



FAMILY POVERTY: A SUBMISSION

to the

Government of Ontario

February 14th, 2007

By the

Canadian Federation of University Women
Ontario Council

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¹ The International Federation of University Women – Ontario Council policy consists of resolutions passed by itself, CFUW and IFUW.

INTRODUCTION

The Canadian Federation of University Women Ontario Council (CFUW OC) commends the Government of Ontario for making poverty a major focus in its upcoming budget deliberations.

Our organization is rarely involved with original research. Instead we watch, track and study issues of concern to us as women. Many times the results of these studies are resolutions that are presented to the voting bodies of both the Ontario Council and the national body, the Canadian Federation of University Women.

When voting on our provincial policies, each of our 58 Clubs has one vote so that the voice of members from Thunder Bay, Renfrew and St. Thomas have the same weight as those from the Toronto and Ottawa areas. This results in well-balanced policies that may be embraced by most Ontarians.

What follows are some of our policy resolutions which touch on the issue of poverty, especially as poverty affects children and their families. You will note that these policies demonstrate our support for the recently announced "poverty agenda that will help the most needy people in Ontario".

CFUW Ontario Council members urge the Government of Ontario to include sufficient funding in their budget this year to develop and implement programs that will help those living in poverty with their immediate and long term needs.

CFUW OC is made up of more than 5700 women university graduates living in 58 communities, including large urban areas as well as in rural and northern towns. We are non-partisan and totally member-funded. CFUW Ontario Council is part of the Canadian Federation of University Women (CFUW) and has links with the International Federation of University Women (IFUW).

Respectfully submitted,

Linda MacGregor
President
Ontario Council Canadian Federation of University Women

POLICY RESOLUTION ON POVERTY

Poverty

CFUW, 2000

RESOLVED, That the Canadian Federation of University Women urge the federal government to renew its commitments to the UN regarding poverty; and

RESOLVED, That the Canadian Federation of University Women urge the federal, provincial and territorial governments to:

1. implement measures intended to reduce and prevent poverty, especially child poverty.
2. initiate a careful re-evaluation of the situation regarding the real economic, healthcare and educational needs of Canadian children, as well as the actual public resources available to fight poverty.

Comments:

Poverty is a women's issue. As the Statistics Canada report, *Women in Canada, Fifth Edition*, pointed out in Canada in 2003, 38% of all families headed by lone-parent mothers had incomes which fell below the after-tax Low Income Cut-offs, and 43% of all children in a low-income family were living with a single female parent, whereas these families accounted for only 13% of all children under age 18 that year.

This has been echoed by the Canadian Research Institute for the Advancement of Women (CRIAW) in its 3rd edition of its Fact Sheet, *Women and Poverty*. One in seven women lives in poverty in Canada.

They ask the question, who is liable to be poor in Canada; their answer:

- women raising families by themselves,
- senior women,
- women on their own,
- women with disabilities,
- aboriginal women,
- women of colour;
- immigrant women,
- lesbians,
- migrant women;
- low wage earners, and
- women on welfare, and their children

Why are they poor? CRIAW notes that two studies, one by Statistics Canada, *As Time Goes By ...Time Use of Canadians* (1995) and another done by Status of Women Canada (Marika Morris et al, *The Changing Nature of Home Care and its Impact on Women's Vulnerability to Poverty*, 1999) found that the major factor in the wage gap between men and women is the presence of children, rather than age, marriage or education. Add to this women's traditional role of care-giving results in women leaving work, taking part-time jobs, refusing promotions. As well they found that women are paid low wages for "women's work"; there are inadequate pensions for women, and the massive cuts in social transfers have eroded the support system for women.

As Campaign 2000 pointed out in Ontario in 2005, 443,000 children – one in every six – live in poverty. As well the percentage of poor children living in working families has doubled in the past 10 years - 33% of low income children are in families where the parent/s work full-time, full year. One of the sad comments was that “in the six-year period between 1996 and 2001, 703,000 children experienced poverty. Most of these children did not experience a brief spell of poverty. Three-quarters (76.7%) lived in poverty for between 2 and 6 years. More than one-third (39%) lived in poverty for four years or more – a substantial portion of their childhoods.”

The concern about working families living in poverty has been echoed by the Task Force for Modernizing Income Security for Working-Age Adults (MISWAA) whose report, *Time for a Fair Deal*, was released in May 2006.

There are three levels to the problem: families living on social assistance, families trying to get off social assistance and now families working full-time who are living in poverty.

The 2004 *Review of Employment Assistance Programs in Ontario Works & Ontario Disability Support Program* by Deb Matthews, MPP London North Centre, considered seriously the implications for families trying to leave social assistance, as well as detailing many community groups suggestions for assistance to those living on social assistance.

Many of the recommendations by the above reports are supported by CFUW Ontario Council and are reflected by the policy resolutions listed below.

Sources:

Campaign 2000. *Putting Children First, 2005 Report Card on Poverty in Ontario*, Mar.2006

Deb Matthews. *Review of Employment Assistance Programs in Ontario Works & Ontario Disability Support Program*, Dec.2004

Health Council of Canada, *Their Future Is Now: Healthy Choices for Canada's Children & Youth*, June 2006

Ken Battle, Michael Mendelson and Sherri Torjman. *Towards a New Architecture for Canada's Adult Benefits* Caledon Institute of Social Policy, June 2006

Marika Morris, Tahira Gonsalves. *Fact Sheet: Women and Poverty, 3rd edition 2005*. Canadian Research Institute for the Advancement of Women www.criaw-icref.ca

“Progress for Ontario's children and youth?” An interview with Louise Hanvey, lead researcher of the Canadian Council for Social Development's *Progress of Canada's Children and Youth 2006* report May 2006 www.voicesforchildren.ca

Statistics Canada. *Women in Canada, Fifth Edition, A Gender-based Statistical Report*, Mar.2006

Time for a Fair Deal, Report of the Task Force on Modernizing Income Security for Working-Age Adults, May 2006 www.stchrishouse.org/get-involved/community-dev/Special%20Projects/ModernizingIncomeSec/MiswaaFinalReport.php

POLICY RESOLUTION ON THE CLAWBACK

Income Equality for Ontario's Children

CFUW Ontario Council, 2006

RESOLVED, that the Ontario Council of the Canadian Federation of University Women urge the Government of Ontario to stop the claw back of the National Child Benefit Supplement from recipients of the Ontario Works program (OW) and the Ontario Disability Support Plan (ODSP).

Comments:

This year Ontario Council, together with many other organizations, are calling for the elimination of the claw back. Throughout the month of December, many MPPs were kind enough to present our Clubs' petitions on the claw back to the Legislature.

The effects of poverty on the more than 157,000 children in families on social assistance is staggering. One of the basic requests of most organizations involved with the social welfare of children is that this money – at this point approximately \$1400.00 per year – be passed on to the families.

Sources:

CFUW Ontario Council. *The Clawback*, www.cfuwontcouncil.ca/issues.html found under Children

Human Resources and Social Development Canada. *Social Assistance Statistical Report: 2005* www.hrsdc.gc.ca/en/cs/sp/sdc/socpol/publications/reports/sd10-3-2004e/page10.shtml

Ontario. Ministry of Community and Social Services. *Directive 5.14, Treatment of the Canada Child Tax Benefit*, Aug.2006, p.10, www.mcscs.gov.on.ca/NR/MCFCS/ODSP/ISDIR/en/5_14.doc

POLICY RESOLUTIONS ON CHILD CARE AND EARLY LEARNING

Child Care and Early Learning

CFUW, 1987

RESOLVED, That the Canadian Federation of University Women urge the Government of Canada to commit itself, through social and economic policies, to facilitate the provision of an adequate supply of affordable, accessible child care facilities, which fulfil the purposes of providing a safe, healthy, physical, social, emotional and intellectual development.

Early Childhood Education and Care

CFUW, 2006

Revised Resolution (Original Resolution 1994)

RESOLVED, That the Canadian Federation of University Women reaffirm its existing policy and urge the Government of Canada to give priority to the creation of a quality, universally accessible and comprehensive early learning and child care program which emphasizes the development of the whole child. Funding for this initiative should involve all levels of government through cost-sharing mechanisms, as in other human services such as health, education and social programs.

Comments:

CFUW and Ontario Council have passed a total of 9 policy resolutions concerning child care with the first ones passed in 1972.

We are extremely supportive of the Best Start programme for early childhood development, and must commend the government for this. While the withdrawal of federal funding will affect the development and implementation of the early learning program Best Start in urban, rural and aboriginal communities, it is essential that Ontario find the resources to continue it.

At the same time, child care is a fundamental issue for working families. There are a number of issues here – availability (especially for infants), quality, flexibility, affordability.

Single mothers on Ontario Works receive \$940.00 per month plus the \$100.00 federal money that is taxed for one dependant child. If the mother tries to return to school to complete her high school diploma she cannot afford the high cost of daycare with rent being \$700.00+ per month plus food, clothes, transportation, and utilities. However a positive point is, as of January 1, 2007, municipalities are to determine eligibility for subsidized daycare based on income. Unfortunately availability continues to be the critical issue.

In Ontario there are only sufficient regulated child care spaces for 10.7% of children between the age of 0 and 12, and these statistics do not reflect the problems found in rural areas.

It is through regulated child care that an excellent base for early childhood development and learning is provided.

While we congratulate the government for extending the availability of subsidies, without sufficient funding for regulated child care spaces, waiting lists will increase. Statistics Canada reports that during the years 1982 to 1987 the number of spaces in Canada was being increased at a rate of 20% per year. This has now fallen to 13% in 2003, with the years 1990-1998 seeing only increases of 6% per year.

One question – has the government spent the \$300 million it promised for child care during the 2003 election campaign?

Sources:

Ministry of Children and Youth Services. *Best Start: Helping Young Children Get the Best Start In Life*. www.children.gov.on.ca/CS/en/programs/BestStart/default.htm

Statistics Canada. *Women in Canada, Fifth Edition, A Gender-based Statistical Report*, Mar.2006

Ontario Coalition for Better Child Care, www.childcareontario.org

POLICY RESOLUTIONS ON EDUCATION

Apprenticeship and the Skilled Trades

CFUW, 1989

RESOLVED, That the Canadian Federation of University Women urge federal, provincial and territorial authorities concerned with education and skills development and local boards of education:

1. to work with business and labour to create an apprenticeship strategy national in scope, including portable certification and increased opportunities for apprenticeship; and
2. to strengthen technological studies and guidance counselling for both men and particularly women within the schools as well as their links with business, industry, community colleges and trade schools; and
3. to promote public understanding and recognition of skilled trades, and to foster pride in those occupations.

Parenting

CFUW, 1979

RESOLVED, That the Canadian Federation of University Women urge provincial ministries of education and local school boards to establish programs in parenting and human relations for all students, elementary, intermediate, and secondary, such programs to be compulsory in at least the intermediate and elementary grades.

Comments:

CFUW has many policy resolutions supporting public education, capping class sizes, the right to education among many others, but these two are relevant to the discussion of family poverty:

- the need to encourage and recognize the importance of skilled trades
 - Education and training are among the fundamental steps of removing a family from poverty
 - We commend the government for acknowledging the importance of skilled trades, as well as students' varying educational interests, with the programme, *6 ways: Transforming High School in Ontario*, part of the *Student Success* initiative.
- the need to understand the fundamental importance of human relationships
 - Classroom programmes such as *Roots of Empathy* have had dramatic results in reducing aggression in children while increasing their empathy

towards others. Older students observe the amount of care that an infant demands. The desired outcome is a decrease in teen pregnancies, a major contributor to poverty in single young mothers.

- Studies show that dysfunctional family relationships can become part of the stress of living with the instability of poverty

Sources:

Campaign 2000. *Putting Children First, 2005 Report Card on Poverty in Ontario*, Mar.2006

Health Council of Canada. *Their Future Is Now: Healthy Choices for Canada's Children & Youth*, June 2006

Roots of Empathy, www.rootsofempathy.org

POLICY RESOLUTION ON HOUSING AND HOMELESSNESS

Affordable Housing

CFUW, 1992

RESOLVED, That the Canadian Federation of University Women (CFUW) urge the Government of Canada to reinstate non-profit, co-operative and affordable housing programs, and to promote and to finance these programs; and

RESOLVED, That CFUW urge all levels of government to co-operate in establishing comprehensive plans for land use, which will guarantee affordable housing within community developments.

Homelessness and Poverty

CFUW, 1999

RESOLVED, That the Canadian Federation of University Women (CFUW) urge the Government of Canada to take immediate action to carry out its UN commitments as stated in article 25.1 of the Universal Declaration of Human Rights (1949) and the International Covenant on Economic, Social and Cultural Rights (1967), by defining and ensuring access to an adequate standard of living for all Canadians to maintain health and well-being;

RESOLVED, That CFUW urge the Government of Canada to recognize the present crises of homelessness and poverty, and to work with the provincial, territorial, local and aboriginal governments, as well as with the business and community sector, to ensure the provision and coordination of a full range of short-term social support and health-related services, with ease of access by homeless and poor people;

RESOLVED, That CFUW urge the Government of Canada and the provincial, territorial, local and aboriginal governments to work together with business and community organizations to provide support to existing affective community initiatives and to create other appropriate immediate and long-term programs such as low-cost innovative housing and the development of new employment opportunities to eliminate homelessness, alleviate poverty and foster independent living; and

RESOLVED, That CFUW urge the Government of Canada, provincial, territorial, local and aboriginal governments, and the business sector to ensure that adequate funding is provided for:

1. community-based mental health outreach programs, including public education on the interpretation and application of the Mental Health Statutes and on support strategies for families;
2. adequate, comprehensive, supportive housing for those with mental illness who no longer need full-time institutional care, but are not yet ready for a completely independent life-style.

Homeless Youth

CFUW, 2006

RESOLVED, That the Canadian Federation of University Women urge the federal, provincial, territorial, regional and municipal governments to formulate and implement gender sensitive plans to address the specific needs of homeless youth, to include:

1.a range of housing options

- Crisis
- Transitional
 - supportive
 - supported
- Long-term affordable housing;

2.coordinated and accessible youth support services with focus on education and self-sufficiency; and

3.ongoing financial resources committed to organizations and agencies that provide housing and support services to homeless youth.

Comments:

Along with affordable child care, a good living wage and child benefits, the studies consulted include the need for affordable housing as a fundamental priority. For children, being homeless means the loss of community, the loss of schooling, the loss of friends as well as dealing with parents who are now just trying to survive.

The effects of moving can be traumatic for children from behavioural problems to post-traumatic stress to an almost fatal disruption in schooling.

While we applaud what the government has started with affordable housing, with over 60,000 people on waiting lists for housing in Toronto alone, something more drastic must happen.

Sources:

Jim Byers, "The wait for space that lasts for years" *Toronto Star*, Dec.23, 2006

Raising the Roof, www.raisingtheroof.org

William Steele, Caroline H. Sheppard. "Moving Can Become Traumatic", *TRAUMA AND LOSS*, Volume 3, Number 1, 2003 www.tlcinstitute.org/Moving.html

National Association for the Education of Homeless Children and Youth, www.naehcy.org

POLICY RESOLUTION ON LEGAL AID

Legal Aid Provision in Canada

CFUW, 2003

RESOLVED, That the Canadian Federation of University Women (CFUW) urge the federal, provincial and territorial governments of Canada to enact “access to justice” legislation which will ensure that adequate legal aid is an integral component of the Canadian justice system; and

RESOLVED, That CFUW urge the federal, provincial and territorial governments of Canada to work collaboratively to establish regulations and standards which would define, and guarantee, effective and accessible civil legal aid throughout Canada, and to ensure the necessary funding to maintain these regulations and standards.

Comments:

Legal Aid Ontario has not received an increase in 10 years, yet caseloads are increasing and will continue to increase. Two new pieces of legislation, Bill 107, *Human Rights Code Amendment Act 2006* and Bill 27, *The Family Statute Law Amendment Act 2005*, have now placed more opportunities and responsibilities upon the individual. Without access to legal aid these promises will be for naught. Many women leaving marriages do not have access to funds that allow them to learn about their rights.

Sources:

Carol Goar. “Legal aid system sends out SOS”, *Toronto Star*, Feb.7, 2007

POLICY RESOLUTIONS ON UNIVERSITY AVAILABILITY

Funding Meritorious Students

CFUW, 1991

RESOLVED: That the Canadian Federation of University Women urge the Government of Canada and the provincial and territorial governments to:

1. Establish a self-sustaining loan system for students, and a grant system for needy students, to cover fees and contribute to living expenses, thus ensuring that successful under-graduate and graduate students can complete a university education;
2. Monitor the distribution of funds to ensure equity for women as well as disadvantaged, ethnic, aboriginal and rural persons.

Access to Post-Secondary Education

CFUW, 2004

Resolved, That the Canadian Federation of University Women urge the federal government to work to remove economic and social barriers to post-secondary education by:

1. ensuring that federal transfer payments to provinces and territories include funds dedicated specifically and exclusively for the support of post-secondary education; and
2. improving and increasing a needs-based student financial aid program that includes a combination of grants, federally insured student loans, and debt reduction programs available to both undergraduate and graduate students.

Comments:

While university participation by young women now outdoes young men, young women require a university education more than do men. In a study for Statistics Canada, it was noted that a degree made a 22% greater difference in salary than her high school graduate contemporary, 6% more than the difference for men. A university education is both beneficial and a necessity for a young woman.

But two problems follow: young people might not see this as part of their life plan, and the cost of tuition. The former has been highlighted in a Statistic Canada report, *Why are youth from lower-income families less likely to attend university?* which found that close to 85% of the gap in university attendance between young people from higher- and lower-income families was related to the students' academic performance, their parents' level of education, parental expectations, high school attended, the socio-economic situation rather than financial constraints.

This was also echoed in a report done by Alex Usher and Sean Junor, *The Price of Knowledge*. They found that the lack of academic achievement, lack of information, lack of support were important reasons for children from lower-income families for not pursuing post-secondary education. It simply was not part of their world-view.

We applaud the government's support to Pathways to Education, a programme intended to put post-secondary education in the students' world-view, the Youth Challenge Fund, to the increase in grants and student aid for university students and urge the government to continue these.

Sources:

Louis N. Christofides, Michael Hoy and Ling Yang, *The Gender Imbalance in Participation in Canadian Universities* (1977 to 2003) www.statcan.ca/Daily/English/061123/d061123f.htm

Marc Frenette, *Why are youth from lower-income families less likely to attend university?* Statistics Canada, Analytical Studies Branch Research Paper Series, Feb. 8, 2007 <http://www.statcan.ca/Daily/English/070208/d070208a.htm>

Pathways to Education, www.pathwaystoeducation.ca

Sean Junor and Alex Usher, "The Price of Knowledge" *Policy Options*, Institute for Research on Public Policy, Dec.2004-Jan.2005 p.61-66 www.irpp.org

POLICY RESOLUTIONS ON VIOLENCE AGAINST WOMEN

Wife Assault Victims

CFUW, 1992

RESOLVED, That the Canadian Federation of University Women (CFUW) urge its members to promote the use of violence prevention education programs in their communities; and

RESOLVED, That the Canadian Federation of University Women at all levels of the organization, work to ensure that victims of wife assault receive the information, shelter and protection required to enable them to establish lives free of terror.

Violence-Free Family Life

IFUW, 1998

RESOLVED, That all national federations and associations promote the development and implementation of programs that address the problem of domestic violence with particular reference to the human rights of women and children and that these programs be concerned specifically with:

1. demanding legislation and adequate resources to prevent domestic violence and to protect the victims;
2. encouraging research by governments, universities and private institutions into the incidence, causes, nature and effects of family violence;
3. addressing the social conditions that lead to family violence;
4. rising awareness through the media, seminars and study programs of the increasing levels of violence against women and girls;
5. ensuring that, because of the widespread and increasing incidence of family violence in many societies, education for the peaceful resolution of conflict is included in school curricula at all levels;
6. establishing shelters in the community where those abused can receive protection and support;
7. disseminating information widely about success to help in crises; and
8. developing and supporting strategies whose effectiveness is proven in breaking self-perpetuating patterns of family violence.

Comments:

The Canadian Federation of University Women (CFUW) Ontario Council views violence against women as a continuing priority.

While violence against women cross all economic and cultural barriers, poverty is many times an added dimension. Campaign 2000's Ontario report speaks of hostility and violence increasing, as the social environment deteriorates as income inequality increases. A Health Canada report speaks to the flip side of the problem – that poverty limits the choices of women caught in violent situations, limiting their ability to make changes.

We commend the Government's Action Plan to combat violence against women and girls, including criminal law reforms. However, violence against women and girls persists. The recent short ad at the movie theatres urging girls not to allow their boyfriend to abuse them verbally is a creative way to reach young girls and women.

Transition houses, women's centres and rape crisis centres provide successful post violence services. Yet funding to these organizations continues to be inadequate. Inadequate funding for women's crisis services and shelters means that meeting the needs of these women is most difficult precisely when those needs are most acute. The Government must take action on its commitments made to combat violence against women and girls and increase its funding for women's crisis centres and shelters. At the same time funding is also needed for long-term solutions for women and/or children leaving abusive situations.

In this connection, many women do not have the means to access legal help, yet funding for legal aid has been reduced.

Many of our policy resolutions would support the current campaign, Step it Up! End Violence Against Women www.stepitupontario.ca

Sources:

Campaign 2000. *Putting Children First, 2005 Report Card on Poverty in Ontario*, Mar.2006

Jane Gurr, Louise Mailloux, Dianne Kinnon, Suzanne Doerge. *Breaking the Links Between Poverty and Violence Against Women: A Resource Guide*. Family Violence Prevention Unit, Health Canada, March 1996

Metropolitan Action Committee on Violence Against Women and Children, www.metrac.org

Ontario Association of Interval and Transition Houses, www.oaith.ca

Step it Up! End Violence Against Women www.stepitupontario.ca

APPENDIX A



CLUB LOCATIONS
Canadian Federation of University Women
ONTARIO COUNCIL

Ajax - Pickering	Hamilton	Northumberland	St. Thomas
Aurora - Newmarket	Kanata	Oakville	Stratford
Barrie & District	Kincardine	Orangeville & District	Sudbury
Belleville & District	Kitchener – Waterloo	Orillia	Thunder Bay
Brampton	Kingston	Orleans	Toronto
Brantford	Leaside - East York	Oshawa & District	Vaughan
Brockville & District	London	Ottawa	Welland & District
Burlington	Markham- Unionville	Owen Sound & Area	Weston & District
Cambridge	Milton & District	Perth	Windsor
Chatham - Kent	Mississauga	Peterborough	
Cornwall & District	Muskoka	Renfrew & District	
Etobicoke	Nepean	Sarnia Lambton	
Georgetown	Niagara Falls	Saugeen	
Grimsby	Norfolk	Scarborough	
Guelph	North Bay	Southport	
Haliburton Highlands	North Toronto	St. Catharines	
	North York		