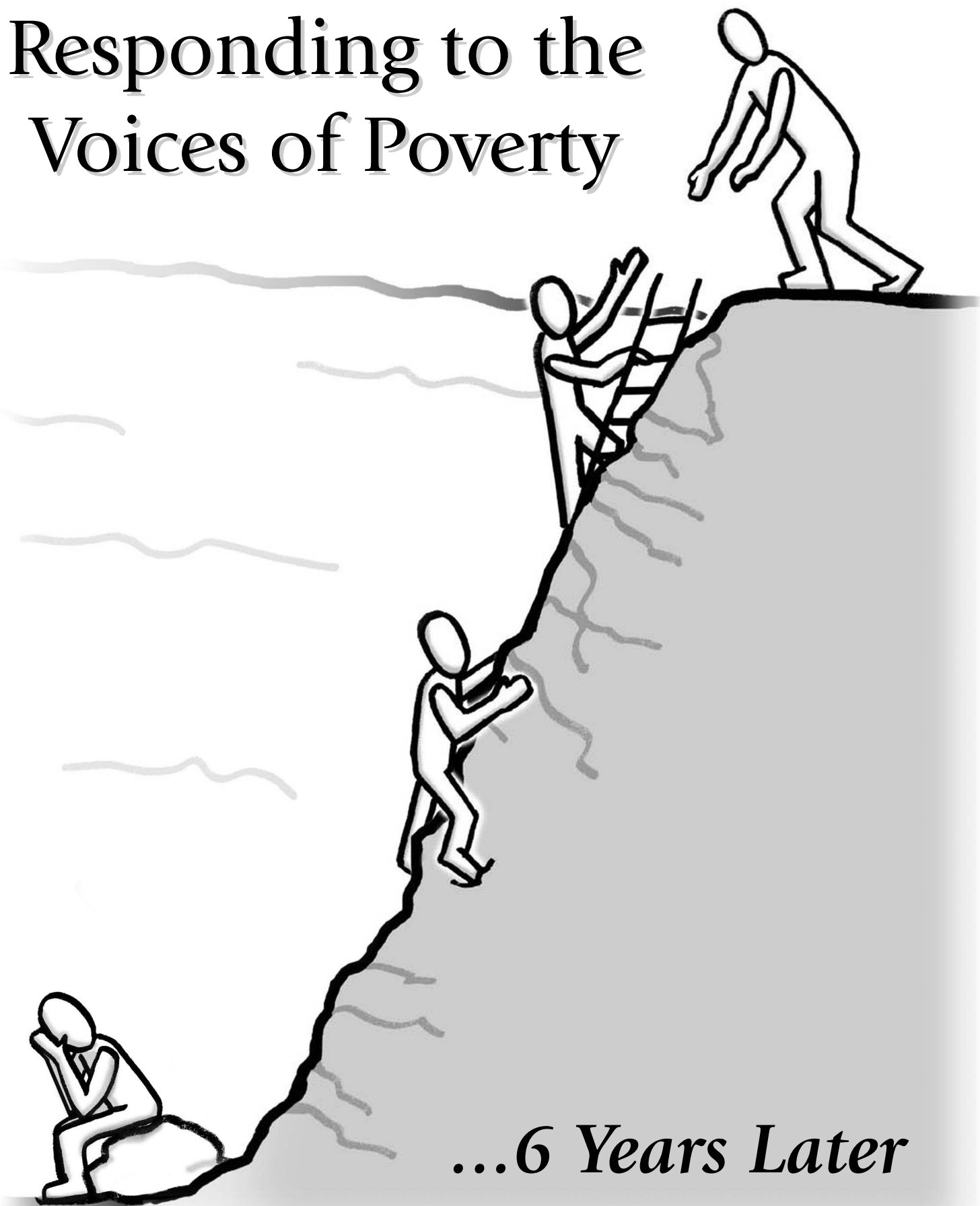


Responding to the Voices of Poverty



...6 Years Later

Responding to the Voices of Poverty *...6 Years Later*

October 2004

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Urban Core Support Network

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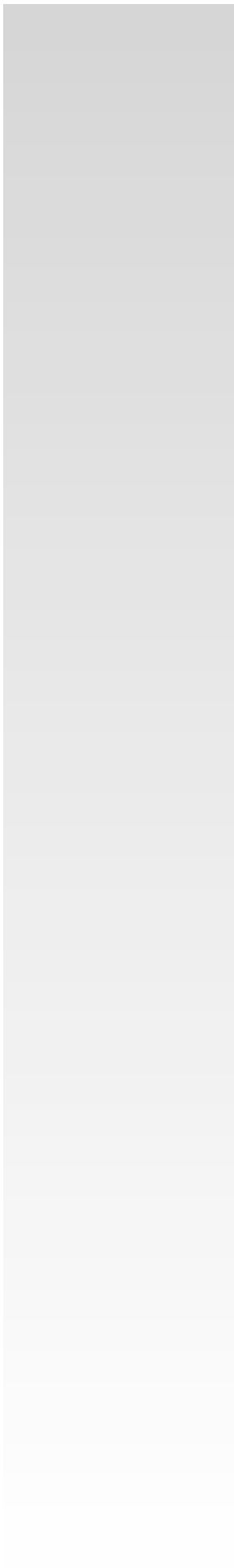
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P R E F A C E

The Urban Core Support Network (UCSN) has been in existence in Saint John since 1994. We are a partnership of individuals and organizations working to reduce poverty in our community. We seek systemic change through advocacy, education, inclusiveness, creating opportunities, social action and building community capacity. We are a diverse network of individuals representing people living in poverty, non-profit organizations, government, faith communities and the business community.

The Urban Core Support Network sponsors the “Women In Poverty Project”, an initiative that began in 1997 through funding from Status of Women Canada and the Sisters of Charity. Project funding has enabled us to better understand the barriers faced by women living in poverty. We have been particularly interested in the impact of public policy on the lives of low income women in our community; do public policies help women to move out of poverty or do they sometimes prevent women from moving forward in their lives.

In 1998, using our research gathered from interviews and focus groups, we published “Responding to the Voices of Poverty: Are we up for the challenge?”. The discussion paper highlighted personal, social and systemic barriers that impact women and often prevent them from escaping poverty. The book was well received by various groups and individuals including women living the experience who felt that ‘their story’ was finally being told and front line workers who used the information as an educational tool in their work.

In the past six years we have found working collaboratively with all sectors, including government, has been an effective way to work toward reducing poverty. Our focus, in each phase of the Women In Poverty Project, has been to use the information gathered in 1998 to advocate for changes in public policy. Six years later we asked the questions; have there been changes? Are the barriers that women faced in 1998 still there? Are there other programs or policies in place that help women to climb out of the mineshaft that were not there six years ago? We wanted to find out the answers to these and other questions.

“Responding to the Voices of Poverty - Six years later” paints an accurate yet disturbing picture of many low income women living in Saint John in 2004. Although our research was conducted in our community, we believe that women living in poverty across New Brunswick and Canada, would have similar experiences as the women we interviewed. Women living in poverty have played a large role in updating this research; as well their life stories and experiences shared at our monthly meetings provide affirmation that we are ‘on the right track’.

E X E C U T I V E S U M M A R Y

This is an update of the 1998 version of “Responding to the Voices of Poverty”, which introduced the concept of the poverty mineshaft to illustrate the diversity of poverty’s challenges and to identify the range of responses needed to help women move up and on to self-sufficiency. Unfortunately, in 2004, many women remain stuck in the shaft as more continue to fall in, specifically the working poor, for whom an entry-level, minimum wage job has not proved to be the ticket to prosperity.

While there may be fewer women trapped at the bottom in the category of intergenerational dependency on welfare, there are more in the “marginally poor” and “disconnected poor” categories, for many of the same reasons they were there in 1998. The greatest change is in the number of working women (and families) who are poor. The intervening years between reports have also seen a widening of the gap between the rich and the poor, a rise in addictions, increasingly costly transportation options, desperation gambling, and strongly entrenched racism. On the plus side, government policy-makers are moving from one-size-fits-all programming and are refocusing the welfare system away from the goal of employment to the process of personal development. There have also been positive attitude changes among government service providers, although systemic rigidity persists.

Women in poverty are a diverse group, having arrived there by various routes, but they share its challenges. In focus groups, they identified barriers which keep them mired in the mineshaft; many are unchanged since 1998. They include: personal barriers, such as stress, worry, lack of confidence, low self-esteem, lack of encouragement or support, limited lifeskills and employment skills, limited horizons and opportunities, and health problems; social barriers such as lack of success in the school system, a health system which neglects prevention, and social attitudes ranging from poor-bashing to judgement to exclusion and a host of others; financial barriers such as inadequate income assistance rates, minimum wage jobs, the high cost of education and the lack of affordable housing. Some pervasive systemic issues remain: a lack of understanding of poverty by policy-makers, insufficient transitional support, lack of articulation and linkage between programs and departments, neglect of youth issues, and lack of program flexibility.

These specific government policies which, according to UCSN’s focus groups, often block the escape route from the mine shaft. They are in order of the severity of their impact, 1) low income assistance rates, 2) transportation assistance policy, 3) lack of domestic legal aid, 4) wage exemption policy, 5) economic unit/household income policy, 6) student loan policy, 7) child care policy, and 8) health card policy. Others mentioned included policies related to child support payments, affordable housing for non-elderly singles, and transition to work from income assistance or EI.

In the last six years, significant research has been done to identify key issues which need to be addressed by all sectors involved in seeking poverty reduction, primarily through waged employment. These issues are: 1) meeting basic needs, 2) removing barriers to employment (and personal development), 3) building work- and life-skills, and 4) promoting economic development to increase employment, primarily in the third (non-profit) sector.

In discussions for this report with third-sector organizations, four major findings emerged:

- 1) The third sector is dangerously destabilized by its lack of core funding which used to come from governments.
- 2) Organizations in our area concentrate on meeting basic needs and removing barriers, with less emphasis on skills or employment.
- 3) Almost all local community groups take a holistic, integrated, individualized approach to service provision.
- 4) Collaboration among all sectors is good and growing, thanks to positive relationships which have been developed over the years.

There remain some serious barriers to the work of community-based organizations dealing with poverty. These include a critical shortage of funding and resources, inconsistent government programs which create bureaucratic mazes, and disincentives which are embedded in some programs.

Focus group participants and agency representatives made recommendations for poverty reduction in the areas of income support, food, housing, health, and security, as well as suggestions for removing personal, systemic and financial barriers and developing skills and employment opportunities. These recommendations stemmed from common principles, which feature the individualization of programs which are timely, flexible and integrated. Common priorities included integrated, client-centred services; improved intersectoral relationships; asset-based development; sustainability of the third sector; healthy lifestyles; social investment and decreasing the gap between rich and poor.

Specific recommendations for practices to support the principles and priorities included creating opportunities for intersectoral cooperation, developing networks, overhauling income assistance policies, investing in early childhood initiatives, focusing on the key issues in poverty reduction, promoting a holistic, integrated approach to services and assistance, and emphasizing prevention.

The elements of a unified perspective are here. Focusing our energies on these principles, priorities and practices will strengthen both our social fabric and our economic viability.

I N T R O D U C T I O N

"...many of the problems confronting today's industrial societies - from drug abuse and crime to educational underachievement and alienation from common values - are strongly associated with the poverty-amid-prosperity that affects a significant proportion of their populations." (1)

If the hydro ain't callin, then I am living high on the hog, or for the more sensitive types, I am living high on the spud.

But what do you say to your children when there are lights, but they are cold. Put on a sweater only goes so far when you can see your breath from the cold wind that blows in thru shut windows, and the growl in their tummies drowns out the howl outside.

How do you pick yourself up when they ask for dancing lessons or packaged lunch snacks like the other kids, and the only answer you can give is no, because you are too embarrassed to say we are poor.

You hide away in the kitchen feeding your addiction to hide the pain, feeling like you have let everyone down. You do not eat when there is food so you have enough to last the month to feed the kids. You rationalize they are growing and need it more.

Defeated, low, and depressed is what you feel, when you look in the mirror and all you can see is 30 years of failure to achieve a goal that you didn't even know you had the right to work towards. - Patty Donovan (2)

The 1998 version of "Responding to the Voices of Poverty" introduced the concept of the mineshaft to illustrate the diversity of poverty's challenges and identify the range of responses that are needed to help women move up and out of poverty. Six years later, we would like to be able to report that the shaft is empty and locked down, with its survivors safely on the surface in the sunshine of health and prosperity. Unfortunately, such is not the case. Indeed, the hole is getting deeper and wider, as incomes fail to keep pace with the costs of living, social programs are axed by selectively-frugal governments, and global forces conspire against the powerless.

There are some hopeful signs - an occasional beam of sunlight penetrating the depth of the mineshaft, some rubble removed, an outstretched hand, a lowered ladder. Let's return to the scene to see what's happened down below and on the surface, to re-examine the previously identified barriers, and to assess the situation today in terms of the possibilities for a successful exit from the mineshaft.

Our research methodology is similar to that of 1998: interviews and focus groups with women in Saint John who are currently struggling to survive in the mineshaft, or are poised to escape. In addition, UCSN staff interviewed representatives of community organizations and government service providers whose clientele live in poverty. The participants of the focus groups and interviews are listed in Appendix A.

This is not a structured or comprehensive research treatise; it is an anecdotal snapshot of where we are now in terms of women and poverty issues. It is less about statistics, policies and procedures, and more about facing poverty on a daily basis with supports whose existence is often as threatened as the lives of the women they serve. Our hope is that this document will be used to inform those who do not know us well about how they can help or hinder our climb out of the mineshaft. The cost to society of maintaining the mineshaft (in crime, health, education and income support) outweighs the cost of shutting it down.

We refuse to accept that there is no way out.

*"Because we live in poverty doesn't make us bad or evil or violent... It's not a pretty life; it's not a fun life..."
("Stormy Seas" p 29)*

UPDATING THE MINESHAFT

Digging to the bottom, it seems that there may be fewer women trapped at the level of intergenerational dependency, but they are more deeply embedded. There is still a significant number of women who have been on welfare all (or most of) their lives and will stay there, but their daughters and granddaughters may avoid that fate through paid employment (at least from time to time.) Many women from long-term welfare-dependent backgrounds seem more aware of the existence of alternatives, and are finding more encouragement to seek them out, but they are thwarted by lack of resources and other challenges. Younger generations are more exposed to external possibilities, and there are more opportunities for learning and working, but there are still many women, young and old, who cannot take advantage of the opportunities because of the barriers that remain in place.

Those we categorized six years ago as “marginally poor” and “disconnected poor” are still trapped, for many of the same reasons. Among this group we find immigrant women, aboriginal women, women in conflict with the law, and women with chronic health problems, primarily mental health issues and addictions. These are in addition to those identified in 1998: youth, single mothers at home with their children; older workers with obsolete skills; middle-aged women whose children are grown and who have no recent workplace attachment or skills for re-entry. This is a diverse group, but their common goal remains: to escape the stress and stigma of poverty, if possible through paid employment.

They are fighting an uphill battle. Although the participants in this study felt that more people are talking about poverty, they also see more poor people. This trend is manifested in increasing numbers of homeless women and children - not only the “absolute” homeless, those on the street without shelter, but the “hidden” homeless, those living from couch to couch or one cheque away from eviction. Income support programs are not keeping pace with rising costs.

Not only is the shaft deeper, it is also getting more crowded, as another group tumbles in: the working poor. The major change since 1998 is this: many women living in poverty at that time believed that a job would enable them to achieve financial self-sufficiency, but now they know that a low-wage job only moves them to a higher level of entrapment, tantalizingly closer to the surface but with independence and security still out of reach. It’s a constantly moving finish line. “When someone works for less pay than she can live on... then she has made a great sacrifice for you, she has made you a gift of some part of her abilities, her health and her life. The ‘working poor’ are in fact the major philanthropists of our society.” (3)

EMERGENT ISSUES

Although in the last six years there have been changes in the nature of and approaches to poverty, the basic issues remain the same. Some themes emerged repeatedly in focus groups and interviews. So let’s begin with those changes which have become more obvious.

1. **Working poor.** The plight of the working poor is number one, and it is mushrooming. While we have long recognized that part-time work, shift work and seasonal work are poverty issues, we now see that a full-time job at minimum wage is not the anticipated ticket out of the mineshaft.
2. **Widening gap between rich and poor.** A recent Statistics Canada report (April 04) suggests that the gulf between rich and poor in Canada has continued to grow between 1980 and 2000, with recent immigrants, aboriginals and single-parent families at the greatest risk of living in poverty.
3. **Addictions.** Drugs are a major issue. Demand for illegal drugs is growing, often because they temporarily reduce feelings of fear, boredom, stress and hopelessness. Prescription drugs have created a new group of addicts, frequently due to treatment of medical conditions within the health care system. The shortage of addiction and rehabilitation services in New Brunswick is critical.

“People continue to struggle with the same issues but there may be more people than before.” (Refugee Support Centre)

“The face may have changed but the body is still walking on the same path.” (Atlantic Health Sciences Corporation)

“It’s getting worse... there seem to be more poor but now they are working. People don’t see that they are any further ahead when they work.” (Youth Choices)

“Are parents teaching their children hopelessness?” (Youth Choices)

“...income inequalities in the four Atlantic Provinces increased... within Canada there are a few segments of the population and some areas where poverty resembles that of the Third World.” (Koumbias, op. cit. p 21,31)

"Aboriginal women are more likely to live on a low income than other women or men. Almost half (48%) of NB Aboriginal women with income reported total incomes of less than \$10,000 in 2000.." (Report Card, NBACSW p 25)

"Case management and relationship-building are the best things they have done... the (internal) mind set is different now... it's a good place to work." (FCS manager, interview)

4. **Transportation.** This issue just keeps expanding. In addition to a lack of affordable public transportation, people with low incomes are now being overwhelmed with increasing costs for car insurance and gasoline. Limited mobility lessens the possibility of employment; many times there is no other choice but to stay home.
5. **Gambling.** In addition to its addictive nature (which leads some people to use food banks on a regular basis and feed their money to the machines), gambling - particularly bingo and lottery tickets - represents the best hope of poor people for paying off their debts or being able to buy something beyond necessities. Born of desperation, it is the poor person's alternative to insurance, pensions and RRSPs.
6. **Racism.** Although discrimination and prejudice against the poor were strong factors in the 1998 report, and certainly have not disappeared in the intervening years, racism seems to have become at least as prevalent. This may be due to the growing numbers of aboriginal and immigrant women, especially those of colour, who make up a significant proportion of women in poverty. They face additional barriers to employment as they struggle to adapt to a culture which may differ dramatically from their own.

AND ON THE POSITIVE SIDE

1. **Policy development.** On the plus side, there is growing acknowledgement by policy-makers, service providers and politicians that one-size-fits-all programming doesn't work. Those with the power to make real policy and program change are using words like "holistic", "integrated", "people-centred", "with the client's best interest at heart." Perhaps the tide is turning.
2. **Refocused welfare system.** Another bonus. The concept of welfare is changing so that it is less about getting people off the system into employment and more about personal development. It's about starting where people are, building supportive relationships, and encouraging people to 'give back to the community' - a long-overdue recognition that everyone has talents to share and responsibilities as well as rights of citizenship.

"The Europeans call this 'activation', by which they mean enabling people to take an active part not only in the labour force, but in the broader community. For them 'activation' is a way to combat social exclusion." (4)

3. **Systemic attitude change.** In 1998, income assistance workers within the provincial government were struggling with a new electronic system for assessment and benefits. Their relationship with clients was frustrating at best. A noticeable change in 2004 is the attitude of civil servants. More comfortable with their internal systems, and encouraged by the changing focus of the department, program officers and case managers are said to be client-friendly and helpful. However, they must work within a current government which does not seem to share their departmental values.

On balance, it appears that although many women remain trapped in the poverty mineshaft, they are more aware of possible escape routes and more empowered to try them, while those working on the surface to assist them are inching towards a more effective system. But resources are strained and political will is weak, so there is a long way to go before the shaft is cleared.

"..people use... statistics on global poverty to make the claim that in comparison, poverty in New Brunswick is not a large concern... because others are suffering much more. It is safer to feel bad for people or a situation that is far removed... Recognizing that poverty is a problem in our backyards will require change." (5)

PART ONE : FALLING IN

*I was managing - just - when I worked at the fish
But the cannery now has closed too,
I had to seek welfare when the UIC stopped,
Which was hard for a woman to do.*

*But it has to be done for the sake of the boys,
It is difficult for them I know
To wear "hand me downs" when their friends wear brand names
As to school everyday they must go.*

*I don't smoke or drink and stay home every night
And I think there must be some relief
And the landlord has just raised the rent once again
My life seems to be full of grief!*

*But I've got to have courage, for things could be worse
The children and I are still well,
I have hopes for a job, tomorrow perhaps,
For I know that for sure I can sell.*

*I'll go for that interview and do my best
Say a prayer to the Lord as I go,
And if I succeed, things will surely look up
That's the only way now things can go! - Patricia Pyne (6)*

(the working poor)... neglect their own children so that the children of others will be cared for; they live in substandard housing so that other homes will be shiny and perfect; they endure privation so that inflation will be low and stock prices high. To be a member of the working poor is to be an anonymous donor... to everyone else." (7)

Although the purpose of this report is to review barriers to getting out of the poverty mineshaft and to identify means of escape, it is important to note why women are living in poverty in the first place. How did they get there, and why are they stuck there? Volumes have been written about the causes of poverty, but for our purposes, perhaps we need only to be aware that the causes are varied and can be addressed on several levels. This can be clearly shown in a chart which resembles an iceberg. (Fig. 1)

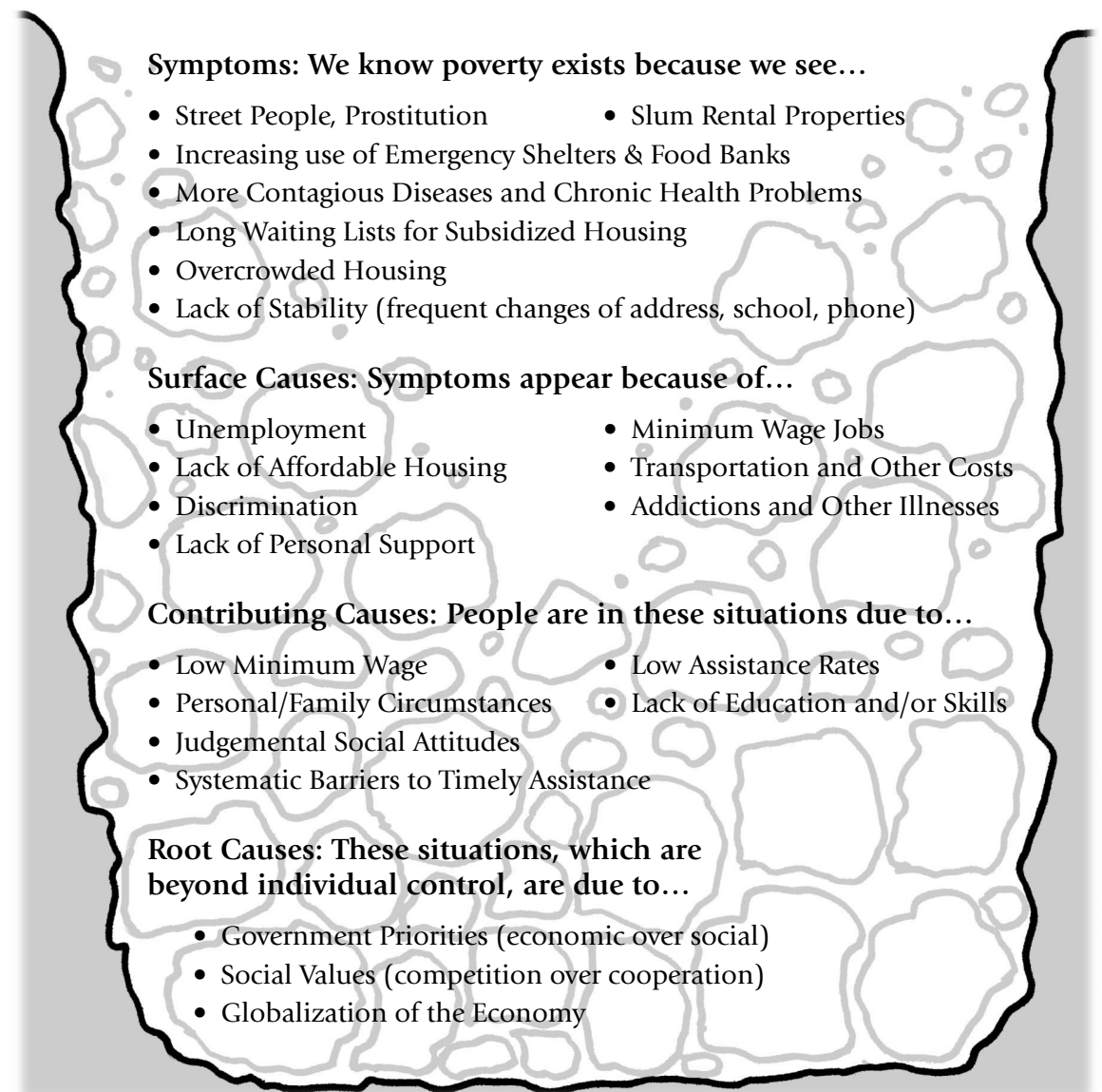
Every woman in poverty has a unique set of circumstances which pushed her into the mineshaft. Some were born into families who have been on welfare for generations. Some lived in economic security before encountering a personal crisis such as divorce or unemployment. Some left prosperous lives in other countries or on reserves, and found themselves in poverty in an exclusive culture. Some were forced into poverty by illness. No two journeys are exactly alike. For this reason it is important to recognize that women in poverty are a diverse group. What they have in common is their struggle to live and move on.

"..70% of New Brunswickers who go into personal bankruptcy do so for reasons beyond their control... It may be that one of the parents lost a job or got sick... a seriously sick child can force one of the parents to stop work... they get downsized... What really happens is that their fixed cost is such a high percentage of their income that when one income is interrupted, they're in trouble." (8)

Examining poverty is like diagnosing a disease. First, there are the symptoms: what is the evidence of poverty? How do we know that it exists? Scratching the surface, we find causes which are relatively easy to see; why does poverty exist? Digging deeper, we unearth contributing causes - how did poverty get such a foothold? This leads us to root causes - why can't we seem to get rid of it? If we keep asking "why", we uncover layers of factors which contribute to the creation and perpetuation of poverty.

Obviously, then, there are many approaches which could be taken to reduce poverty; action is required at every level. We'll concentrate, however, on those issues and efforts which are encountered daily in our immediate world. Women fall into the mineshaft for different reasons, but they share the same fate. Our challenge is to identify what keeps them there, and how we can act locally to help them out.

FIGURE 1 FALLING IN: THE CAUSES OF POVERTY



PART TWO: GETTING STUCK

"...since the 1980's, more and more countries have observed that the risks of social polarization are real and deep poverty is sometimes the result... there is a process of 'entrapment' for some categories of the population, who are excluded from the mainstream. This challenge has led many countries to try to redesign their welfare mix by paying increasing attention to employability problems, breaking the cycle of poverty, supplementing low wages, investing in children..." (9)

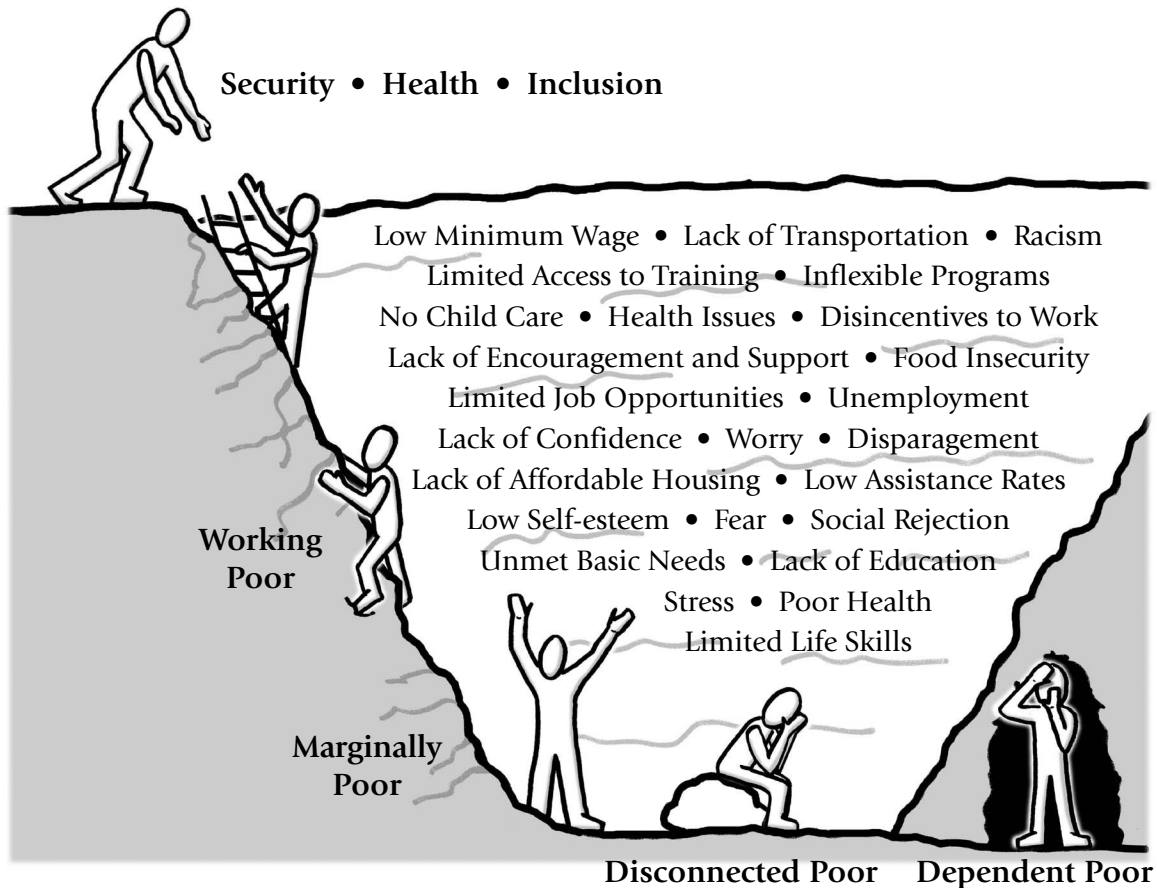
"I do have a dream that one day I will have the money to buy the necessities of life without worrying if I have the money to buy tomorrow's milk and bread..." (10)

"On several occasions I have been so depressed and stressed out that I have played the role... as the parent on assistance sitting watching TV or sleeping all day... Society views this as being lazy but this is not the case... the stress has taken its toll and I become depressed and tired of living. To watch TV all day is to block out the reality... I often wonder how many people living in poverty sleep all day and still feel tired when they wake up or watch TV all day but in the end cannot tell you one thing they have seen or heard. (11)

In focus groups, UCSN facilitators surveyed women experienced in living in poverty about the barriers which keep them trapped there. Many of the barriers are unchanged or only slightly modified since 1998. None has disappeared entirely.

However, there have been shifts in the shaft which point to the need to mention another set of barriers: the financial ones. All of these are shown in the diagram of the mineshaft (Fig. 2). They are described in this section from the perspective of women in poverty.

FIGURE 2 GETTING STUCK: THE POVERTY MINESHAFT



PERSONAL BARRIERS (those related to an individual's own life and feelings)

"...they have hit the bottom." (Coverdale Centre)

Many women have to be "convinced that they are worth something." (Salvation Army)

"Living in a society where you don't ever feel valued is like being one of the walking dead." (Stormy Seas p 28)

"If I'm on assistance, don't blame my children." (Focus Group)

"The judge tells you to find new friends, but how can you... if you don't know other kinds of people..." (Focus group, Correctional Centre)

"As processed foods rich in sugar and fat have become cheaper than fruits and vegetables, the poor... are paying a high price with obesity rates shooting up, followed by diabetes." (Telegraph-Journal, 04 March 04)

- 1. Stress and worry.** Stress and worry seem to be the most overwhelming barriers, popping up everywhere. There is the financial stress of making ends meet on an inadequate income. There is the emotional stress of parenting while balancing other relationships. There is the physical stress, the need to maintain health under so many pressures. There is the bureaucratic stress of dealing with fragmented systems or with a refugee process or justice system which rarely proceeds smoothly. There is also the fear of losing your children if you seek help. Attempting to climb out of the mineshaft creates more tension and worry. Constant stress is crippling and eventually drains energy and hope, leaving fatigue, despair, and desperation. Addictions and crime may become coping mechanisms.
- 2. Lack of confidence and low self-esteem.** Women who have had few opportunities to experience achievement or success, or who have been told constantly that they are stupid or inadequate, tend to see themselves as incompetent and unable to make independent decisions. They may be afraid to take any kind of risk which might change their lives emotionally, physically, socially or economically. They fear failure, but they also fear success, because success challenges them to take another step into the unknown. Uncertainty is frightening.
- 3. Lack of encouragement or support.** Husbands, partners, families, and even communities frequently do not want women to pursue goals which might upset the status quo. It's not nice in the shaft, but at least you know what to expect. Change is risky, so stay put. If a woman shows signs of spunk, she may face biting comments and undermining at home. In the community, there may be few indications that she is needed or welcome.
- 4. Limited lifeskills and employment skills.** These are obvious barriers, ones often addressed by community agencies and government programs. Parenting, nutrition and budgeting were frequently mentioned as skills which are especially needed. Lack of parenting skills, particularly knowledge about alternative ways of interacting with or disciplining children, may lead to the perception that parents don't care about their kids. This becomes yet another judgemental assumption about parents in poverty.

The good news here is that service providers are moving away from the "diagnostic" method ("This is what is wrong with you and here is how we fix it - or would, if we had the resources"). The new approach works with strengths and assets ("This is what you are good at; how can we build on that?" "What do you need to move ahead?")

A logical outcome of this emphasis on learning and development is the creation of social enterprises, which are businesses meant not only to make a profit, but also to teach their employees the variety of skills they need to become independent. The concept of the "social economy" is gaining ground in Canada; we may expect the non-profit and volunteer sectors to become more important players in community economic development, creating jobs which provide experiential learning and meaningful work at a living wage.
- 5. Limited horizons.** Women may be isolated even in the midst of crowds if they do not understand what is going on around them nor have the language to function in the culture. They may be immigrants, aboriginals, racial minorities, or people who have lived entirely on the margins of society and are not familiar with how things work outside their small worlds. They have no role models or mentors to walk them through processes new to them. Other women may be so concentrated on daily survival that they ignore anything that doesn't directly affect them, and so miss the opportunities which might cross their paths.
- 6. Health problems.** Some women living in poverty are simply too ill to think about changing their circumstances. They may try to work but are continually felled by chronic conditions which are often the result of poverty itself. Mental health issues, particularly 'depression' is another health issue that women living in poverty can struggle with and often find the resources to help are too few or too stretched. Diseases like diabetes which require healthy diets are rampant among women who can't afford the proper nutrition, and who will in any case buy food for their children first. Medications too are expensive; income assistance may cover prescriptions but not over-the-counter drugs. Often a simple headache must go untreated. There is no energy left to fight for something better.

The amazing fact is that, faced with these obstacles, many women never give up. Although some in UCSN's focus groups described themselves as afraid, anxious, dependent, frustrated, hopeless, judged, mad, needy, naive, powerless, sad, struggling, tired, trapped, unimportant, uninformed, victimized and worried, many others said that they were caring, creative, determined, hard-working, honest, involved, kind, loving, outspoken, passionate, patient, persistent, resourceful, sincere, spontaneous, talented, tolerant, trustworthy, understanding and unique.

SOCIAL BARRIERS (those related to society's role in poverty)

1. **School system.** This is a double-edged barrier. It affects both the woman in poverty, who probably did not have many positive experiences in school and may, therefore, be undereducated, and her children, who face discrimination and exclusion because they are poor. The curriculum favours academics and electronic technology; it tends to ignore those students who learn best through hands-on experience and any others who don't fit the system. Poor children are at a disadvantage from day one; early childhood programs which could lead to their success in school are not readily available.
2. **Health system.** Women in poverty are more susceptible to diseases and chronic conditions which do not plague higher income women to the same extent. Their children are more likely to suffer from problems like obesity and diabetes. Addictions too are taking a big toll on women in poverty. Yet the health system remains primarily focused on crisis response, rather than preventing these situations by addressing root causes.
3. **Social attitudes.** UCSN's focus groups reported that the attitudes identified in 1998 towards people in poverty are still encountered daily. These included poor-bashing, insensitivity, exclusion, judgement, disassociation and exploitation (which are defined in Appendix B). In addition, racial discrimination was specifically mentioned by immigrants and minority women, and seems stubbornly persistent. Discrimination by landlords is one issue that has made it onto the government agenda; proposed human rights legislation to prohibit discrimination based on social condition is supported by all parties in the New Brunswick Legislature, according to the Fredericton Daily Gleaner (July 1, 2004).

It would appear that despite all the information which has been forthcoming in the last six years, many people retain their stereotypes and have not changed their opinions or their behaviour. They tend to pity or to blame the poor, but do not understand them or their environment. Most have probably never known or spoken with a person living in poverty as we know it today. Even those who should know better, due to education or experience, are guilty of disparagement.

One judgemental attitude all too prevalent in New Brunswick is "I grew up poor too, but I got out by myself, so you can too - if you try." It's true that many people were "poor", meaning that their families had little money. Everyone in a given community might have been cash-poor, but they were perhaps rich in mutual support, caring, and sharing. Today those with money expect the government to "take care of" those who don't have it; there is little sense of responsibility among those who "got out." Chances are that they got out because they had supportive families, effective public schooling, and opportunities to work - all of which are missing in the lives of many women in poverty today.

There is also an issue of social values and the emphasis our society puts on consumerism - the possession of "things." The need for their children to have the same stuff other kids have puts tremendous pressure on women in poverty and adds stress to the interaction between mother and child.

FINANCIAL BARRIERS (those related to low incomes)

1. **Inadequate income assistance.** Some 31% of New Brunswick women reported annual before-tax incomes of less than \$10,000 in 2000. In 2001, 47% of children in female lone-parent families were living in poverty (up from 44% from the previous year) (12). Many of these women and children are poor because they are on income assistance. It is common knowledge that the monthly cheque barely covers necessities (if that); the shortfall can push women into crime and prostitution to feed their children.

"(It's still)... blame the victim." (BCAPI)

A judge addressing an aboriginal woman defendant from a certain First Nation is said to have remarked, "That's where all the criminals come from." (Focus Group)

"(Poverty will) have a different meaning in a community in which everyone is poor as contrasted to one in which there is a wide range of economic difference." (Koumbias, p 8)

"We all wore hand-me-down clothes from each other... We didn't know that we were poor because everyone around us lived the same way. Nobody thought anything of it." (Stormy Seas, p 27)

"It's hard to be nurturing when you're always saying no." (Focus Group)

"Women are 'selling themselves' because they have no choice." (SJ Learning Exchange)

"...(the advantage of being working poor is that you're independent... nobody is standing over you saying where did you get that? I feel sorry for those women on income assistance in their own little jail." (Focus Group)

"...if you are working poor and are not on EI or have a case manager, then you are screwed." (Coverdale Centre)

"My son asked me not to buy the 'welfare sneakers,' you know, the ones with the velcro." (Focus Group)

"Food is always the last place to spend the money. Rent is always first." (Focus Group)

2. **Minimum-wage jobs.** New Brunswick statistics indicate that about 12,000 women worked in minimum-wage jobs in 2000, with an annual salary of about \$13,000. Our province has the second highest incidence of minimum wage workers in Canada and, in 2000, over two-thirds of them were women. The majority of women working for minimum wage (60%) were adults, while most males working for minimum wage (53%) were teenagers. And yet, the income from a full-time minimum wage job in 2001 bought 28% less than it did in 1977. It is small wonder that the number of female multiple job holders in New Brunswick has more than doubled from 1987 to 2002.(13) However, when the costs of working are considered (child care, transportation, clothes, lunches, make-up, dental care, drugs, etc.), it often makes more financial sense to stick with income assistance.

3. **High cost of education.** Women in poverty can rarely afford to pay for the education and training they need to obtain employment. They borrow to attend university or college and end up buried under massive debt. There are some educational programs which can be accessed through income assistance (FCS-Department of Family and Community Services) or training programs (TED-Training and Employment Development), but others, like writing the GED test (General Education Development) and ESL* (English as a Second Language), are the student's financial responsibility.

Another expensive barrier related to education is the need for children to pay for so many things in the school system - supplies, trips, lunches, sports, activities. While individual schools and teachers struggle to ensure that no student is left out, there is no question that children from families in poverty are less able to participate than those who can pay their way.

4. **Lack of affordable housing** (including utilities)

This is the most critical issue facing women in poverty today. Rental housing which might be affordable is usually inadequate in terms of condition, space, and/or location. But much rental housing is simply unaffordable, given the standard calculation that no more than 30% of income should be spent on shelter costs. Even in subsidized housing, in which a new tenant pays 30% of her income, that 30% is based on her gross income rather than the net, which seriously penalizes the working poor.

And forget about downpayment assistance; it is not available unless a woman qualifies for a mortgage with a banking institution. One outstanding bill, and there goes the credit rating, along with the dream of home-ownership.

Every woman in poverty struggles to pay the rent every month so that her family has a roof over its head. Her next challenge is the electricity bill, knowing that rates are steadily rising and that the power company will pull the plug in any season. Food becomes a "discretionary" expense. It is fair to say that if the twin threats of eviction and disconnection were removed, women in poverty would have a fighting chance to provide adequately for themselves and their children.

SYSTEMIC BARRIERS (those related to government policies and services)

In the 1998 report, we noted several pervasive systemic issues throughout government departments, policies and programs. Are they still there?

1. There remains a **lack of understanding of poverty** by politicians, bureaucrats and the general public. The "I-was-poor-too-but-I-got-out" attitude is entrenched. The current government is particularly focused on "family values", which its politicians interpret as people taking responsibility for themselves while assuming that they have the resources to do so. However, pulling yourself up by your bootstraps can only work if you have boots.

"It is common, among the non-poor, to think of poverty as a sustainable condition - austere, perhaps, but they get by somehow, don't they? What is harder for the non-poor to see is poverty as acute distress: the lunch that consists of Doritos... leading to faintness before the end of the shift... the illness or injury that must be 'worked through' with gritted teeth because there's no sick pay... These experiences are not part of a sustainable lifestyle, even a lifestyle of chronic deprivation and relentless low-level punishment. They are... emergency situations." (14)

**Landed immigrants are eligible for free basic levels 1,2&3 which is considered functional. However, advanced ESL, is the student's financial responsibility. Refugee claimants are not eligible for any ESL program and must rely on agencies who can find volunteers to provide this service.*

2. The **one-size-fits-all method of policy making** may be giving way to a bottom-up, client-centred, custom-made approach. While there is still a long way to go to achieve this, at least there is now the stated acknowledgement that each individual is unique and a top-down approach doesn't work.
3. **Insufficient transitional support** remains a serious issue. Although some improvements have been made, particularly with child care, transportation and health card policies, there is still a huge gap between income assistance and employment at a living wage. The costs of working, as well as the ongoing challenge of meeting transitional needs, present major obstacles.
4. While there is still a **significant lack of articulation and cooperation** between departments, there is more internal recognition of the value of a holistic, integrated approach to the problems of poverty. The traditional government structure of separate silos works against coordination of programs and services. An occasional restructuring of departments (such as the disappearance of HRD-NB and the regrouping of FCS) aims at better interaction, but the degree of flexibility which would be most helpful continues to elude government planners.
5. The **basic needs of youth and singles** remain shockingly disregarded. Extremely low income assistance rates*, meant to encourage employment, force young people into unhealthy and demeaning situations in order to eat and sleep. Youth in poverty face many challenges within our current system. Regretably, all too often jail is the consequence. Canada has the highest incarceration rate of 16-19 year-olds in the western world, and New Brunswick's rate is above average.(15) It should be noted, however, that within government departments and community agencies, there are staff who advocate on behalf of individuals to assist them in meeting their needs.
6. **Flexibility** in policy and program delivery remains an issue, though a less strident one. Legislation is rarely flexible, but the application of policies may be, often depending on the case manager.

The two provincial government departments who deal most frequently with women in poverty are FCS (Family and Community Services), which is focused on basic needs, and TED (Training and Employment Development), whose mandate includes the transition to work. Both of these departments now operate through case planning with individuals, referring clients to each other and to other agencies within governments and communities. Their goals are to help people to become self-reliant, to break the intergenerational cycle of dependency and to move forward on their journey out of poverty. They acknowledge that while their policies have not changed much, there has been a major change to a people-centred focus.

SPECIFIC POLICIES

Turning now to specific policies (which are explained in more detail in Appendix C), we'll review what changes have occurred, if any, since 1998. Are these policies still barriers on the road out of poverty? They are listed here in the order of significance in which they were identified by focus group participants as barriers, starting with the biggest one and continuing down the scale.

1. **Low rates of income assistance** remain a major barrier in the mineshaft. For example, the amount (including social assistance, additional benefits and tax credits) given to a single employable person - \$3,378 per year - falls \$3,138 short of the low-income cut-off for those living in the largest cities... Total benefits for a lone parent with one child represented 63% of the low-income cut-offs, falling short by \$7,559. A couple with two children had total benefits equivalent to 53% of the poverty line, or \$14,498 less than what is needed. (16)

One issue related to assistance rates which seems particularly harsh is the rule that when children leave home, and the mother is alone, her assistance cheque falls to \$264 per month. As well, she may have to move from a subsidized rental unit which had enough bedrooms for her family but is now too big for her, and her housing options are severely limited.

Despite the obvious and frequently mentioned point that it is impossible for a person to live on \$264 per month, this amount is justified by the fact that it is the rate for an employable

* (The rate for youth under 19 living on their own and attending school or training is \$300.00/month which decreases to \$50.00/month if they are not participating in an approved education or training program.)

*"Some odd optical property of our highly polarized and unequal society makes the poor almost invisible to their economic superiors."
(Ehrenreich, p 216)*

*"If you go to an interview in sneakers, you're dead."
(Focus Group)*

"(if you're working, you have to look good)... companies donate make-up to undertakers for dead women, couldn't they do the same for us who are still alive?" (Focus Group)

"...many youth... have lost hope at age 15." (Youth Choices)

*"...political elites are not aware of how to make changes to the system."
(Koumbias, p 34)*

"You can't afford pizza but you do it anyway because it will help morale for a couple of days." (Focus Group)

"I don't go anywhere or do anything other than pay bills." (Focus Group)

individual, who could presumably go out and find employment at any time, thereby improving his/her financial situation. Low rates (categorized as "interim") are meant to "encourage" recipients to get a job and get off the system. There is no clear evidence that this "incentive" is effective in achieving its goal, although an FCS source points out that there are not many women receiving this interim rate, and two-thirds of interim clients are on assistance for less than one year (17).

Nearly all focus group members named low rates as the number one barrier to escaping from poverty.

2. **Transportation** policy supports clients in training or upgrading programs. There is funding for transportation for one month for clients who are entering employment, but the take-up is small. This is a huge issue for someone who needs a means of getting to work or to a child care facility on a long-term basis.
3. **Domestic legal aid** still gives priority to family law matters, particularly in domestic abuse situations and excludes legal matters such as housing, employment law and poverty issues. The lack of legal aid for non-family law civil cases weigh heavily on immigrant women and low income tenants who have difficulty with landlords and who may need to be represented in court. Domestic Legal Aid provides full legal support to all who may be entitled to support (child or spousal), regardless of income levels or presence of abuse, however, the backlog in the family court system is another serious issue.
4. **Wage exemption policy** remains generally the same, except for changes related to seasonal employment. Individual income assistance recipients, who receive \$264.00/month, are now eligible to receive a wage exemption of \$200/month, up from \$150. This policy continues to be a serious disincentive to work; the paperwork alone is enough to discourage many people from accessing it.
5. **Economic unit/household income policy** has stayed basically the same. It is especially hard on single mothers who could save rent and babysitting money by sharing accommodations, as well as women who live as caregivers with an elderly parent and therefore do not qualify for assistance because the parent receives a pension cheque. The Fredericton Daily Gleaner reported on July 1, 2004, "The Premier said his government has been looking at the economic unit of its social policy for some time. It has not been changed yet but it is being considered, said Lord." (page A4)
6. **Student loans** have become a greater issue, because many women have chosen to use postsecondary education as their ladder out of the mineshaft and have, as a result, incurred large debts without the means to repay them as scheduled. Tuition rises and costs increase, but the maximum loan available remains constant. Therefore, students run out of money faster than they expected. Loans can be placed on interest relief, but a student who has defaulted on a previous loan cannot ordinarily obtain another one.

There are different processes for applying for loans, depending on whether the student is a client of TED or FCS.

Women in poverty without counsellors or mentors are at the mercy of private (for-profit) institutions regarding loans. Women are sometimes urged to enter programs for whose graduates there is little demand in the workplace, or an oversupply of potential employees. They then find themselves without the job opportunity they needed to pay off the loan.

7. **Child care policy** has changed with the announcement that rates will increase as of September 1, 2004. "The amount of the subsidy is on a sliding scale, from a full subsidy at \$22,000 or less in (net) income to no subsidy at \$41,000 or more. Subsidies will only be provided for families who have their child in a registered day care... the province hopes that the increase in the daily subsidy... will provide incentive for the private sector to open more licensed day cares in the province." (18)

Currently, there are regulated child care spaces for 11% of NB children aged 12 and under, and qualified child care workers are still at the bottom of most pay scales, earning on average \$7.16 per hour in 2002 (compared to \$16.24/hour in Quebec.) (19)

"I don't believe that a person ever gets used to living in poverty." (Stormy Seas, p 24)

"Domestic legal aid is a joke. You have to be beat up to get it." (Focus Group)

...from a departmental perspective, the economic unit policy "doesn't seem to be an issue. We have trained people to accept it, so most people don't try to share - they have found other ways to survive." (Program manager, FCS)

"Jim Heckman, a Nobel Prizewinning economist... has concluded that the greatest return on investment in human development comes from the investment in the preschool years... (investments in the school system)... have less effect... than investments in the preschool period." (Fraser Mustard in the Globe and Mail, 22 June 04)

There is support for teen parents who are in high school or equivalent, and there is an alternative child care policy which covers the full costs for a parent working outside normal business hours.

8. **In 1998, the Health card policy** included a one-year extension of benefits when an income assistance client leaves the system for employment or training (unless the employer provides health benefits.) While the policy existed at that time many woman told us they were not aware of the program. We are pleased to note, that in updating the research, focus group participants indicated their case managers had made them aware of the program and many of the woman had accessed the extended health benefits. Recognizing the high cost of psychiatric medications, there is a new service for those with mental health issues. As well, there continues to be a health card for people who are not income assistance clients, but they require a needs assessment to determine if they are eligible. Although women appreciate this expanded policy, many mentioned that it should cover over-the-counter drugs and feminine products.

Other policies which were frequently mentioned and are worth noting include:

1. **Child support payments for children on assistance from noncustodial parents** still do not reach the child; they go to the provincial government for general budget purposes. In 2002-03 over \$4 million in support was collected for 3,271 beneficiaries who were social assistance recipients. In that same year, almost \$10,000,000 in support was due but not paid in New Brunswick. (20)
2. **Limited housing for non-elderly singles** is still an issue. The shortage of affordable housing is an issue for everyone in poverty. The long waiting list for subsidized units seems to be frozen in time. Eligibility is based on core need which is defined as adequate, suitable and affordable. Affordable monthly rent is based on 30% of gross income.
3. **Transition to work from assistance and from work to Employment Insurance** are still challenges. Entering the workforce, women must overcome lack of experience and skills, shift work, lack of child care and transportation, and increased costs. There is often a need for continuous funding for medications, especially expensive psychiatric prescriptions. Moving from work to EI is equally nerve-racking; there is a 5-week waiting period to establish eligibility.

Immigrant women face additional systemic barriers, primarily the lack of coordination among departments and agencies which are meant to help them. They are trapped in a maze of regulations and red tape which prevents them from obtaining employment. This is especially true for professionals in health care, who could qualify for jobs if there were a common examination and orientation programs.

There are other barriers still embedded within programs. For example, it remains virtually impossible to obtain damage or utility deposits when moving. Timely access to emergency help is not consistently available, often due to working hours of staff or reliance on electronic technology for communication. Long-term assistance recipients must be referred to another case manager to be classified in a different category. They cannot be interviewed in person by their own case manager, whose responsibility it is to see that they receive their cheques; no other services are offered at that level.

It can be concluded that although there may have been good intentions within the government to make policies more flexible, little progress has been made since 1998. It appears that policies relating to poverty have been basically unchanged through three different governments, indicating that poverty is only a priority for those affected by it on a daily basis. There continues to be insufficient funding for social programs and infrastructure because governments still view social expenditures as costs rather than investments.

"We're crunching the figures," said the Minister of Family and Community Services recently. "You have to make a business case for these things and make sure they work. If we can encourage (people) to go to work, collect some social assistance and make sure that if they have heavy expenses on the health end that we support them with the health card, in the long run it may be less expensive for government to have that kind of system in place." (21)

"In most countries of the European Union, by the age of three, children are in the free public education system or low-cost early childhood education facilities." (CPRN, p 17)

"...if you're off assistance, you have to go after child support yourself." (Focus Group)

A nurse who had practiced in her home country for 12 years but can't find a job in New Brunswick wonders why not: "Our anatomy is the same as Canadians!" (Focus Group)

"Criminals have more access to support than immigrants." (Focus Group)

"Voice mail doesn't work for those who don't have phones." (Salvation Army)

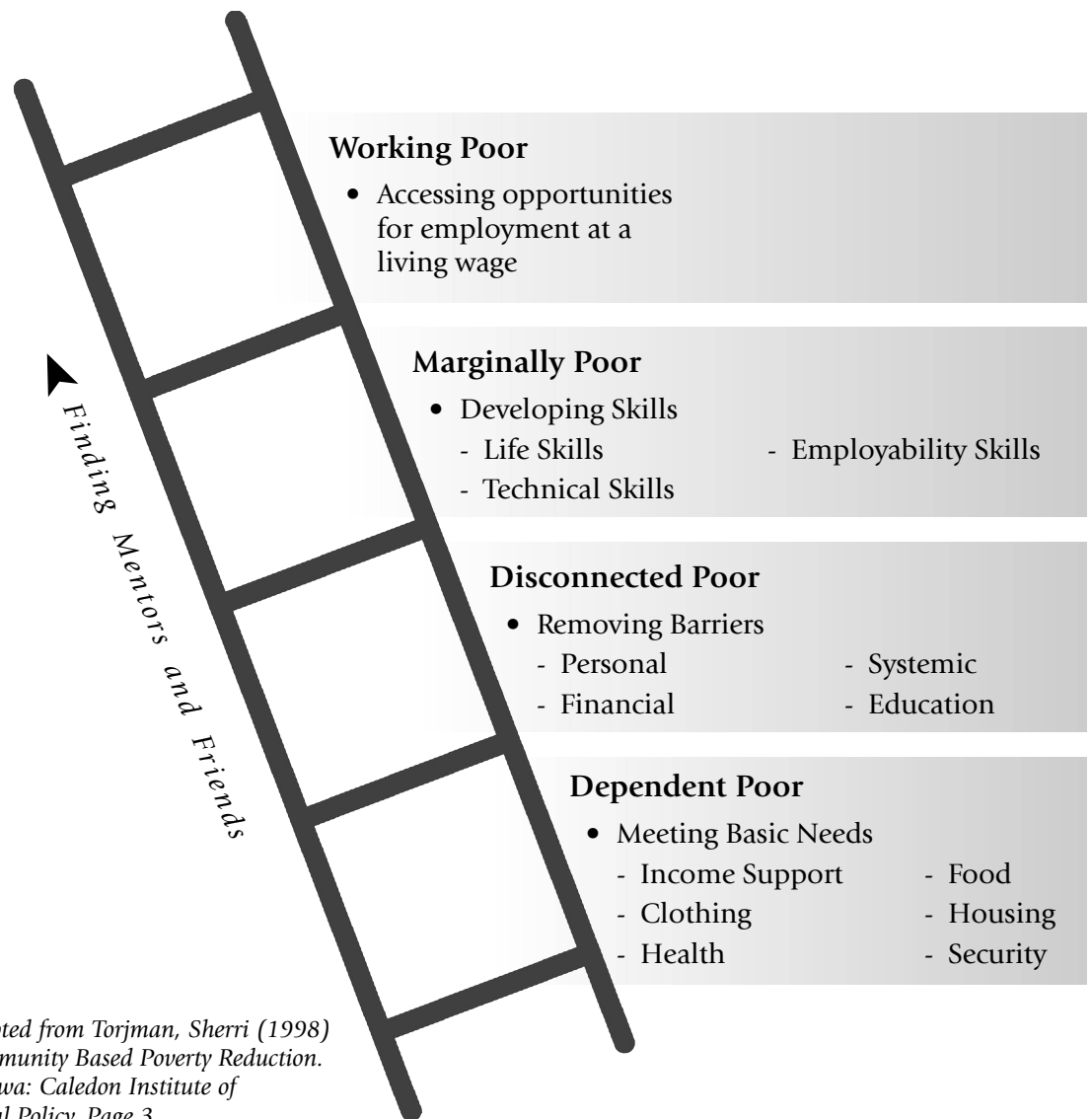
PART THREE: CLIMBING OUT

"With only pennies in her bank account and a six-year-old son to feed, Heather Ward turns to the Fredericton food bank. As a fourth-year social work student at St. Thomas University she's preparing for a career working with those in need. But with only \$60 a month for food, Ward finds herself in the food bank line with those she thought she'd be helping... she sees an increasing number of her classmates at the food bank with her. Despite the \$50,000 debt she'll have when she graduates next year, she's awake at night wondering where to get cash to make it through another month. 'I figure it will take me a good 10 to 15 years to get on my feet again. I hope my car holds out,' Ward says. When she finally is free of student loans, Ward's son will be 16. He'll have spent his whole life living below the poverty line." (22)

"In the long term, yes, money can buy happiness. Having money can reduce fear, stress, anger, low self-esteem, fatigue and depression, and in doing so, can mean the difference between a happy functional family and a not-so-happy dysfunctional family." (23)

Once again we turn to a chart which illustrates some possible steps which can help women to haul themselves up and out of poverty. (Fig. 3)

FIGURE 3 CLIMBING OUT: KEY STEPS UP THE LADDER



KEY ISSUES

In the last six years there has been significant research about the causes and determinants of poverty and its social and economic impacts. This research shows that there are four key issues to be addressed by all sectors involved in seeking poverty reduction, primarily through waged employment:

1. **Meeting basic needs.** This is clearly the first step and it has been identified as critical by everyone stuck in the shaft. Most important among these is the need for affordable, adequate housing in a safe neighbourhood with clean water and a consistent power supply. Basic needs also include food and clothing. In addition to these physical needs, there are health needs: health care services, early childhood development, self-esteem-building, mental health services, and addiction services.
2. **Removing barriers.** If getting a job is the goal, the barriers which impede progress in this direction must be removed. These barriers include the lack of affordable, quality child care; the costs of going out to work; health costs (like dental work) not covered by some form of insurance or assistance; discrimination; lack of adequate, affordable transportation; and unfamiliarity with the process of connecting with mainstream society.
3. **Building skills.** Scrambling to the top of the shaft is one thing, staying on top is another. Many of the survival skills acquired in the shaft are useful in the outer world, but other skills must be learned - technical skills for jobs; employability skills for personal success in a workplace; life-skills for coping with new challenges, such as budgeting for new expenses or finding a job; parenting; problem-solving; decision-making; and collaboration. Some women may need to improve their reading skills, or to have language training or basic academic upgrading.
4. **Promoting economic development.** There's little point in struggling out of the mineshaft if there is no means of earning a living at the top. The minimum wage McJobs in the retail sector and many transient call centre jobs cannot be relied upon to provide a living wage. But work that pays well requires a level of education and experience which is often not attainable for women emerging from poverty, especially in mid-life.

Her best bet may be a job in the non-profit or third sector, where there is unlimited potential for meaningful work if this sector is recognized and supported as a vehicle for creating employment. There are many jobs which cannot be sufficiently profitable as businesses to attract the private sector; for example, child care, senior care, affordable housing, some education and training. Jobs in these areas are often with non-profit or third sector employers and exist in response to identified local needs. There are over 900,000 paid employees working in this sector, of which 75% are women. (24) It is therefore in the interests of poverty reduction advocates to promote community economic development, which builds a local economy from the ground up based on the needs of the community for services and employment.

KEY FINDINGS

Providing a ladder out of the mineshaft requires the cooperation of all sectors: the private sector (businesses), the public sector (governments) and the third or non-profit sector (community groups and volunteers.) For this study, UCSN interviewers met with representatives from each of these three sectors to determine where they fit in the poverty-reduction scheme of things. A list of those interviewed is found in Appendix A. These are the major findings:

1. **Instability of the third sector.** The third or volunteer sector is by definition non-profit; therefore, it must be supported by other sources, primarily government with private sector collaboration. In recent years, however, both federal and provincial governments have stopped supplying non-profits with operating (core) funding, opting instead to fund specific projects. Community organizations are left to scramble for enough money to pay staff and maintain momentum between and during projects; their sustainability is at serious risk. This is no minor matter; the voluntary sector workforce makes up 8% of Canada's labour market, the size of Canada's mining, oil and gas and construction industries combined. (25)

"...Through income assistance she is able to pay her rent and buy some groceries. She selects fresh produce, when it's on sale, and inexpensive cuts of meat from which she creates large pots of soup and casseroles... Her first priority... is to make sure she provides for her baby." (Laverne Stewart, "On the road to a better life," Fredericton Daily Gleaner, 11 December 03)

"There are so few opportunities for people who live in poverty. Society and governments help us to believe that we will never make anything of ourselves." (Stormy Seas, p 28)

"Government does not understand the work the non-profit sector accomplishes, therefore they do not see the value. If they did we would receive adequate funding." (SJ Learning Exchange)

"They (learners) need to know that we are going to be here next week, next month or next year. If we cannot provide some type of stability then we are setting them up for another fall." (SJ Learning Exchange)

"I'm looking for no handouts, But I'll take a helping hand, No sympathy required... Just one soul to understand." (Stormy Seas, p 6)

"...I would like to know what it would be like to have a little money in my purse... It would be nice not to have to watch every penny and just be happy and not carry so much hurt." (Stormy Seas, p 18)

Since one of the most valuable services non-profits provide is the environment in which to build stable, trusting relationships with hard-to-reach clients, this policy change has done severe damage to this sector. Erratic funding reduces its programs, devastates its relationships, and exhausts its paid and unpaid staff, who must spend an increasing amount of time chasing dollars.

Ironically, this change fosters competition in the cooperative sector, because the community is saturated with fundraising efforts by a wide range of non-profit groups.

- 2. Concentration on meeting basic needs and removing barriers.** Most of the community groups and government representatives interviewed offer services at the "bottom" level of the shaft - meeting basic needs and removing barriers. Much of their time is devoted to self-esteem and confidence-building through one-on-one attention and encouragement, with support groups when they are possible. With resources stretched to the limit, many service providers can offer little more than a listening ear and respect for the individual. But these intangible services appear to be as critical to women in poverty as those which address physical needs. Most of the women interviewed who were poor in 1998 are still poor in terms of money, but their lives have been enriched by the connections they have made in their journey towards self-sufficiency.

In our geographical area there are few practical opportunities for women in poverty to acquire skills related to employment without actually having a job; however, many programs offer lifeskills.

- 3. Integrated, holistic approach.** Almost every community group or agency takes an integrated approach to its services for women in poverty. Very few offer only one kind of service. This integrated approach is clearly a response to the needs of the client and can only be done at the community level, where fragmented programs, services and resources can be identified, gathered and pulled together into an individualized package.

While enlightened government service providers recognize that a holistic, integrated approach to services is the effective way to go, the silo structure of government and rigid departmental mandates often prevent programming and service delivery which put the individual client first.

- 4. Collaboration of all sectors for effective policies and programs.** There seems to be a positive change in the relationship of government, community and private sector partners around poverty issues since 1998. This public/private partnership appears to be more cooperative and trusting, and less adversarial and confrontational. Apart from changes within the government, it appears that the major factor in this attitude shift is the personal networks and relationships which have developed between all partners, wherever they live and work, in the last six years.

However, collaboration has room to grow. For example, both women in poverty and their case workers felt that they could be more engaged in designing effective policy because they are on the ground where gaps and solutions are more visible. All they need is an invitation and a place at the table.

COMMUNITY-SPECIFIC BARRIERS

During the interview process, non-profit community agencies identified specific barriers which still affect their ability to serve their clientele:

- 1. Resources and funding.** The constant need to raise money saps energy and takes valuable time which could be spent in the grassroots work of building relationships and assisting people. Volunteers are unable to take up all of the slack. Many people who would like to work in third-sector jobs cannot afford to make the switch from the private sector, thereby risking an irregular paycheque and constant anxiety about funding.
- 2. Inconsistencies in government programs.** Provincial programs are frequently still bureaucratic nightmares which work against each other. For example, income calculations based on gross incomes penalize the working poor for affordable housing; child support payments are counted in gross income; a certain amount of earned income is exempted by FCS for income support but counted in gross income for rent calculation in subsidized housing. In addition, jurisdictional issues between the province and the federal government cause turbulence in the third sector, such as the one-shot federal homelessness project funding which creates sustainability issues for provincial departments, with the community organizations caught in the crossfire.
- 3. Disincentives in government programs.** Some government programs still work against the provincial government's own stated goals for income assistance recipients. Wage exemption, rent calculation, lack of transitional support, and the economic unit policy all seem to create as many problems as they solve. Inaccessibility of basic supports such as affordable housing and safe, high-quality child care also works against the possible escape from the poverty mineshaft.

What, then, are the chances of moving up and out of poverty?

PART FOUR: MOVING ON

"...policies that will aid in the problems of poverty in NB need to target low income assistance levels, affordable housing, and low wage employment. 'We know how to reduce poverty. It is not rocket science. Provide affordable housing and a livable income.'" (26)

"A first and necessary policy must be to invest in improving the quality of jobs. Since it is realistic to expect that our future labour markets will include a fair number of low-end jobs, mobility measures such as lifelong learning and training become crucial so as to avoid entrapment." (27)

The (Canadian) provinces (are moving) "to remove other disincentives to employment. In particular, the provision of extended health benefits to workers leaving social assistance and, increasingly, the provision of such benefits to low-income families is an important step in this direction. Moreover, lessons of experiments... reinforce the decision to provide extended services, not only in the area of health, but also for recreational and other supports. The savings are by far larger than the expenditures." (28)

"I'm open to anything. In the long run, we have to come to grips with the idea people have to have sufficient income to live on." (FCS Minister Huntjens) (29)

"(Community advocates)... lobby government earnestly for meaningful solutions... These individuals encompass a vast array of professionals and organizations... It is encouraging to watch (them) work with genuine compassion and desire for real change. Perhaps the solutions to poverty must first come from the grass-roots level demanding... real change." (30)

"The community needs to continue to push for poverty to be a priority... we need you guys." (31)

WHERE DO WE GO FROM HERE?

Based on the poverty reduction steps described above, women in poverty and those working in poverty reduction made these specific recommendations to meet basic needs:

For Income Support:

1. (Long-term) implement a guaranteed annual income, which would eliminate restrictive policies
2. (Short-term) raise income assistance rates
3. Legislate a higher minimum wage so it becomes a living wage benefits
4. Implement policies which allow for timely financial support (as needed - e.g. damage deposits)
5. Eliminate disincentives to work

For Food:

6. Provide extra food supplement for fruit and vegetables
7. Fund healthy diets
8. Support free lunches and/or breakfasts in schools

For Housing:

9. Build/subsidize more affordable housing
10. Build/subsidize more adequate housing
11. Support community non-profit housing and housing cooperatives
12. For calculating subsidized rents, use net income rather than gross

"Quebec... plans to create a guaranteed minimum-income level... (starting next year)... welfare recipients who look for work will get a bonus on their monthly cheques, while people who do volunteer work while collecting welfare will also be rewarded." (Telegraph-Journal, 03 April 04)

"We have been pretending that it is easy to replace a diet of soft drinks and fast food with home-cooked meals, fresh fruits and vegetables,' says... an epidemiology professor who has studied the problem." (Telegraph Journal 04 March 04)

"In 2000/01, 21% of New Brunswick females were obese and another 28% were overweight, compared to... 14% and 25% of Canadian women." (Report Card, NBACSW, p 17)

For Health:

13. Provide enough drug and alcohol addiction and rehabilitation programs to meet the need
14. Fund over-the-counter drugs (with a limit), dental work and necessary supplies for women
15. Recruit and support more family doctors so everyone can have one
16. Enhance mental health services which would include an increased focus on prevention and treatment of depression, stress, etc.
17. Send women in poverty to a healthy, stress-free spa for a week! (Send their kids to camp)

For Security:

18. Promote efforts to decrease abuse and family violence
19. Provide protection for victims of domestic violence

To Remove Barriers - Personal:

1. Provide social connections, moral support, encouragement through families and community efforts (recreation, etc.)
2. Build trust between workers and clients

To Remove Barriers - Systemic:

3. Provide help in navigating through the system and beyond with a coach or mentor involved
4. Use one-on-one counselling to identify and meet actual needs
5. Support women in contact with the legal system regarding domestic issues with free service.
6. Promote multicultural and aboriginal education and efforts to end discrimination
7. Consider alternative sentences (for first offenders at least) other than incarceration, because a criminal record limits chances for employment

To Remove Barriers - Financial:

8. Subsidize transitional needs - bus pass, referrals to services, make up
9. Make car insurance and gas more affordable
10. Provide a part-time job
11. Support child care for those over 12 in after-school programs and activities which include help with schoolwork as well as fun and friendship

To Develop Lifeskills:

1. Provide information and workshops on parenting
2. Provide more opportunities to participate in groups for mutual support
3. Provide opportunities for volunteering
4. Promote the concept of "giving back to the community"
5. Offer help with budgeting and nutrition
6. Offer coaching and practice in pre-employment skills
7. Promote social connections in activities which include diverse populations (e.g. rich/poor, ethnic groups, etc.)

"Since 1990, at least 24 New Brunswick women along with 2 children, a mother and a current boyfriend, have been killed by their current or ex-partner." (Report Card, NBACSW)

"There should be more of this, strangers coming together and talking." (Focus group)

"Aboriginal women are particularly over-represented among those serving jail time in New Brunswick: 14% of incarcerated women were Aboriginal in 2002/03 (they make up just 2% of the province's female population.)" (Report Card, NBACSW, p 65)

"She can't afford a Christmas tree - instead she bought a cardboard image of one at a dollar store which she's taped to a wall in her entryway. 'It may not be a real tree but at least I can say I have one,' she said, shrugging her shoulders." (Laverne Stewart, Daily Gleaner, 11 Dec 03)

"Focus on the person as opposed to the issue." (Salvation Army)

"Sometimes the need is not the presenting problem." (Youth Choices)

Education:

1. Fund academic upgrading
2. Fund literacy programs
3. Fund programs like First Aid, CPR, ESL
4. Make night school affordable
5. Make trade schools affordable and accessible

To Create and Offer Employment:

1. Remove systemic disincentives and level the playing field for the working poor
2. Provide or fund work-related services (e.g. transportation)
3. Offer opportunities for learning and working in a social enterprise
4. Create income-generating activities for immigrants (e.g. micro-credit program)

C O N C L U S I O N

*She is on the island of Poverty, looking out over the water to the island of Self-sufficiency
She wants to go there with all her heart and all her soul
But the bridge is old, the supports are crumbling and it is unsafe
Staying on the island of Poverty is safer than attempting to cross that bridge
How could she possibly cross that bridge, especially with all her 'stuff'
She's got her shame, her self-doubt, her fear
Oddly enough, the heaviest items she owns are the things she lacks
Self-esteem, self-confidence and self-respect
Teach her how, and help her to lighten her load and leave some stuff behind
Build a new bridge, strong and safe and well lit
She needs guidance, emotional support, patience and acceptance
Something she probably should have received as a child
But her parents couldn't give what they didn't have
And if we expect her to give these things to her children, someone must give them to her
Or she'll stop looking across the water to the beautiful island of Self-sufficiency
She'll lose all hope, her dreams will fade, apathy will set in
If we don't build the bridge to break the chain her children will learn what they live
And someday we will be wondering how we can help them. - Darlene Stewart (32)*

Although women remain trapped in desperate conditions in the mineshaft of poverty, they have not given up hope of escape. They are doing what they can to meet their basic needs and acquire the skills required to succeed at a new level. Meanwhile, government and community groups work to remove barriers and create opportunities for a better life for emerging women.

The results of this review of the poverty mineshaft indicate that all of the involved sectors - the community, the governments, the business people and the people living in poverty - share some beliefs on which to act.

PRINCIPLES

There are shared beliefs about the principles on which our approach should be based. Our response to poverty should:

1. Recognize that each woman is unique, so support and assistance must be individualized.
2. Affirm that each woman has gifts and talents to share with society; the challenge is to develop them.
3. Start where each woman is and offer services, programs and support which help her move ahead.
4. Be flexible so that a woman receives the kind of help she needs when she needs it.
5. Be integrated, so that all sectors work together to support each other and their clients.
6. Include a serious effort to educate the public about the realities of poverty and the people who live it.
7. Recognize the relationship between poverty and health.

PRIORITIES

There are shared beliefs about our priorities; we want action to:

1. Meet basic needs, especially increased income and affordable housing.
2. Integrate services so that they are client-focused, timely and easily accessible.
3. Build relationships among all sectors to improve the content and flexibility of policies and programs.
4. Take an asset-based approach to personal development and build on individual strengths.
5. Ensure the viability and stability of the third sector with sustainable funding.
6. Recognize that social spending is an investment, not an expense.
7. Close the gap between the rich and the poor, the powerful and the powerless, the old and the new, to create an inclusive society.
8. Promote healthy lifestyles and enable people to adopt them.

PRACTICES

There are shared beliefs about how to improve the systems we have for addressing the problems of poverty; we should:

1. Create more opportunities for all sectors to work together, to get to know each other, and to trust each other.
2. Respect each others' knowledge and perspectives.
3. Develop strong intersectoral networks and partnerships to pool assets and make strategic investments.
4. Overhaul all income assistance policies to remove barriers and disincentives.
5. Invest in initiatives which support early childhood development and the strengthening of families and communities.
6. Focus practices and services on meeting basic needs, removing barriers, building skills, and promoting community development.
7. Promote a holistic, integrated approach to services and assistance.
8. Make prevention a higher priority in the health care system.

These are the elements of a unified perspective. They are general principles, priorities and practices which are acceptable to virtually everyone in every sector who contributed to this report. They can help to focus our energies on poverty issues which weaken our social fabric and our economic viability.

With so much in common, we can surely minimize our differences and create the momentum which will help women in poverty to climb out of the mineshaft into welcoming arms.

As one of the participants in a focus group summed it up, "The most important thing is people I can trust. Thank God for friends."

REFERENCES (Footnotes)

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27. Jenson, op. cit. p 11
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A P P E N D I X A

FOCUS GROUPS AND INTERVIEWS

Focus Groups (40 Participants Overall)

- 02 Apr Self-Esteem Program (Community Health Centre)
(facilitator: Brenda Murphy with Sue McKeon)
- 20 Apr Women from the black community
(facilitator: Brenda Murphy; contact: Tanya McGraw)
- 30 Apr Saint John Correctional Centre inmates
(facilitators: Bonnie McGraw, Sue Rickards, with Lynda Hanson)
- 04 May Refugee and Immigrant Support Services
(facilitator: Brenda Murphy with Leticia Adair)
- 06 May Romero House random clients
(facilitator: Brenda Murphy with Amy Sheppard, Sacha Koumbias)
- 26 May "Veterans" (participants from 1998 focus groups)
(facilitator: Brenda Murphy)

INTERVIEWS

Government Departments

Family and Community Services (FCS)

- Hayes, David: manager, Saint John
- McLeod, Debbie: case manager, Saint John
- Ralston, Allen: case manager, Saint John
- Thomas, Janet: senior policy analyst, Fredericton

Community College (Saint John)

- Boyle, Linda: department head, Academic Services and Human Development
- Smith-Sproul, Pam: student services (brief conversation)

Atlantic Health Sciences Corporation

- Knudson, Colleen: planning consultant

Community Agencies

1. Aboriginal Women's Group: Sheila Croteau
2. BICAPI (Business Community Anti-Poverty Initiative): Monica Chaperlin
3. Centenary Queen Square United Church: Jim Crooks
4. Youth Choices - Alyson Maxwell
5. Community Health Centre: Bonnie McGraw
6. Coverdale Centre: Betty MacDonald
7. First Steps Housing: Sharon Amirault
8. Hestia House: Elaine Northrup
9. Homeless Women's Shelter: Erika Ganz and Lois Merrit
10. Housing Alternatives: Kit Hickey
11. Open Door Club: Patricia Allan-Clark
12. PRUDE: Sylvia Sparks
13. Refugee Support Centre: Leticia Adair
14. Saint John Learning Exchange: Brenda Wright
15. Saint John Legal Centre: Mary Ellen Rose
16. Saint John Non-Profit Housing: Narinder Singh
17. Salvation Army: Louisa Burton
18. Self-Esteem program: Sue McKeon (Community Health Centre)

A P P E N D I X B

SOCIAL ATTITUDES

The following social attitudes were identified as barriers to women in poverty in 1998 and continue to be barriers in 2004:

1. **Poor Bashing:** publicizing the anti-social acts of people in poverty and generalizing so as to perpetuate stereotypes of the poor as lazy, ignorant, abusive and manipulative.
2. **Insensitivity:** creating situations where women and children in poverty are singled out because they cannot afford what others have (eg school activity fees.)
3. **Exclusion:** building physical and psychological ghettos where the poor can be comfortable with their "own kind." Admitting to having a certain address, for example, can identify a woman or child as one of "them", to be avoided, ignored or taunted.
4. **Judgement:** drawing conclusions based on lack of knowledge and/or inaccurate assumptions. For example, a young girl living with an older man may be viewed as an opportunist or worse, when in fact her motivation is fear of the man himself or other threatening individuals or circumstances.
5. **Disassociation:** widening the gap between "us" (who are working) and "them" (who are not.) In our society, workers are contributors; they are valued. The working poor are respected, while the unemployed are not. It is assumed that those who do not work are idle by choice; therefore, they are deliberate non-contributors and do not deserve to be supported.
6. **Exploitation:** taking advantage of those with limited choices. This is especially evident in the attitudes and practices of landlords who extract high rents for inadequate housing. As well, merchants in low-income neighbourhoods often charge higher prices than in other areas, because they know that their customers lack the mobility of higher-income shoppers.

A P P E N D I X C

ECONOMIC UNIT/HOUSEHOLD INCOME POLICY - FAMILY & COMMUNITY SERVICES:

This policy defines an economic unit as two or more people residing together who share responsibilities of the unit and benefit economically from the sharing of food, shelter and/or facilities. This means that when an economic unit is determined, only one cheque will be provided to the person who is responsible for that 'unit'. The determination of an economic unit can result in assistance being refused, cancelled or decreased depending on the particular circumstances.

The policy was developed in order to ensure that Family and Community Services does not discriminate against people on the basis of gender, marital status, or sexual orientation and to eliminate the need to document the relationships of the members of the household. People who are disabled are exempted from this policy. Public pressure resulted in further exemptions which include: two single parents who have been on assistance for at least 12 months where at least one of the parents is actively involved in an approved Family & Community Services case plan; clients who were receiving benefits through the Extended Benefits program prior to November 1997; adult children who earn less than \$15,000 and are living with their parents who receive income assistance benefits and clients who meet eligibility criteria for the Long Term Needs designation program. Details of these and other exemptions are listed in the policy regulations.

One of the realities of women who live on income assistance in New Brunswick is that they receive one of the lowest rates in the country. Often, the only option for women trying to survive on such a limited income has been to pool their resources and share living expenses. Not only has this served to relieve some of the daily stresses so that women can use their energy to focus on employment or educational opportunities, it also helps to alleviate fear and isolation. In updating our research from six years ago, women acknowledged that when they have a strong support network, they have a better chance of dealing with the many issues they face on a daily basis. Modifications to this policy now allow two thirds of women on social assistance to be exempted, as well as three quarters of singles on assistance. This is a significant change.

Six years ago, some of the women we talked with indicated that this policy put them in a position where they felt compelled to lie or find ways to work around the policy as a means to survive. Six years later, while many of the women we interviewed stated that this policy remains a barrier, they also indicated that most people are aware of the policy and have gone 'underground' i.e. they have found ways to avoid this policy.

The policy does make allowances for single parents with an approved case plan. However, some of the women we spoke with had fallen through the cracks and were not part of a case plan; still others, struggling with issues of abuse, low self-esteem, lack of family support and fear, feel so overwhelmed that it is difficult to even think about discussing a case plan.

Poverty is an issue that can only be responded to with the cooperation of government and the community working together. The economic unit/household income policy continues to discourage neighbours helping neighbours. It further isolates people and refuses to recognize that, for some women, sharing accommodations may actually help to bring them closer to setting goals, determining a case plan and eventually becoming more self-sufficient.

(A case plan is a process where a client and case manager decide on goals and develop a plan to meet the goals. This is a personalized plan which could take a month or a few years to reach the goals)

CHILD CARE AND TRANSPORTATION PROGRAMS - FAMILY & COMMUNITY SERVICES

Financial assistance may be considered for clients and non-clients of FCS who require child care for the following reasons: employment, education/training, social special needs, or undergoing medical treatment. Transportation costs may be provided to women with an approved case plan, who are beginning employment or enrolled in an education/training program.

CHILD CARE:

- One of the principles of FCS is the recognition of the primary role families play in supporting each other in meeting financial and social needs. FCS policy is that they will not reimburse grandparents who provide child care.
- The babysitting rate for one child is \$2.00/hour and \$2.50/hour for more than one child.
- The preferred option of child care for FCS is a registered day care centre. FCS has a maximum daily rate of \$22.00/day for 0 - 2 years of age; \$20.00/day for children over the age of 2; and \$10.75/day for after school children. (These new rates were recently announced by the Minister of Family & Community Services and will be in effect September 1, 2004) Parents are responsible for paying the difference if the day care fees exceed the maximum.
- Another positive change is a special category for teen parents (16 - 19 yrs). Eligible parents will receive a \$25.00/day rate for day care costs.

Child care is a critical factor for women in deciding to enter the work force or training programs. The women in our focus groups told us that they need to feel comfortable with child care arrangements and to know their children are safe. For some women, their parent(s) is the only person whom they can rely on. When women work shifts or are casual employees and are called in on a sporadic basis, they are often only able to access their family for after hours' child care. As well, for families of low income, providing babysitting services is viewed as employment and a way to supplement their monthly income.

The babysitting rate appears to be determined based on financial considerations and a preference by FCS for parents to use a licensed day care rather than what rate would meet the needs of the client. Participants continued to identify the low rate as a barrier to finding a reliable, responsible babysitter when the rate they can pay is considerably less than the 'going rate'.

TRANSPORTATION:

- Transportation may be provided for women who are beginning a new job; however, this is issued only when the client starts the job and before the first pay cheque is received. Family & Community Services does not provide ongoing financial assistance for transportation costs to women who have secured employment.
- Clients participating in training programs - for example, academic upgrading, are often able to access ongoing support for transportation.

In updating our research, we continued to hear from women that access to public transit is difficult, particularly when working shifts outside of normal business hours and/or living on bus routes where bus service is reduced evenings and weekends. Many who are not able to take the bus are then forced to take taxis and find themselves paying in excess of \$50.00/week. For those women working for minimum wage, they earn slightly more money than what they would if they continued to receive income assistance yet have more expenses. For those working at minimum wage who can access public transportation, \$60.00/month for a bus pass can seem unaffordable.

If we take each of these barriers and try to solve them one by one, they seem surmountable. However, when these barriers are added to the many stresses of providing food, shelter, security and emotional support for one's self and one's family on a limited income, child care and transportation can be significant factors which tempt women to quit their jobs and go back to the 'system'.

WAGE EXEMPTION - FAMILY & COMMUNITY SERVICES:

The Department of Family & Community Services has recognized that the first year of employment is critical as this is often when a lasting attachment to the labour force is formed. To support this philosophy, they have designed a policy where clients can earn up to \$200.00 (family) or \$150.00 (single) per month without affecting the amount of their monthly cheque. Any income above these amounts is deducted dollar for dollar from the monthly assistance cheque.

Family & Community Services also has an extended wage exemption policy which is offered to clients who are working toward exiting the system and who meet the following criteria:

- The client must be registered as an open case
- The earnings in the first month would have to exceed the regular \$200.00 wage exemption
- The client must have an approved case plan with the intended goal of full employment

This enhanced wage exemption program is to be used when it will benefit the client and is available to the client for a two year period. The formula is as follows:

Families with children

- An exemption of 35% of net earned income for the first 6 months, with a minimum of \$200.00/month
- An exemption of 30% of net earned income for the next 6 months with a minimum of \$200.00/month.
- In the second year, a flat exemption of \$200.00/month

Singles and families with children

- An exemption of 30% of net earned income for the first six months, with a minimum of \$150.00/month for long term need clients (single) and \$200.00/month for families without children and single persons receiving the interim assistance rate (\$264.00).
- An exemption of 25% of net earned income for the next six months, with a minimum of \$150.00/month long term need clients and \$200.00/month for families without children and single persons receiving the interim assistance rate.
- In the second year, a flat exemption of \$150.00/month for Long term need and \$200.00/month for families without children and singles receiving the interim assistance rate.

The wage exemption policy was developed as an incentive for people to work; however, participants reported that in fact, the opposite is often true. Women who work at permanent part time jobs feel there is no reason to work beyond the hours that would pay them the allowable wage exemption. We are aware that women have been offered opportunities to work at seasonal jobs but 'didn't feel it was worth their while' because they could only earn \$200 and going out to work costs money. Participants also identified that reporting their earnings often resulted in bureaucratic snags and delays which meant having to borrow money, or getting behind in bill payments, etc.. We also heard from some women that working part time was a valuable and worthwhile experience even when the wage exemption policy meant dollar for dollar being deducted from their cheque if they earned more than \$200.00.

Family and Community Services data indicates that the wage exemption policy appears to discourage people from working. As well, the current Extended Wage Exemption policy is so complicated and cumbersome that it is seldom used. Few clients are aware of its existence or have benefited from it, and staff are reluctant to mention it. The whole issue of wage exemption is expected to be reviewed by the department this year.

HEALTH CARD - FAMILY & COMMUNITY SERVICES:

Women who work at minimum wage jobs, or who are attempting to exit the income assistance system through training or educational programs, strongly emphasized the need for health coverage. Family & Community Services have a policy whereby they can provide a health card for 'non clients' who fit their criteria. All applications must be seen through the Screening office where each case is determined based on income, monthly expenses and medical expenses.

In 1998, FCS had a policy where they would provide health coverage to eligible individuals who had met the criteria for a period of one year. At that time, many women shared that they found it difficult to actually 'get' the health card. They had the perception that it was only for people who had a severe medical condition. Other women told us at that time, that they were not informed that they were eligible. Some women who worked at low paying jobs, needed health benefits but did not qualify for a health card.

In updating our research, we were pleasantly surprised to learn that over the past six years, clients leaving the income assistance system for employment have been provided the information about this policy and most of the women we interviewed indicated that this policy is no longer a barrier. This change is important to recognize because we know that for many women having access to health benefits can make the difference in whether or not they would go to work or enter a training program. They need the security of knowing that if their child is sick and requires treatment, they can afford to cover the costs. The concerns that were expressed were related to items that are not covered by the health card, particularly for those who are 'non clients'.

We have also learned that Family & Community Services in collaboration with the Department of Health & Wellness, have developed a program that gives special consideration to Mental Health clients who are applying for a health card. This reflects an understanding of the challenges and barriers faced by many in our community with special needs. This flexibility in programs is critical to helping people to move up through the mineshaft.

LIMITED HOUSING FOR NON-ELDERLY SINGLE PEOPLE - FAMILY & COMMUNITY SERVICES:

Since the mid nineties, housing programs across the country have been severely curtailed because the federal government devolved the responsibility and funding of social housing to provincial governments, who have not maintained the pace needed to meet the increasing demand for affordable housing. With limited funding available the priorities in New Brunswick have been to provide subsidized housing for families with children, seniors and disabled persons. These programs consist of rental units in nonprofit buildings, in government owned buildings and in private buildings where the rent is subsidized (rent supplement program). When the federal government was providing funding for social housing, they considered non-elderly singles (single people under the age of 65) as much a part of their programs as families with children and senior citizens.

The statistics show that in New Brunswick, about 55% of the entire income assistance caseload consists of single people; more than 40% of the income assistance caseload are non-elderly single people. While long term recipients receive \$485 or \$558 per month, about 11% of single clients receive the Interim rate of \$264.00/month. In Saint John, it is virtually impossible to find adequate accommodations for less than \$250.00/month, leaving \$14.00 to purchase food, clothing and pay for utilities. Those who receive a higher rate of income assistance struggle to meet basic needs and rely heavily on charitable institutions such as food banks and soup kitchens. As well, clients in this group are not able (without penalty) to share accommodations and resources as a result of the household income policy.

We continued to hear concern expressed about the limited number of units available for single women. However, there have been small changes which have made a difference for some women. For example, in 1998, we heard from single women who had left abusive relationships but return to the abuse because they couldn't afford to live on \$264.00. Since that time, Family & Community Services have instituted a program where single women are eligible for the Long Term Needs rate (\$485.00) for three months in order to help them to get established in the community. While this is some progress, we know that it can be difficult to find suitable accommodations and employment within three months as well as deal with the emotional turmoil of leaving an abusive relationship.

Studies have shown that adequate, affordable housing can have a positive impact on our health and well-being. Non-elderly singles represent a large number of people living in poverty in our community yet they are a group that has consistently fallen through the cracks of our system.

STUDENT LOAN PROGRAM - TRAINING AND EMPLOYMENT DEVELOPMENT

The New Brunswick Financial Assistance Program consists of the Canada Student Loans and New Brunswick Student Loans programs as well as various study grants and bursaries. Student financial assistance is determined based on financial need and is intended to supplement but not replace a student's resources or those of their family.

In updating our research we discovered that many of the issues that were identified in 1998 as barriers by the women who participated in our research remain the same for women today. As part of the application process, a credit check is completed on any applicant over the age of twenty-two. If women have had 'bad credit' sometimes as a result of a relationship ending, it is almost impossible to be considered for a student loan. One of the criteria to qualify for full time student assistance is that any

previous Canada or New Brunswick student loan must be in good standing or paid in full. Many women shared stories where they had received a student loan and enrolled in an educational program but were unable to complete their studies and have defaulted on the student loan. They are now in the position where they cannot access educational opportunities (unless the cost is covered through other means) in order to help them to climb out of the mineshaft.

Very often the reason women were not able to continue with their studies, was a lack of finances and child care challenges. Some students have an assessed need that is greater than the maximum amounts available from all student financial assistance programs. In these cases, the student must pursue other avenues of funding to meet educational costs. Women spoke of 'running out of' child care funding part way through the school year and not having the resources to continue to pay the day care centre.

It is a 'buyer beware' situation, in which the consumer (of the loan) bears the entire responsibility for the loan repayment, whether or not he/she has selected an education path which will enable him/her to meet their needs and which, when they finished, would saddle them with an impossible debt load. They identified a need to have more information and counselling available prior to furthering their education and applying for student loans.

Students, especially from families whose previous exposure to formal education has been limited, are frequently unaware of the questions to ask, e.g. Is the program I want to enter a quality program and how do I know that? We were told that often students have not had the opportunity to discuss with appropriate staff issues such as the availability of jobs in a particular field; pay scales; an assessment of academic personal skills that would lead to success in a program; and to understand the level of commitment required of the student to complete the educational program.

DOMESTIC LEGAL AID - DEPARTMENT OF JUSTICE

In 1998 the legal services component of the New Brunswick Legal Aid Program was open to victims of abuse and beneficiaries of support. With priority given to women leaving abusive situations, the family court system was often backed up and could not respond to those who required other legal support services. One change since 1998, has been full time staff lawyers who deal with all domestic legal aid cases rather than the certificate program which had previously been in place. Intake assessments are the responsibility of staff social workers, however, the priority continues to be for individuals leaving a domestic abuse situation. A timely response remains an issue as there are not enough staff to deal with the number of cases.

In the domestic legal aid system, low income women are not able to access legal services for issues such as landlord/tenant disputes, applications to the Welfare Appeals Board or custody orders for women not involved in an abusive relationship. Currently, there is a pilot project in place entitled the Expedited Child Support program where if a woman has a support order in place (they have already been to court) and it is necessary to alter the amount, the woman can make an appointment with a staff lawyer who will follow the Child Support guidelines and adjust the amount accordingly. This is a conciliation process not mediation. After the decision is made it will be registered with the court and will become a court order.

In Saint John, there is a free legal clinic which provides services to people of low income when other services do not exist or cannot meet the need. However, this is a non-profit agency with one lawyer on staff who cannot meet the demand. Participants in our research agree that it is extremely intimidating to 'stand up and fight the system' without support; thus they often choose not to appeal decisions. This loss of power can have a negative impact on a woman's self esteem and self confidence.

When women have been able to access our Family Court system and have court orders in place regarding custody, access and protection, they find that enforcement of these orders is limited or nonexistent. The experience of women in this community is that police do not consider it their mandate to enforce domestic court orders. The only recourse for women is to go back through the system to have the court find the parent in contempt. In a system that is backlogged and when one has only a limited income, it is easier to 'let it go', often to the detriment of the mother and child.

The consensus among participants in 1998 was that our domestic legal aid system needs to be revamped. While some positive changes have been made, the women we interviewed agreed that the province needs to implement broader legal services that would provide support to women of low income in all family law and related matters.

