



Key Messages from the '*Bringing in Women's Voices*' Project

The '*Bringing in Women's Voices*' project, initiated by Ontario Campaign 2000 and the Income Security Advocacy Centre (ISAC) has the goal of ensuring that the voices of low-income women (especially lone mothers) are heard in the public discussion of economic security issues that affect their daily lives, including the Social Assistance Review. With the support of the Ontario Trillium Foundation, the project has partnered with 11 community organizations across the province and held workshops in Toronto (central), Region of Peel, Windsor, Sault Ste. Marie, North Bay, Bracebridge, Ottawa, Pembroke, Etobicoke and Scarborough.

More than 200 women, most raising children on their own, participated and shared experiences and concerns about government policies that affect their lives. They also contributed ideas and suggestions for helping women, in particular sole support parents, escape poverty. Most of the women are actively striving to lift themselves and their families out of poverty, whether they are working at low paid, precarious jobs, receive EI, rely on OW or ODSP, or a combination of OW or ODSP and paid work,. Not surprisingly, social assistance (in all its complexity) was a major topic of discussion. There was broad consensus that as the Commissioners review the program, it is essential that changes not be generic. Instead, changes that specifically address the unique needs of sole support mothers need to be included. From the perspective of the participants, a gendered approach in support of women means that policy must be developed and programs must be designed to meet the actual needs in their local communities and the barriers that this group faces. The transitions that women experience, from OW or ODSP to paid employment or study, the disruption of relationships as a result of abuse, the transition of children who become adults (on their 18th birthday) yet remain in the family home, and other transitions require appropriate policies that recognize the multiple roles that mothers perform in the 21st century family.

Ontario Campaign 2000, ISAC and our community partners are pleased that the Social Assistance Review confirms that its mandate arises from a key commitment of the Ontario Poverty Reduction Strategy. We are also pleased to see the recognition that not all groups share the same level of risk of poverty. From the perspectives that we have heard across the province and from the data that we know, women, especially sole support parents, are disproportionately at risk of poverty. Given the reality of the heightened risk of poverty for sole support mothers, given that poverty for women is often triggered by relationship breakdown, and the major care giving responsibilities as mothers, we ask that you construct your recommendations in a way that acknowledges those realities and barriers, and provides support to overcome the barriers.

Below are the key messages that women expressed as we considered the strengths and weaknesses of the Ontario Child Benefit; OW/ODSP re-structuring, child support, child care, housing and other issues:

- 1. The adequacy (or inadequacy) of income for people who rely on social assistance must be at the core of re-structuring and a substantial component of Ontario's Poverty Reduction Strategy.**
 - The low level of benefits and other restrictions including low asset levels are barriers not an incentive to women seeking training, education or paid work. Quite simply, the economic straight-jacket that OW/ODSP ties to women has so little flexibility that many women who want to move off of assistance cannot do so. Women spend inordinate

amounts of time and energy struggling to survive, to secure affordable housing, buy food and other necessities, and care for their children.

- Of women in the workshops who were working, it was usually precarious – low pay, short-term and not secure. Many had not been eligible for EI. If they were on OW or ODSP, half of whatever amount they earned was deducted from their cheques, leaving little incentive, especially with the challenges of finding affordable, flexible child care. If a woman moved into full-time work, it was usually low pay with no health benefits. Thus, with few savings, if they lost that job, they would have little choice but to return to social assistance.
- Most women were not aware of, or not successful in securing the extended health benefits that have become available to those moving from social assistance to paid employment.

2. Many of the sole support mothers on OW/ODSP had experienced family violence and the impact of this trauma requires appropriate strategies of support and responsiveness that are often not available.

- Women and children leaving abusive relationships often rely on the support of women's organizations and shelters. Current expectations of OW often compounds the trauma and extends the length of time that they need these services. For example, women are forced to seek child support after the first three months of applying for OW, yet they are often still sorting out the other disruptions to their and their children's lives and are under considerable stress. Being forced to go to the courts also opens up the possibility of a custody battle when women are in very vulnerable situations. Furthermore, in some cases, women were assaulted again because they were forced to seek child support. While there is supposed to be a provision that protects women victims of violence who are at risk of harm from pursuing child support, we are told that this is very inconsistently applied from municipality to municipality.

3. There must be a clear recognition that the precarious nature of the labour market provides tremendous challenges as well as some opportunities for women. There needs to be a shift to a model of social assistance that reflects this new reality and supports individual development and that will be more effective over the long run.

- The punitive nature of currently required participation agreements usually do not provide the supports that women need and are generally not effective. Most women in the workshops were highly motivated on their own to move off of OW into training, education and paid employment. Women on ODSP were also interested in pursuing education, training and at least some work or volunteer hours. They told us they needed stronger, more readily available and sustained supports and an understanding of the impact of violence on their readiness to move forward.
- At the same time, women agreed strongly that there must be recognition that the current state of the labour market is precarious and in many areas, especially rural areas, the option of stable, paid employment is not available. Most women in the workshops with children under 5 expressed the view that if they are not able to be in paid employment, often as a result of a lack of training and/or reliable, affordable child care, then they should not be "condemned to poverty."
- From a gendered perspective, it is essential to acknowledge the multiple roles that sole support mothers have by not sanctioning them when they encounter barriers such as lack of child care (to support job search, for example) or lack of transportation which prevent them from meeting participation agreement requirements.
- The lack of access to benefits when women move into precarious work that rarely provides extended health or other benefits remains a major barrier to career planning

- and to transition to paid employment. There is limited knowledge of the availability of (short-term) extended health benefits for women who move into employment.
- Women also told us they couldn't afford to make mistakes in pursuing education. Student debt was a huge issue for women in the workshops with some saying it was too risky if they weren't guaranteed a job. Others who did take the chance felt betrayed when they found out that job opportunities and pay were limited in the careers they had chosen.
 - Thus women felt strongly that career counseling services needed to start with in-depth individualized assessments and then employ better-trained counselors that could analyze labour market trends and point them towards the kinds of education and training programs that could give them access to careers where they could find well paid, full-time jobs with benefits.
 - Being able to get social assistance while receiving OSAP, access to more bursaries or grants, and having a greater portion of OSAP loans forgiven upon graduation would make it easier to go back to school.
 - For newcomers, the lack of recognition of their foreign training, education and experience was the single greatest barrier they faced. Thus recognizing the credentials of newcomers, offering paid internships, providing subsidized child care while volunteering to get Canadian experience and mentoring programs would all help.
- 4. The need for affordable, high quality child care which is flexible in terms of available hours was a strong consistent theme in every community we visited.**
- Mothers emphasized how they often could not plan to enter training, education or employment because reliable, affordable, convenient child care services were not available.
 - Women with children requiring specialized care faced even greater challenges.
- 5. Whatever the service delivery model of OW/ODSP, there needs to be more information and transparency about available benefits, services, eligibility, and the right to appeal.**
- There needs to be a higher, more professional level of public service that treats people with dignity and respect. The demeaning, dehumanizing way women were treated was emphasized in every workshop we held.
 - Basic information about available benefits and eligibility criteria was not communicated well in any of the communities and appeared to be completely at the discretion of workers. In every workshop, women said they found out about available benefits from other people on OW and ODSP or advocacy websites such as ISAC and Cleonet, an online source for public legal education.
 - Women, particularly those in rural areas with no public transit, suggested that if the system were more supportive and did not require as much documentation and monitoring, then visits to social assistance offices may not be so necessary. For the essential communication, OW/ODSP could provide stamped envelopes, additional funds to pay for public transit (where it exists) or mileage in order to avoid additional barriers. As well, it was suggested that if any Ontario government office would accept documentation and transfer this to OW/ODSP, that would save time and travel in some rural locations.
 - In situations where women disagreed with a worker's decision, even if they were told about their right to appeal, some reported being actively discouraged from filing an internal review.
 - In other instances, for example in accessing employment supports, people on OW and ODSP are not able to appeal any decisions. This is particularly problematic given the poor quality of training programs many women reported. The majority of women who had used OW/ODSP employment supports found they were not very helpful. Women reported getting little to no support they couldn't have found on their own and said they got jobs themselves, not through the programs.

- Despite all the problems with OW/ODSP rules and service delivery, women recognized that there is some ability of the system to respond to crisis and acknowledged the importance of having a supportive worker to talk to. Women who shared their experiences of having a “good” worker felt they were a lifeline to support. If benefits were to be delivered solely through the tax system, it would be important to retain a system that provides access to employment supports and other services.

6. Restructuring of OW/ODSP must include simplifying the system and removing punitive rules.

- For example, the rule requiring women to pursue court ordered child support is not working for women, children or ex-spouses and occupies a great deal of time and energy that is expensive. The rule is being interpreted and enforced very differently across the province. In almost every workshop, we heard stories of women in abusive relationships being forced to seek child support. We also heard how fathers responded by seeking child custody, in some cases to extend the emotional abuse on their spouses and, in others, in an effort to reduce the amount of court-ordered child support. In these situations, it is the children who lose out. Because any child support collected is deducted dollar-for-dollar by OW/ODSP, they are not benefiting financially. But the impact goes even deeper. Mothers shared stories of fathers moving completely out of the lives of their children after child support was pursued.
- The rules about over-payments and alleged fraud are cumbersome and need to be streamlined, especially since there is a low level of fraud in the system.
- The underlying premise that paid work at any cost is the only pathway out of poverty is misleading and policies must be adjusted to reflect the realities that women face.

7. In exploring the option of tax-delivered benefits such as the housing benefit currently being discussed in policy circles, many difficult questions must be answered satisfactorily.

- Working women, in particular, felt their child benefits were a financial lifeline and used the money to cover household expenses. Women on OW/ODSP liked the consistency of knowing they would get their child benefits even if their social assistance was cut off for some reason. They also liked the fact the money came later in the month just when their social assistance cheque had run out.
- Women also appreciated that governments recognized the costs of raising children and seemed to understand the need to invest in kids. But the amount they received is too little to do more than buy necessities. They talked about wanting to put the money into RESPs for their children or extracurricular activities but still can't afford it.
- While tax-delivered benefits may not carry the stigma that many women feel from social assistance, these benefits are not now designed to respond quickly to the multiple changes and needs that families with children experience. For example, income sources can change several times during the year, yet tax-delivered benefits are not now set up to respond in a timely way in between tax filing times. For mothers with children living on a sparse income, it is not possible to wait 6 -12 months to adjust one's income. Timely adjustments in benefit cheques are needed so that mothers can pay the rent, buy food and manage other budget items.
- In our discussions with mothers, we heard of many situations where adjustments to the Ontario Child Benefit took months; then, when back payments were issued for several months all in a lump sum, this amount was deducted from OW/ODSP cheques and sometimes the mother was no longer eligible for OW until she used all of her OCB lump payment. Then she had to begin the application for OW all over again. This does not make sense nor is it family-friendly.
- Any new tax-delivered benefits should be exempt as income and not subject to a clawback by OW/ODSP for them to have a meaningful impact in women's lives. Until the

income of people on social assistance have reached a benchmark of adequacy, no existing benefits should be eliminated. When the Ontario Child Benefit was introduced, the winter clothing allowance and back to school allowance were rolled into the monthly benefit cheque. When women are still relying on foodbanks to feed their children, expecting them to save for big-ticket items like winter clothing and back-to-school supplies is unrealistic. .

8. The lack of evaluation of programs in social assistance must be dealt with before underlying assumptions are extended to other programs.

- What is known about who is on social assistance and what happens to people who leave? Who is returning and how often? Are employment supports and training programs helping OW/ODSP recipients find quality, full-time work that pays above poverty wages? This information isn't currently available and women were frustrated by the lack of a transparent evaluation process for assessing the effectiveness of social assistance.
- Of particular concern is the possibility that mandatory participation requirements could be extended to ODSP recipients as well as OW recipients before any evaluation of their effectiveness has been done. From the stories shared by women in the workshops, participation agreements aren't particularly effective. For example, several young women said they had to ask for employment supports and access to available training, despite signing a participation agreement. For women in rural areas where jobs are scarce, mandatory job searches did little more than irritate local employers and businesses.
- While it is difficult to get feedback from women relying on social assistance, when outreach included support such as transportation and child minding, women did participate and provided important information. Consulting with people on OW/ODSP should be part of any evaluation process.

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