling rather than assuming resilience and self-sufficiency in users.

Policy Recommendations

The data suggest that the greatest initial, front-end barrier to access is an assumption that all users have access to the requisite phones, computers, printers, and scanners for BCSAS applications. Once they have overcome this barrier, users encounter a range of other front-end barriers to access that include their interactions with more or less able and informed non-governmental service providers; their capacity to understand, navigate, and complete multi-jurisdictional applications; and their appetite for enduring dehumanizing treatment from frontline staff and adjudicators. And when the Ministry has received and processed their application, users confront several mid-stream barriers not so much to access but to the policy goals of self-sufficiency and resilience. These include steep clawback rates and weak transitional services; inadequate income support; as well as a system that is designed to be reactive rather than proactive. Trends in the data indicate that some of these barriers exist at both the front end and in the mid-stream. For example, inadequate transit coverage prevents users from applying to BCSAS and also discourages resilient and self-sufficient behaviours once users have received government assistance.

Flowing from this paper’s assumption that policy reforms tend to overlay rather than replace existing systems, the experiences of BCSAS users suggest that the current system ought to be reformed—regardless of whether or not the Government of B.C. introduces a BI. The following is a list of suggested policy reforms that the B.C. government ought to consider adopting to cultivate resilient and self-sufficient users.

- 1. Improve the quality of BCSAS staff training.** This means ensuring that the program’s technological infrastructure, and the use of that infrastructure, aligns with the needs of those living in poverty and meets the stated policy objectives. Further, staff training ought to be developed and conducted with a firm commitment to inter-ministerial, cross-program content that will ensure the broadest possible knowledge of eligibility criteria and program overlap or exclusion. A second key element of enhanced training for staff will be to ensure that in addition to an expanded understanding of the system’s components and their potential for integration in a single case, staff are given the skills to exercise discretion and exhibit sensitivity while interacting with users. To complement this training for breadth of integrative knowledge and sensitivity, government may wish to consider a technological solution for users as well. Developing an interactive web-based tool, akin to online tax filer systems, could allow users to select the appropriate program(s) themselves, cutting costs and improving communication. This option, which would clearly require significant inter-ministerial and cross-program collaboration to develop its algorithms, is, in our opinion, unlikely to be more effective than the staff training described above. That said, it could be more rapidly updated as program conditions and eligibilities change. For this rapid updating to be achieved, however, the collaborative approach required in its creation would need to be fostered into the future, and all involved ministries and services would need to commit the appropriate resources. Privacy issues related to users entering their personal data into an online system that shares that data with multiple agencies would need to be worked out in advance, and the community would need to be consulted about the potential unintended consequences of resilient users crafting responses to meet the requirements of one, but not another agency.
- 2. Acknowledge, leverage, and integrate non-BCSAS or “alternative” service providers into BCSAS frameworks.** In reworking the eligibility requirements and application processes, the new BCSAS ought to complement, not conflict with, the requirements and processes of other organizations and jurisdictions. Partnering with external service providers and consulting with federal and municipal policy-makers, as well as subject matter experts, is essential in streamlining and redefining what it means to be “in crisis,” “disabled,” or “in poverty.”
- 3. Simplify and clarify the reporting and eligibility requirements to streamline processes and improve user experience and staff objectivity.** This reform flows from the first and second policy recommendations, which will improve communication and simplify application processes, respectively. To increase the impact of those recommendations, the application process itself ought to accommodate varying literacy skills, cognitive issues, and mental health conditions.
- 4. Reform or completely eliminate existing clawback rates and transition policies to make BCSAS programs accessible to more than just resilient and self-sufficient users.** These reforms involve a recalculation of the existing clawback rates and an introduction of new clawback rates that incentivize BCSAS users to work. Creating

working income deductions—which is to say thresholds of “income relief” as users seeking to layer, transition, or increase the amount they work while maintaining supports—is a possibility. In this vein, age-based application timelines (youth to adult, adult to senior, youth to student, or student to adult) ought to be streamlined to create or strengthen transitional services between BCSAS programs. Existing transit, transportation, medical, and living allowances ought to be recalculated to meet real-world rather than notional user needs.

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Appendix

Community Meetings (CM)

Code	Descriptor
CM: ABB	Abbotsford
CM: B	Burnaby
CM: CR	Campbell River
CM: CH	Chilliwack
CM: FStJ	Fort St. John
CM: Kam	Kamloops
CM: Kel	Kelowna
CM: La	Langley
CM: MR	Maple Ridge
CM: Na	Nanaimo
CM: N	Nelson
CM: NV	North Vancouver
CM: PA	Port Alberni
CM: PG	Prince George
CM: PR	Prince Rupert
CM: Ri	Richmond
CM: Q	Quesnel
CM: Te	Terrace
CM: V1	Vancouver 1
CM: Vi	Victoria

Policy Brief Submissions (PBS)

Code	Descriptor
PBS: BCPRC	BC Poverty Reduction Coalition
PBS: BCPIAC	BC Public Interest Advocacy Centre
PBS: CMHA BCDiv	Canadian Mental Health Association—B.C. Division
PBS: CUPW	Canadian Union of Postal Workers (Pacific Region)
PBS: CUPE LW	Canadian Union of Public Employees British Columbia Library Workers
PBS: CYH BYRC	Check Your Head and Broadway Youth Resource Centre
PBS: LEDLab	Local Economic Development Lab
PBS: ORCY	Office of the Representative for Children and Youth
PBS: SMA	SMA Submission Poverty Consultation

Stakeholder Input (SI)

Code	Descriptor
SI: ANHBC	Association of Neighbourhood Houses BC
SI: BC ACORN	BC ACORN
SI: BWS	Bridges for Women Society
SI: BCHF	Brightside Community Homes Foundation
SI: CHNCS	Camey Hill Neighbourhood Centre Society
SI: CMHA VDiv	Canadian Mental Health Association—Vernon and District
SI: CMHA BCDiv	Canadian Mental Health Association—BC Division

SI: CCCA	Carnegie Community Centre Association
SI: CPABC	Cerebral Palsy Association of British Columbia
SI: CAN	Community Action Network
SI: CCRS	Community Connections (Revelstoke) Society
SI: DCPRCR	Deaf Community Poverty Reduction Consultation Report
SI: DE SRO	Downtown Eastside SRO
SI: FC BCAC	First Call—BC Child and Youth Advocacy Coalition
SI: FC BCACF	First Call—BC Child and Youth Advocacy Coalition with The Federation of BC Youth in Care Networks
SI: FRAFCA	Fraser Regional Aboriginal Friendship Centre Association
SI: FGCBP	Friends of the Grove Cedar Bark Poet
SI: JSA	Jewish Seniors Alliance
SI: KiNH	Kiwassa Neighbourhood House
SI: LDFS	Lakes District Family Society
SI: LMOFCS	Lii Michif Otipemisiwak Family and Community Services
SI: M2M	Mom2Mom Child Poverty Initiative Society
SI: MWHN	Mount Waddington Health Network
SI: NSDRC	North Shore Disability Resource Centre
SI: OCA	Oaklands Community Association
SI: PCRS	Pacific Community Resources Society
SI: PTS	Phoenix Transition Society
SI: PLN	Positive Living North
SI: PREP	PREP Community Programs
SI: RCCA	Ray-Cam Community Association
SI: RPRWG	Revelstoke Poverty Reduction Working Group
SI: SGD AV	Small Group Discussions in the Alberni Valley
SI: SCI BC	Spinal Cord Injury BC
SI: SCCS	Sunshine Coast Community Services
SI: TFIR(F)CS	Trail Family and Individual Resource (Fair) Centre Society
SI: TRRUST	TRRUST Collective Impact for youth aging out of care in Vancouver
SI: UGM	Union Gospel Mission
SI: 411SCS	411 Seniors Centre Society