



Poverty
IT'S NOT A
CHOICE
I MADE.

Changing the Picture of Poverty

A Report Card on Women & Poverty in

Huron, Perth, Grey & Bruce

September 2008

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Poverty It's not a choice I made.

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A project of the Rural Women Take Action on Poverty Committee.

Research and writing: Colleen Purdon and Pam Hanington.

Project Coordination: Colleen Purdon.

Design and Layout: Robin Paul Design.

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"Most people in my community have no idea as to why I live in poverty. I did not choose to get hurt at work. I did not choose to go bankrupt and lose my home, my car, my savings and finally I lost my mind...And yet I get this stigma that we are drunks, druggies, losers who take advantage of the government assistance programs. It hurts deeply because not only do I have to be the only provider for my children but I have to keep hearing things from people around me."

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Introduction

This Report Card on Rural Women and Poverty is part of a four county initiative to support women and their families living with poverty and to develop strategies to reduce poverty by:

- Engaging everyone in our communities in understanding and addressing the unique issues for women and families in rural communities,
- Collecting and distributing information about the realities of rural poverty to inform local, provincial, and federal poverty reduction strategies,
- Challenging and changing unhelpful attitudes and stereotypes based on myths and misunderstandings about women and poverty,
- Celebrating women's contributions to their families and communities regardless of their economic situation.
- The project was carried out by the Rural Women Take Action on Poverty Committee.

The Process

The report card is based on data from 2007 that was collected from 189 people living in Grey, Bruce, Huron and Perth counties:

1. 165 people responded to a survey conducted between November 2007 and February 2008. A third of the respondents identified as women living with poverty, a third identified as service providers working with poor women and a third identified as a person interested in poverty issues. 95% of respondents were women. 25% of respondents lived in Huron, 15% lived in Perth, 37% of respondents lived in Grey and 23% lived in Bruce.

"Poverty should not be so easily accepted in this day and age. When there is poverty in a community it is not truly a healthy, whole community."

2. 24 women (women living with poverty and service providers) attended Community focus groups in Owen Sound and Stratford.

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Data from reports and literature on rural women and poverty issues, as well as data from Statistics Canada, are also included in this report card.

"People around me don't realize just how poor we are and how we struggle each and every day to make ends meet."

Text boxes in the report card are quotes from the survey and focus group participants.

The Context

- Huron, Perth, Grey and Bruce counties are large rural areas with a total size of 14,202 square kilometers and a total population of 291,426. Perth County has the highest population density (33.5/sq. km.) and Bruce County has the lowest (16/sq./km.) (Statistics Canada 2006 Community Profile).
- Women head over three quarters (75%) of lone parent families in the four counties (Statistics Canada 2006). Lone parent families headed by women are the only family type where over 50% live in poverty (National Council on Welfare, 2006).

"Many single women have to hold down two or three jobs as well as motherhood just to keep bills paid and a vehicle on the road - No savings for future education or emergencies, NO BENEFITS. This forces many of us to choose to stay in bad and abusive relationships because we just can't make it on our own."

- Although women in the four counties have higher levels of education than men (10%-24% more women than men have completed college or university) they earn less money and are more likely than men to be unemployed or not participating in the labour force. They are also more likely to rely on government transfers for a significant part of their income (Statistics Canada).

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- Women currently account for about seven in ten of all part-time employees (Women in Canada 2005).
- Children in female lone-parent families have a poverty rate three times that of all children and four and a half times that of children in two parent families. (Canadian Council on Social Development, 2006).
- 44% of all low-income children in Canada live in Ontario. Poverty rates for children in Aboriginal, racialized, new immigrant and lone mother-led families are at least double the provincial rate (Campaign 2000 Report Card on Child and Family Poverty in Ontario, 2007).
- The chart below shows how current annual social assistance and minimum wage levels in Ontario are below the Low Income Cut Off (LICO), commonly used as the poverty line:

Household Type	Low Income Cut Off (before taxes)	Ontario Works	Minimum Wage (before taxes)
Single	\$14,303	\$6,576	\$16,640
Single Parent, 2 children under 12	\$21,891	\$13,704	\$16,640
Couple, 2 children 13+	\$26,579	\$15,792	\$33,280

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The Findings

Concern About Poverty

- There is a deep concern throughout Grey, Bruce, Huron and Perth about poverty and its impact on our communities.
 - Poverty is not visible in rural communities, but it is a big problem.
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"I do not believe we have even begun to realize how much poverty there is out there."

- Poverty has a long term and negative impact on health, opportunities and the future for women, children, and rural communities:
 - Increased health and mental health problems
 - Increased economic dependency
 - Hunger and homelessness
 - Isolation and loss of community and social supports
 - Women and children living in unsafe situations
 - Lack of opportunities to participate equally in community life

Action is Needed to Address Rural Poverty

- Rural communities need to develop comprehensive poverty reduction strategies that work from the premise that poverty is a community issue and not the personal failure of individuals.
 - Agencies, communities and counties need to work in a more coordinated and collaborative way to make better use of existing community services, supports and responses, and to bridge service gaps.
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"Eliminating poverty is perhaps the single most important thing our community can do to help children, women and families to live a full and worthwhile life."

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- Service providers and political leaders need to address the current disconnect and confusion caused by disjointed and contradictory policies and programs that make it harder for women and their families to get out of poverty. An integrated federal, provincial and municipal government approach is needed.
- Poverty reduction strategies need to recognize and accommodate the unique needs of farm women, women and families living in rural communities, and Aboriginal women and their families.

"You can't get a job if you have no child care and you can't get child care unless you have a job."

- The report card recommends specific action areas to reduce poverty in Grey, Bruce, Huron and Perth:
 - Access to transportation
 - Better paying jobs for women
 - Affordable and safe housing
 - Accessible and affordable childcare
 - Training and education opportunities in rural communities
 - Improved access to healthcare services
 - Social assistance rates to cover basic needs
 - Coordinated services and supports (at policy and service delivery levels) that actually help women get out of poverty, not keep them there

"Poverty is one of the most significant determinants of health. We can't improve health without addressing poverty levels."

Report on Community Benchmarks & Grades

Information was collected on four community benchmarks that women involved in previous research said were critical for them to get

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out of poverty: Respect and Dignity, Meeting Basic Needs, Access to Information and Supports, Equality with Men.

An overall grade for each benchmark was determined by analyzing the responses in the survey and focus groups data using a scale of A (Excellent) B (Good) C (Fair) D (Poor).

Women Are Treated With Respect & Dignity

Grade: D (Poor)

Report Card data indicate:

- A high level of disrespectful behaviour within organizations and agencies that work with women and families dealing with poverty.
- There is a confusing array of services for women and workers often don't provide enough information or support for women to find the help they need. Women often fail in their attempts to negotiate and coordinate critically needed supports that do not work together.
- Judgmental and inconsistent treatment often experienced.

"Ontario Works is invasive. They have to know everything and if they don't they will cut you off."

"The CAS makes you deal with your ex – even if he has been abusive!"

- Lack of respect for woman's privacy, and intrusive practices and documentation requirements.
- Respondents rated community services on how they treated women as follows:
 - Ontario Works, Banks, Employment Insurance: Poor.
 - Children's Aid Societies, Ontario Disability Support Program (ODSP), Legal Services, Food Banks and Employment Services: Poor to Fair.
 - Services for Abused Women, Early Years and Day Care programs, and Church/Faith Communities: Good.

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"I know that basic nutrition is important but the food bank sometimes gives you food that is not good for you, or food that is past its expiry date."

Basic Needs For Food, Housing, Health & Safety

Grade D (Poor)

- Over 50% of all respondents said women's ability to meet the following basic needs was POOR: Nutritious Food, Decent Housing, Dental Care, Eye Glasses, Transportation, School Expenses for Children, Retirement Savings.
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"I have to pay for prescriptions out of my pocket because ODSP doesn't cover them. I owe my family and friends and family money. I'm doing the best I can to keep afloat. I have faith in God and he carries me when I can't carry myself."

Respondents described rural homelessness:

- 80% knew a woman who had moved in with friends or family.
 - 66% knew a woman who had used a shelter for abused women.
 - 59% of respondents knew a woman who was evicted because she couldn't pay the rent.
 - 49% knew a woman who was evicted because the landlord wanted the premises.
 - 38% knew a woman who was forced to move because her housing was condemned.
 - 24% knew a woman who had lived in her car.
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"I know too many people who don't have enough to eat. Many people have no idea how little people have. Public awareness is very important."

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Access To Training, Education, Information & Supports

Grade C (Fair)

Women face serious barriers when trying to get out of poverty. Respondents listed the following barriers in order of seriousness:

- Lone parent women can't make enough money to support themselves and their families.
- Cutbacks to government programs make it difficult to get out of poverty.
- Women experience isolation and lack of access to information and supports.
- The welfare system makes it very difficult to get out of poverty.
- Women experience stigma and are blamed or held responsible for their poverty.
- Community charities are not sufficient to fill the gaps or help families meet basic needs.

Children who are raised in poverty often do not have the same opportunities for growth and development as their peers. Women who live in poverty feel helpless, isolated and alone.

Other barriers noted are:

- Loss of self esteem and hope.
- Inability to plan for the future, because the focus is on surviving every day.
- Male partners fail to provide child support and/or take responsibility for the care of their children.
- Lack of skills, training, basic literacy.

"Poverty is a condition that one can get out of with the right tools and assistance."

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Equality Of Opportunity & Status For Women

Grade C (Fair)

- Women are more likely to work part-time and/or temporary jobs, but 75% of women combine part time jobs and work full time hours.
- Two thirds of minimum wage earners in Canada are women.

How do you raise a child or keep a healthy relationship when you don't know the hours of the day or night you will be working. 60 hours one week, 28 the next. Who can plan for a life or future?

- Women are less likely to be eligible for Employment Insurance because of their working patterns (only 32% of women qualify for EI as opposed to 40% of men).
- Women working full time in Canada earned on average only 73% of what men earned. There is a larger wage gap in rural communities. (Sources: Canadian Labour Congress; Women In Canada: A Gendered Based Statistical Report, 2006).
- Women on farms need to be recognized equally with their male partners.

"I have been on the farm for a year since our separation with two children. I'm caring for the livestock with no financial assistance. It was necessary to take on a full time job in addition to running the farm to enable me to feed ourselves and the livestock. Legal fees are stacking up. Any CAIS program payments or other government subsidies that our farm may be eligible for are addressed to my ex husband."

Respondents said that women need a different approach to poverty reduction than men including:

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- Address the 'old boys' mentality in policies, economic development strategies and daycare.
- Address the inequalities in the judicial system: women can't get help because of shared assets and sexist attitudes with judges.
- More money for women who stay home to raise children.
- Better access to education, training and funding for further education, especially for women with children.
- Flexible childcare options and respite services, and include funding for childcare in poverty reduction strategies.
- Measures to address inequalities for women farmers.

"Men have better chances at better paying jobs...if the women are hired on for these typically 'male' jobs we are paid less than the guy standing next to us, or we are harassed, belittled, made to compete with men to prove we have the right to be working that job. Being referred to as a Hooker, Lesbian or frigid by superiors or co workers should not be an EVERYDAY occurrence."

Changing the Picture of Poverty: Action for Change

Participants in the report card made the following recommendations to change the picture of poverty in our communities:

Action to Treat Women with Respect and Dignity:

- Connect women with the services they need, and follow through.
- Listen in a non judgmental way and provide practical supports.
- Work with her as an equal.

"We need someone who stays with us until a resolution to the problem is found or until we are satisfied."

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- Advocate for poverty reduction strategies that work for rural women and communities.
- Improve agency knowledge and training on: poverty and gender issues, available community resources, building supportive client-worker relationships, community advocacy and coordination strategies.

" Navigating the current Ontario Works system and other community 'support' systems is degrading, de-moralizing and simply way too insufficient to address needs in a good way."

Action to Meet Basic Needs

- Women and families need social assistance rates that cover basic needs for housing, nutritious food, healthcare and safety.

"Very often, even women living with their husband are subjected to extreme poverty. There is the idea that all financial resources must be put back into the farm to generate income...When there is abuse, it is a desperate situation."

- The concept of basic needs in rural communities must be expanded beyond food, shelter and clothing to include: eye, dental and pharmaceutical care, transportation, telephone, opportunity for retirement savings, and school expenses for children.

"Poverty has hugely impacted my family. I should be attending the dentist because of broken teeth. It feels like a luxury I can't afford."

- More attention needs to be paid to ensure women receive child support payments that are due to them, without jeopardizing their safety.
- Affordable housing is a critical need. Homelessness is not as visible in rural communities, but it is wide spread problem for women and their families.

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- Farm women and self-employed women need access to social assistance and subsidized supports when they experience poverty. Women should not be denied assistance, or be ineligible for supports because of their assets.

"I was in receipt of Ontario Works. The court ordered that I was able to sell lambs in the spring of 2007 and stated the income must be input back into the farm. I was ineligible for Ontario Works then. The OW Worker was very understanding, but their hands were tied."

Action to Improve Access to Information and Supports

- A rural transportation strategy is needed to improve access to information and supports, decrease isolation and increase opportunities for training and employment.
- Rural childcare strategies and spaces are needed that are affordable and accessible.
- Federal, provincial and municipal government programs need to work together to support a path out of poverty for women, and eliminate system incompatibility and inconsistencies (claw backs, eligibility, regulations).

To 'belong' in a community people need access to it. Access is dependent on equitable standard of living - a sense of belonging is critical to social and mental health.

Action to Improve Women's Equality

Respondents agreed on six key actions to improve women's equality in rural communities:

- Increase the minimum wage levels
- Increase supports and funding from government programs to meet basic needs.
- Ensure all women and children receive their support payments from spouses.

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- Increase awareness and supports for women dealing with abuse, in light of the fact that woman abuse is more prevalent in rural communities.
- Ensure women who stay home and care for children have adequate pensions.
- Implement a gendered approach to rural community economic development strategies to improve wages and employment opportunities for women.

"Currently and historically our society is set up to ensure that women do not have access to money and assets. Pay equity, access to loans and lines of credit, for example, would make it possible for women to have and maintain a standard of living that most women can only dream of today."

Conclusion

The findings in this Report Card are congruent with key recommendations from community consultations held for the Ontario Government's Poverty Reduction Strategy:

- Set targets of 25% reduction in poverty over 5 years
- Ontario's strategy should focus on preventing and ending poverty for all people, not just children.
- Include a Good Jobs Strategy with increased minimum wages, improve access to unionization, expanded health benefits, stronger labour laws that protect temporary and contract workers.

"Poverty is not a disease but seems to carry a stigma. It is time that everybody took a look around and saw just how many people they know who live in poverty, and then do some real thinking about what can be done to alleviate poverty."

- Reform social assistance so people who can't work are ensured a livable income and the supports they need.

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- Invest in community supports: affordable housing, early learning and child care spaces, education and training, and transportation.
- Target measures to address increased poverty faced by Aboriginal People, racialized communities, newcomers, single mothers, and people with disabilities.

(25 in 5 Network for Poverty Reduction Summary Report).

For More Information & Resources on Poverty

Rural Women Take Action on Poverty	cpurdon@bmts.com
Campaign 2000	www.campaign2000.ca
Poverty Watch Ontario	www.povertywatchontario.ca
25 in 5 Network	www.25in5.ca
Social Planning Network of Ontario	www.spnp.ca
Canadian Council on Social Development	www.ccsd.ca
Rural Women Making Change	www.rwmc.uoguelph.ca
Equal Pay Coalition	www.equalpaycoalition.org
Information Grey Bruce	www.informationbrucegrey.ca