

Disentangling the Web of Women's Poverty and Exclusion

Women's Poverty and Exclusion

The poverty experienced by so many women in Canada is simply not acceptable in a country that has boasted eight consecutive years of budget surpluses. CRIAW's broad-based consultations on women's poverty and exclusion¹ clearly showed that the depth of this poverty has increased over the last 10 years, a period that parallels the erosion of the country's social programs.² The consultations confirmed that subsuming discussions of poverty within economic policies alone allows issues of social justice, rights, and accountability to be overlooked.

Given women's poverty and exclusion as well as the complexities and connections linked to so many of its root causes, be it racism, sexism or regional isolation to name a few, it is important to hear directly from front-line workers and women living in poverty. How do they define economic security? What do they see as the barriers, solutions and strategies to overcoming poverty and exclusion?

This information tool attempts to validate women's perspectives, struggles and actions towards overcoming poverty and exclusion based on the consultations. It demonstrates how issues affecting women's poverty and exclusion are linked to a web of economic insecurity and marginalization.³

Our consultations clearly showed that women's poverty can not be addressed through band-aid solutions. Instead, pro-active poverty elimination must be based on recognizing the interconnected barriers that make certain groups of women

more vulnerable than others. Women try to secure a decent quality of life but systemic inequalities make it difficult for them. Only when social and economic policies are informed by marginalized women's experiences will these policies be able to respond to all women's needs and concerns.

The objective of sharing what women told us is to better inform women's and social justice organisations' actions to advance social justice and equality for **all** women.

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Guiding and Emerging Framework: IFFs

Within the last two years, CRIAW has begun developing intersectional feminist frameworks (IFFs) as an emerging vision to rethink women's poverty and exclusion. IFFs focus on the complex root causes of women's poverty and exclusion through a multi-dimensional lens. IFFs attempt to understand how multiple forces work together and interact to reinforce conditions of inequality and social exclusion. IFFs examine how many factors including socioeconomic status, race, class, gender, sexualities, ability, geographic location, refugee and immigrant status intersect. These factors also combine with broader historical and current systems of discrimination such as colonialism and globalization to simultaneously determine inequalities among individuals and groups.4

As an evolving framework, more thought and sharing needs to be done to deepen this analysis. Therefore, this information tool reflects only a few elements of IFFs: 1) prioritizing women's voices and 2) questioning how current policies are based on dominant ways of thinking that deny the complexity of factors contributing to women's poverty and social exclusion.

Throughout Canada's history, policies have and continue to be based on ideals of the citizen as a white, Canadian-born, Anglophone, able-bodied, urban rational male. This ideal male citizen is given value through various distinctions which shape policy making, such as male/female, white/black, abled/disabled, rational/irrational. Through these distinctions, the ideal male citizen is valued against all those that do not fit this norm. This creates systems of exclusion whereby everyone else becomes less valued and their needs are not effectively addressed in policy making. For instance, the assumption of a rational subject is based on the false notion that all individuals are equally free and independent. reality, no one is completely autonomous. Most individuals' life choices depend on their position

relative to others and within the larger society. Moreover, when various policies intersect, such as immigration and citizenship policies, employment standards and labour policies, the above distinctions also interconnect in different ways to reinforce relationships of privilege and oppression. Certain women are systematically excluded and marginalised while other women and men benefit. These inequalities among women and men shift with changes in context, time and individual experiences.

Using IFFs, the persistence of and increasing depth of women's poverty, particularly among those most affected, are revealed as far more complex than economic explanations and solutions that focus on labour force attachment or "the best social policy is getting a job." Instead, the issue is about trying to understand why Aboriginal women, lone mothers, senior women, women with disabilities and racialized and immigrant women are disproportionately represented among the poor. Poverty is linked to social exclusion. Social exclusion is about the ways in which systemic inequalities overtime shape policies and programs which influence women's choices and lived experiences.

How we consulted

Our consultations captured some of the diverse voices and experiences of women from across the country. We consulted across Canada with grassroots women's groups working at either the provincial or national level. We spoke with representatives of many local women's groups in various regions: St John's, Newfoundland; North Bay and Huntsville, Ontario; Moncton, New Brunswick; Montreal, Quebec; and Vancouver, British Columbia. These groups work closely with the women most affected by poverty and exclusion. Often, these are the women who must find their way through the maze of social policies that do not or cannot take account of the complexities of women's lives.

Through the think tank, we also consulted with national women's and social justice organisations and academics working at provincial and or national levels. In both consultations, there was overlap and coherence in what women were saying. The evidence below clearly shows that slashing social spending on desperately needed services and programs impacts on all aspects of women's lives. Moreover, until policies account for the underlying and interconnecting biases of racism, sexism, colonialism, urban versus rural bias etc., they will fail to address the increasing experiences of poverty in any meaningful way. This information tool describes what women told us in the local consultations while also integrating issues discussed during the think tank. It clearly shows the complexities of issues and policies, or lack thereof, which have made it difficult for women to bring improvements to women's lives and in the lives of their families and communities. It aims to tell women's stories of the intersectional nature and experience of poverty.

Women's poverty in Canada

There are increasing numbers of people living in poverty in Canada. Women and children are disproportionately represented among the poor. One in seven (2.4 million) women are now living in poverty; Aboriginal women, sole support mothers, senior women, women with disabilities, racialized and immigrant women and women living in rural or remote areas are over-represented and increasingly affected.⁶

This document reviews *why* and *how* poverty and economic insecurity affects women. Using IFFs, it begins to show how multiple factors such as gender, race, class, socio-economic status, ability, sexualities and global systems such as international trade combine to shape women's lives. Although women's poverty is our starting point, other factors such as race or

geographical location may be equally, if not more important, than gender in explaining why some individual women or groups are at higher risk of being poor.

Poverty is an extremely complex problem that is shaped by social, political, economic and cultural factors. It does not have only one cause or solution. Like a web with many interlocking strands, there are several interconnected explanations for women's poverty. These strands reinforce each other. In the consultations, participants shared their stories of the multiple factors that create inequalities among women and contribute to the diversity of women's experiences of poverty.

Knowing the reasons and the different ways that poverty affects women are important, but it is not enough. We need solutions and strategies

too. Women and social justice groups say that they have been "consulted to death" and it is time for action and change. This information tool concludes with their ideas for policies that can help improve women's economic situation.

"We should have not just enough for our basic necessities, but also for something more to survive and to sustain an acceptable standard of living."

> -CRIAW consultation participant North Bay, Ontario, November 9th, 2004

How do women define economic security?

Participants in the local consultations defined women's economic security *holistically* to include many social, political, and personal dimensions which go well beyond the economic realm such as:

- a feeling of self-worth
- freedom from individual and systemic discrimination
- the ability to meet basic needs
- access to programs and services
- meaningful and decent employment
- access to education
- freedom from violence and marginalization

These dimensions of economic security interconnect. Lack of access to one element often makes another one worse. For example, women who cannot find a good job cannot afford decent housing; without decent housing they may not be safe or be able to access particular services. Moreover, these disadvantages are linked to systemic inequalities which are reinforced by policies and society more broadly. Participants also defined women's economic security, as operating at several levels: individual, community, and society.

Individual economic security involves being part of a community, having strong self esteem and confidence to move forward in life situations, being able to plan for the future, being financially independent and able to competently provide for the needs of oneself and one's family without fear.

Collective or community economic security includes freedom of choice and the power to make choices; access to justice, rights, and security; the means and ability to participate in the political and social policy process in society, both formally and at the grassroots level (e.g. community groups); and safe and secure environments for women and their children, free of emotional and physical abuse.

Societal (national or provincial) economic security includes sustainable, decent employment in one's own community, and being able to earn a living wage (ideally in a unionized workplace) as well as necessary benefits; access to high quality and affordable child care in order to work; a social and economic safety net; affordable housing; and the right to a 'fixed' or guaranteed income that enables women and families to live in dignity.



What keeps Women from Overcoming Poverty and Exclusion?

The women we spoke to suggested many barriers to women's economic and social justice. They reminded us that these barriers reinforced one another: if women are disadvantaged by one barrier such as low income, they are likely to be disadvantaged by another such as poor physical and mental health. These disadvantages change in relation to the contexts in which women live their lives; how a woman takes control of her life is not solely determined by policies but is influenced by them. These issues raised by women can be grouped into **eleven core themes** that are interrelated:

Social attitudes and discrimination

Racism, sexism, homophobia/heterosexism, ableism, and other forms of discrimination such as "poor bashing" are significant barriers against women being able to achieve social and economic justice. These factors interconnect with the other barriers listed below to create inequalities among women. An individual woman's experience of being more privileged or disadvantaged constantly changes depending on context and her relationships with others.

Women who are Aboriginal, refugees, recent immigrants, racialized, lesbians or have a disability are typically more marginalized than other groups of women and experience deeper social and economic inequalities than the rest of the population. Stereotypes based on discriminatory attitudes are entrenched in people's minds, in public policy and

"Neo-liberal emphasis on rationalizing [small] government, the expansion of contracting out services tends to burden women in voluntary and unpaid work ... also limits access to services and secure, decently paid jobs."

—CRIAW consultation participant Moncton, New Brunswick, October 5th, 2004

reiterated through various media. Using IFFs, we can see that these stereotypes also have historical roots in larger global and national processes of colonisation and nation-building. Moreover, it is important to look at a woman's varying experiences of poverty and exclusion in order to identify what situations or relationships may strengthen or worsen her abilities to secure economic and social advantages.

Focus on the market economy

In the last two decades, Canada has moved towards a *neoliberal economic model* that pushes for privatization of public services and institutions, reduces social spending and less government responsibility in providing social services and regulating economic markets. As a result, Canada's social safety net has significantly deteriorated over the last ten years. The concern for social justice has been overtaken by a belief that the "free market" can solve all problems and deliver services more efficiently. The elimination of the Canada Assistance Plan (CAP) in 1995/1996 removed standards that guaranteed support for those in need.

Despite government surpluses, these policy changes have worsened women's poverty. This is particularly true for some groups of women who have traditionally been disadvantaged and marginalized. Aboriginal women's extreme levels of poverty and isolation are good examples and proof that the market, unchecked, will not provide equality.

Neoliberalization, privatization and the free trade agreements that continually subvert national sovereignty in favour of corporate power have devastating effects on social policies and the lives of women. **A focus on the market economy means that governmental safeguards and regulations are continually reduced**. Changes to economic policy have social consequences, and such changes often reflect the interests and perspectives of those who have economic and social power, rather than the interests of those who are disadvantaged.

This privileging of those who have the power to control and determine policies reflects the underlying ideal of the "citizen" as a male, middle-class individual who is positioned in opposition to all those who are unable to fit such limited criteria. As ideals of the citizen and the market intersect, certain

individuals and groups become the norm at the expense of many others who fail to attach to paid labour markets. They become subjected to moral judgements and are seen as "lacking", "lazy," "incompetent" and "non-productive." These discriminatory practices are typically used to define women and social groups who due to multiple inequalities remain among the poorest of the poor.

Cuts to social and health services

The breakdown of the welfare state due, in part, to globalization and the push towards privatization has resulted in **cuts to social programs**. These cuts and the lack of commitment at both the federal and provincial level have had a direct impact on the delivery of programs, such as social assistance, legal aid, housing and childcare. This contributes to and worsens women's poverty and exclusion.

When social services are cut to fund debt reduction programs, women often bear the brunt of these cuts. Women are still the primary caregivers for children, elderly, the sick, and people with disabilities in households. If funds for care services such as health care are cut, then it is women caregivers who must fill in the gaps. If jobs are cut, it is women who are most adversely affected as they make up the majority of formal health care providers. If hospitals send patients home earlier and sicker in order to save money and free up valuable bed space, then someone must care for those patients. If daycare is unavailable, then someone else must take care of young children.

Income support

Income supports, such as social assistance, do not provide enough money for women to buy the basic necessities, such as food, hydro and shelter. For those on social assistance, child tax benefits are clawed back in most provinces and territories. This is a further penalty for those who are already struggling.

For most women earning minimum wage or who are in precarious contract employment, employment insurance

at a meagre 55% of salary is not enough to survive, especially with a child. For example, a lone mother may attempt to juggle multiple responsibilities and basic needs through a meagre income. She may feel further stigmatized by

"The structure works in such a way that for those who are on social assistance, a part time job or contract work may still not be enough and there is the danger of losing their benefits...so from what I understand... it would take a really long time to reinstate [women's] social assistance. Getting a shortterm or part-time job is too dangerous for them."

—CRIAW consultation participant, North Bay, Ontario, November 9th, 2004

societal attitudes that stereotype her as a "single mother" who is irresponsible and lacking the qualities to make ends meet. These combined disadvantages weaken her mental, physical and social security and are infringements on her rights as a "citizen."

The lack of spaces for affordable and universally accessible child care makes this situation worse. Further barriers such as a lack of safe and affordable housing, pay inequity and a decrease in women's access to legal aid also marginalize women.

Women participants in the local consultations felt that social assistance programs are designed in ways that limit their choices and independence. At worst, they feel as if they are being punished for being poor and needing help. They feel that their choices are restricted, and what choices they are able to make are scrutinized suspiciously by service providers. Social assistance

"In New Brunswick, for instance, women find themselves working in jobs at fast food chains and call centres where they only work part time for minimum wage contracts, with no benefits and poor working conditions."

—CRIAW consultation participant Moncton, New Brunswick, October 5th, 2004 policies are often based on the notion that, if given the opportunity, people will abuse this assistance. As a result, the system relies far too much on sanctions and prohibitions (punish-

ment measures) that actually make it harder for people to become socially and economically independent.

Workforce

For women living in poverty, lack of access to jobs in general, and stable, high-quality well-paying jobs in particular is a major problem. Even when women are able to find work, this work is often precarious. Largely due to gender work imbalances in the home and a labour market unreceptive to valuing reproductive work, women choose or are forced to limit their employment. They make up 70 per cent of part-time workers.⁷

Precarious employment is typically low-paid, unstable, rarely unionized, often temporary, and with few benefits. Workers in precarious employment are less likely to be protected by a collective agreement or have control over their work, and are more likely to experience poor health. Recent changes in federal and provincial legislation in areas such as employment standards and/or employment insurance and/or minimum wage also keep women poor.

For female newcomers and more settled immigrants, the nonrecognition of international credentials in the job market further marginalizes them into job insecurity.

Women in rural and remote areas have fewer employment options due to an overall lack of jobs in their area. Disabled women find it very difficult to convince an employer of their capacity to work. These diverse barriers limit women's job opportunities and overall wellbeing. Within the workplace, employers seriously discourage unionization, further diminishing women's chances of achieving pay equity or other measures of economic and social security.

Violence against women

Violence results in physical and mental trauma for women. Women experience a sense of powerlessness both from the abuser and, sometimes, from the very organizations and agencies that are supposed to help women. Women attempting to leave violent situations are often re-victimized by the lack of care, resources and access to services.

Thus, policies aimed at improving women's economic security also need to consider their physical and mental security in ensuring their freedom from violence and re-victimization by the social services system. Aboriginal women, for example, face social exclusion in smaller, more remote communities and many face extreme poverty. The lack of strong social programs such as social assistance, childcare, employment insurance, and training force many low-income women to stay in abusive relationships in fear for their lives and those of their children.

Access to child care

Although women now make up nearly half the workers in the labour force, they are still largely responsible for the unpaid work of child care and other caregiving such as caring for sick, disabled, and elderly family members. As a result, poor access to child care remains an enormous barrier to women's economic self-sufficiency. Policies continue to ignore the connections between women's productive and reproductive roles in contributing to the national economy. Such

negligence has meant that recent cuts to social spending have increased women's work loads and the stress of balancing work and family.

Access to housing

Housing is a basic human need and yet women are finding it increasingly difficult to meet this need for themselves and their families. In many areas, there is not enough adequate, affordable, accessible and secure housing. Due to housing shortages, rental and owner housing prices have risen way

beyond many women's capacity to pay. Women living in Canada's remote and rural regions may be isolated by community dynamics, geographical distance, and/or lack of transportation.

Even if women have housing, it may not be safe or secure. They may face violence and abuse, and the choice of leaving and being homeless, or living under the same roof as their abuser. Many women experience forms of hidden homelessness.

Access to education

Improving one's education is a path towards economic security. Governments' lack of commitment to social programs has resulted in reduced access to education and women's job training. In particular, women who live in remote

and rural areas have few options for formal education and training. For many newcomer women, their higher education does not guarantee a job. The non-recognition of international credentials combined with language barriers has

meant these women experience a loss of economic and social status once settling in Canada. They are more isolated and at risk of poverty.

Poverty is often a cycle for women and their children. It can be both day-today and intergenerational. The lack of financial assistance for training programs and lack of access to subsidized training makes it difficult for women to get off social assistance and out of the cycle of poverty. Training resources often go towards women who are already working, or who are only out of work for a brief period, rather than women receiving social assistance over the long term. Such policies reflect built in discriminatory biases which favour those who have the privilege of easily accessing the job market.

"Housing is a huge obstacle [for women] coming out of an abusive relationship, or [if] they just decide to leave a legal relationship and can go on with their own children... economically they don't have any savings....They need first and last month's rent, and there's discrimination out in the community because they're single parents....We demand all kinds of corroboration in hospital reports, police reports, social worker validation and it's become a bureaucratic obstacle sometimes for women to get into housing quickly...."

—CRIAW consultation participant Huntsville, Ontario, October 21st, 2004

Governments need to invest in women's education in a way that enables women to move out of poverty permanently, rather than in a way that simply moves debt around.

Geographical isolation

Canada is a big country. **Geographical location also results in regional isolation for many women**. For example, consultation participants explained that Aboriginal women living on reserves or living in remote northern regions of the country often have to endure violence or other great hardships, as they have no means to leave their communities.

Women living in rural or remote communities, especially women with disabilities who may have



"When you're living in northern Ontario in a rural area...you can't just walk down the road."

 CRIAW consultation participant
North Bay, Ontario,
November 9th 2004 special transport needs, find it harder to travel to services that may not even be available in their area.

In a rural or remote community, it is difficult for women to have access to the opportunities and services they need. Or they have to choose between limited options. For example, women with disabilities who are living in poverty may have to decide between getting groceries and going to a medical appointment.

Policy and political barriers

Participants were adamant that women's economic insecurity was linked to an unfriendly, discriminatory political system in which women are under-represented at all levels of government and in positions of political and legal power, such as judges. Not only are women under-represented numerically, but also ideologically. In other words, both women's presence and women's issues are missing from the political and legal agenda.

These interconnecting and reinforcing injustices are simply not acceptable in a country which has signed international human rights agreements such as the Convention on the Elimination of all forms of Dis-

crimination against Women (CEDAW) which clearly stipulate that women's rights must be guaranteed.⁸ Fundamentally, governments are meant to provide human rights frameworks in order to enforce their responsibility to all citizens.



The challenges of making change

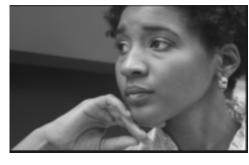
Social justice organizations, women's groups, and front line services such as shelters and anti-poverty agencies are crucial players in combating women's poverty and social isolation. They can advocate on behalf of women, help develop progressive policies, and provide services that women need.

But cuts to social programs and funding mean less money for these organizations. Front line workers confront more demands with fewer resources. Organizations compete amongst themselves for the same funding, and thus find it harder to work together. With fierce competition for limited resources in a context of increasing need, and poor communication between groups at different levels, it is difficult for organizations to present a united front in advocating for women.

Service workers and activists are tired and frustrated.

They are often consulted but not informed of policy

changes, nor are their suggestions and needs often addressed. Women from marginalized groups, such



as immigrants and refugees, are too often not included in mainstream women's policy discussions. Marginalized women's issues are interpreted as "special issues" which do not need to be considered when making decisions about "all women" and policy decisions reflect this exclusion.

Despite these challenges, the women from the local consultations identified many critical strategies to transform the system. The ideas are listed below along side a few additional insights from the think tank.

Reinvest in social policies with national standards

Across the country, women said that they did not want social programs to work the same way as for-profit business in the private sector. They wanted strong national standards for accountability and equity.

Women argued for the need to:

- Include income security as part of the Human Rights Act
- Legislate Guaranteed Annual Income (GAI) and guaranteed income supplements⁹

- Improve all social policies such as increasing minimum wage, and child care and benefits
- Recognize and accrediting of international credentials
- Increase access to education, training and public health care
- Provide adequate pensions for seniors
- Recognize women's unpaid labour

Many women reiterated the need for reinstating the Canada Assistance Plan (CAP). While CAP was far from perfect, it did guarantee certain standards for spending on social and economic policy as well as regular transfers for these purposes from the federal government to the provinces/territories. With the elimination of CAP, federal transfers have decreased and provinces are no longer obliged to spend on desperately needed social programs such as universally accessible child care. Many of these changes are indirect results of global neoliberal trade agendas such as free trade agreements that Canada has signed. In these types of agreements, **profits** have taken priority over people.

Reinstate core funding to social service and social justice organizations

Social justice organizations need core funding if they are to continue to provide the very essential services and work they do. Front-line services for women in crisis, and increased funding for social justice organizations are desperately needed. This renewed funding would result in better education and training opportunities, partnerships and alliances between these groups and better research for social change.

Break down systemic racism and discrimination

Discriminatory societal attitudes including racism, homophobia, ableism, and xenophobia are significant barriers for women. As long as these attitudes find their way into policies, women's poverty will never be eradicated. Training must be introduced to ensure policy-makers learn to

listen to the perspectives of those most adversely affected by poverty and exclusion. They must move beyond single-issue approaches to understand women's lives in holistic ways and have a sufficient understanding of the intersections and variations of different women's oppressions.

For example, under Citizenship and Immigration Canada's Live-In Caregiver program, most women who come to Canada as internationally trained workers are only able to enter the country as domestic workers who live in their employer's home. The promotion of the program often depends on ideas about non-Canadian women that emphasize the stereotypically "feminine" nature of the workers; the assumed "unique characteristics" of their ethnic group and/or nationality (such as ideas about Filipinos); and the women's assumed willingness to work for lower wages. Thus, these women often experience combined racism, sexism, isolation within employers' homes, and exploitation as workers.



Make services more accessible in rural or isolated areas

Women told us they need more programs and services in rural and remote areas as well as in the North. They also need more ways to access these programs and services. Rural women should not feel forced to leave their communities to find the services rather they need access to the social, cultural, political and economic security and supports to remain in and to continue to build their communities. Urbanization policies abandon rural women and their communities. If women are further marginalized by ethnicity, culture, language, lack of education and so on, urbanization is likely to harm them more than to help them.



Build partnerships and alliances at the grassroots

Women suggested many strategies for direct action and building coalitions.

Daily life strategies

Day-to-day, or immediate, strategies are important. For example, at one consultation, a participant suggested that women should always seek a friend to go with them when they have to visit a government office. Another example was that women form groups where they take it in turns to be vigilant

"Start small: within the family first with our daughters, then our sons and spouses, then our grandkids, our wider family, our places of work, our communities, and our schools."

—CRIAW consultation participant, Moncton, New Brunswick, October 5th, 2004 of media bias and respond with letters to the editor, etc. Doing this in a group, where the responsibility is alternated, would allow for a support network, as well as a constant watch of the media.

Speak out through consciousness-raising

Women also reiterated the importance of public education and raising awareness about important issues. They suggested doing this by creating spaces to share experiences and knowledge, and allowing women to tell their stories wherever possible. The think tank identified the use of specific campaigns with a specific policy goal and women's marches.

Form partnerships

Participants spoke about working in partnership with other women's groups, community groups, and government departments by approaching projects and problems as a team. One example cited at a CRIAW consultation was a three-day workshop on Fetal Alcohol Spectrum Disorder, where the women's groups partnered with Health Canada and Corrections Canada. Other options are <u>forming alliances</u> through coalitions and or petitions.

Be informed and be connected

Being well-informed is essential and thus having access to information is crucial. At the consultations, women urged one another to organize especially at the local level, where women have more personal influence through letter writing, phone calls, face-to-face visits, and town hall meetings.

Reach out to politicians

They can invite local politicians to join local organizations, make depositions to government representatives, and do outreach to other women. It is also important for women to use new technologies, such as telephone conferencing, email,

video conferencing, to join web-based net-works, and to organize locally, regionally, and provincially. Since not all women have access to these technologies, increasing women's access to the internet is an important strategy.

Think tank participants suggested making the govern"[We need] effective links and communication and media skills – phone-ins, media releases, interviews, campaigns, joining partners who can bring new skills to the table".

—CRIAW consultation participant North Bay, Ontario, November 9th, 2004

ment accountable through: human rights monitoring, research, policy papers and reports, lobbying, gender budgeting, alternative federal budgeting, monitoring intergovernmental agreements, charter challenges, court challenges, pay equity and employment equity.



Lessons Learnt

Work towards social justice, and alleviating women's economic and social insecurity, is happening.

Many women's equality seeking and/or social justice organizations work

with minimum resources and limited capacity. Yet, through innovative strategies they still manage to do some excellent work. Various research institutes, think tanks and unions across the country are also engaged in work intended to affect policy and lobby policy makers. Many institutes have been successful in modifying or changing policies that directly impact women's economic and social security and justice, such as those connected with employment insurance or social assistance.

In other areas, one organization in BC reports that it has been successful in advising ministries on issues relating to violence and victim services as well as maintaining a solid link with government and policy makers. The organization has also created a variety of training opportunities and curricula for victim support workers, counsellors and agency managers over the years (CRIAW consultation participant Vancouver, Nov. 19, 04).

Unfortunately, governments still think in terms of markets and individuals, rather than the complicated webs of social power and people's lives. Policies ignore this interconnectedness.

Although officially, government policies apply to everyone, in practice, they do not apply to everyone equally. Most governmental policies are designed around the imagined needs and lifestyle of a white, Canadian-born, Anglophone, urban, heterosexual, able-bodied, "rational" thinking male subject who is in good health and employed.

This "normal" or "ideal" citizen is the basis for legislation related to employment and citizenship, as well as the idea on which neoliberal social and economic policies are based. Such policies assume that this citizen is gainfully employed in a standard, full time permanent job, and can and should access benefits and social advantages through being employed in this way.

This model of the citizen excludes the majority of people in Canada who do not fit its ideals. Most women who fall short of this ideal find that their needs and lives are not considered when policies are created. Building policies around an assumed "normal" citizen criminalizes and scapegoats others, such as sole support mothers or senior women on welfare, who do not fit the mould.

In making policy, the many factors conditioning women's lives must be considered and policies must be sensitive to addressing these complex factors.

This information tool attempts to bring marginalized women disproportionately experiencing poverty and exclusion into the forefront of policy, research and action as key to real social change. It reveals that the issues affecting women's poverty and exclusion are deeply interconnected in creating a web of economic insecurity and marginalization. It clearly shows that more holistic solutions and strategies to achieve social and economic justice must be explored and implemented if we are to build stronger movements to strengthen civil society's capacity to influence policy.

The voices of activists and advocates must be at the forefront of work in social change

Disentangling the Web of Women's Poverty and Exclusion

and women's substantive equality. They must be consulted in the policy making process and the varying experiences and concerns among women properly addressed. For instance, CRIAW's upcoming work is focused on exploring alternative approaches to women's social and economic justice for overcoming poverty and exclusion.

Endnotes

¹ Women's Economic and Social Justice: Overcoming Poverty and Exclusion (WESJOPE) became our new strategic focus for 2004-2008. As part of WESJOPE, we developed a three-pronged approach by organizing local consultations with women's organizations and agencies in many regions across Canada, an environmental scan of organizations working in this area, and a national WESJOPE think tank in Ottawa. In the fall of 2004, local consultations were conducted in seven locations across Canada to document and recognize women's diverse experiences and perspectives in addressing their poverty and exclusion. One-day consultations were held in five cities: St John's, Newfoundland; North Bay, Ontario; Moncton, New Brunswick; Montreal, Quebec; and Vancouver, British Columbia. In addition, a two-hour telephone conference was held to include the voices of rural women in Newfoundland and Labrador, and an hour and a half face-to-face consultation was held in Huntsville, Ontario, as part of a province-wide conference on violence against women. Participants at consultations can be categorized as 'bridges and/or mediators' between social program delivery and women who are experiencing poverty. Participants represented women's shelters, employment counselling services, advocacy groups, research and policyoriented organizations. A small number of participants also represented aboriginal and racialized women working with immigrant and new-comer populations. All participants were either volunteers and/or staff who believe that Canadian society should be more responsive to women. A small number of participants were also women who use the services provided by one or various agencies represented at the consultations. Each consultation had 13 to 29 women. 103 participants out of 154 organizations invited attended the consultations. Women shared their perspectives and experiences of how women have faced, and continue to face economic insecurity. These testimonies were the foundations on which CRIAW decided to convene a Think Tank on April 11 and 12th 2005, to bring women academics and activists together to discuss women's economic insecurity as it relates to policy. The women represented various organizations working in diverse areas such as Afrique au Féminin, the National Organization of Immigrant and Visible Minority Women in Canada and the Women's Federation of Quebec.

 $^{^2}$ In 1995, former finance minister Paul Martin introduced a set of draconian cuts to social programming that changed the tenets of Canada's social safety net.

³ Many other women's organizations working nationally or regionally are also engaged in addressing women's poverty and exlusion that complement our own and vice-versa. For instance see the National Organization of Immigrant and Visible Minority Women of Canda (NOIVMWC) at www.noivmwc.ca, Vancouver Status of Women at www.vsw.ca, the Native Women's Association of Canada (NWAC) at www.nwac-hq.org and the Fédération des femmes du Québec (FFQ) at www.ffq.qc.ca.

⁴ Intersectional Feminist Frameworks: An Emerging Vision. Ottawa: the Canadian Research Institute for the Advancement of Women, 2006.

⁵ For more details on this critique of western ideals of the person, see for instance, Kingfisher (2002) in <u>Western Welfare in Decline Globalization and Women's Poverty</u>, pp 13-31 and Brodie (1997) in <u>Citizenship Studies</u>, 1(12).

⁶ "Women and Poverty Fact sheet" (3rd edition). Ottawa: Canadian Research Institute for the Advancement of Women, 2005.

⁷ Ibid.

⁸ For more information, please go to the Canadian Feminist Alliance for International Action (FAFIA) website at http://www.fafia-afai.org.

⁹ A Guaranteed Annual Income is the notion of a basic level of income provided on an ongoing basis, which may vary depending on household organization, age and other sources of income. Minister of Supply and Services Canada. "Improving Social Security in Canada: Guaranteed Annual Income: A Supplementary Paper." Ottawa: Minister of Human Resources Development, 1994. Cat. No. MP90-2/15-1995.

CRIAW Resources:

Critical Reflection Piece:

Intersectional Feminist Frameworks: An Emerging Vision (2006)

This critical reflection piece lays out our emerging vision of Intersectional Feminist Frameworks (IFFs) so that it can be used by women's and social justice organizations to reflect upon, analyze, and transform: The development, content, and delivery of programming activities, such as workshops, conferences, forums, and seminars; The analysis, design of and recommendations for public policies, such as immigration or welfare policies; and the internal policies and ethics of social justice organizations.

Fact sheets:

- Women and Poverty (Third Edition 2005);
- Women, Peace and Security (2004);
- Immigrant Women and Refugees (2003);
- Women's experience of racism: How race and gender interact (2002);
- Violence against Women and Girls (updated 2002);
- Women, Health and Action (2001).

The publications listed above are free of charge (posting and handling will be charged for requests of 10 copies or more) – Also available in French.

- A Tribute to Grassroots Organizing for Women's Health: Cases from Around the World, Editors: Sara Torres, Prabha Khosla with Nuzhath Leedham and Lise Martin (2005). \$15 (+ \$2 shipping and handling) Cette publication paraît aussi en français sous le titre: .« Un hommage aux organisations communautaires vouées à la santé des femmes: Des réalisations aux quatre coins du monde ».
- Participatory research and action: A guide to becoming a researcher for social change, Marika Morris, *literature review:* Martha Muzychka. (Reprinted 2003). \$15 (+ \$2 shipping & handling) Cette publication paraît aussi en français sous le titre : « La recherche-action participative Un outil pour le changement social ».

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The Canadian Research Institute for the Advancement of Women (CRIAW) provides tools to organizations taking action to advance social justice and equality for all women. CRIAW recognizes women's diverse experiences and perspectives, creates spaces for developing

women's knowledge, bridges regional isolation, and provides communication links among researchers and organizations actively working to promote social justice and women's equality.

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