

**I F LOW INCOME WOMEN OF COLOUR COUNTED  
IN T TORONTO**

*Final Report of the Action-Research Project*  
**Breaking Isolation, Getting Involved**

**Written & Researched by  
Punam Khosla**

**IF LOW INCOME WOMEN OF COLOUR COUNTED IN TORONTO**

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Any errors in this report, however, are solely my responsibility.

Punam Khosla  
August, 2003

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**If Low Income Women of Colour Counted in Toronto**

## **I**NTRODUCTION & SUMMARY

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### **COUNTED OUT IN THE CITY**

The City of Toronto proudly markets itself as one of the most diverse in the world. Immigrants and people of colour of every background have settled in this city of neighbourhoods in increasing numbers since the 1950's. But the social and economic patterns forming within this cultural mosaic are rarely considered. And an examination of the specific implications for women within those communities has been all but disregarded.

Around the world, women, people of colour, seniors, youth, immigrants and refugees, are paying the price of economic restructuring and globalization. Over the past decade the growing gap between rich and poor has become a dominant feature of urban life in the West. In Toronto, one of the most diverse of these cities, disparities are becoming entrenched along the lines of race, gender and geography.

Municipal decision-making is more important than ever in addressing these inequalities. A massive reshuffling of responsibilities in recent years has seen senior levels of governments offloading and downloading their social responsibilities. In Toronto, as of 1998, seven separate municipalities were amalgamated into a single Megacity. City Council is now positioned as the last line of defence for an array of social programs and services including Social Assistance, Housing, Public Health, Childcare and Transit along with its traditional responsibility for Public Recreation.

In the corridors of political power at City Hall there is little discussion of issues facing poor women, let alone the mounting numbers who are women of colour and immigrant women. They are rarely, if ever, considered in decisions on community programs, policies and spending priorities. In recent years, maps, statistics and reports used by City Councillors to set policy have become decidedly gender neutral and fail to detail the widening gaps for, and among, different groups of women.

Where poverty is discussed, it is portrayed as a largely generic, faceless phenomenon that falls randomly among the City's residents. This ignores the mounting evidence that systematic inequalities mean that women, people of colour and immigrants are the poorest Torontonians. For women of colour whose situation is compounded by multiple and intersecting disadvantages, the neglect escalates into absolute erasure. The failure to consider Toronto's growing

population of women of colour and immigrant women and the issues they face is a symptom that a deep democratic and social fissure is developing in our city.

Take a look inside poor neighbourhoods however, and women's daily contributions are suddenly not so dispensable. Their labours fill the cracks in our crumbling social infrastructure. Years of spending cuts have effectively 'downloaded' health and social support functions from governments onto their shoulders. The private space of home has already had to serve as the new workplace for many women with low paying, piecemeal and contingent jobs. Now, homes are increasingly becoming makeshift hospitals, elder care, childcare and recreation centres. The fallout of this trend towards individualization and privatization is that social responsibilities land hard on the shoulders of poor women, whose paid and unpaid work hours far exceed the number of hours in a day.

Instead of being supported in these crucial efforts, women in urban poor communities are facing a growing social stigma as 'lazy cheats' who are perceived as overusing public resources or, worse, defrauding social welfare resources. A rising public rhetoric of blame and shame further discourages their participation in public life. Added to these are barriers created by yearly increases in user fees for public amenities, programs and spaces. The result is that low-income women of colour and immigrant women are facing social isolation in near epidemic proportions.

The past ten years have seen significant rollbacks to equity programs in many arenas. Free market dogma has overtaken public policy debate at all levels and those who fall to the bottom of the social order are blamed for their difficulties. Calls for equity measures are now dismissed as the claims of 'illegitimate' minorities bent on taking advantage of a system supported by 'real' taxpayers. The fact that Toronto tenants pay four times the property tax rates of homeowners is rarely acknowledged.

The Mayor and City Council use the language of "diversity management" to justify a barrage of bureaucratic initiatives that paper over the hard issues. So far they have only succeeded in creating a buffer zone between themselves and a rising chorus of residents seeking action on the many and serious implications of racialized poverty. The City's own reports show that poverty rates among Toronto's communities of colour are double and triple those faced by people of European descent. For racialized women the situation is alarmingly severe. In a number of communities more than three-quarters of sole support mothers and single women are poor.

Even as the evidence of racism mounts, political, police and civic leaders publicly deny its systemic and historic existence. They continue to forward the notion that eradicating racism is a simple matter of weeding out a few "bad apples", despite well-documented facts to the contrary. The loud rhetoric employed by the Chief of Police, the Mayor and the leadership of the Police Association in denying the seriousness of revelations of racial profiling in the Police force is a case in point. Rather than address the issues, the Chief embarked on a series of public relations exercises to win over public opinion by playing on negative stereotypes, socio-economic insecurities and racialized divisions among residents in low-income communities.

Policy-analysts, social development researchers and community advocates who work hard to draw attention to growing poverty, have also tended to view social problems in generic terms. An understanding of systemic barriers created by race and gender have largely been absent in their work. The severe media and right-wing backlash against women's and anti-racist movements since the early nineties have weighed heavily on their approach. And although recent reports and campaigns highlighting the undeniable severity and extent of racialized poverty and discrimination are beginning to have an effect in some quarters, the particular position of women, especially women of colour, remains largely obscured.

Unfortunately, rather than buck the trend of anti-feminist rhetoric, some reformers now speak in the more politically palatable language of children's and family needs. While children's poverty is a serious problem, this political expedience actually draws attention away from the roots of children's predicament. As Monica Townson points out in *A Report Card on Women's Poverty*,

*We have tended to overlook the fact that children are poor because their parents are poor. And it is the poverty of women that is behind the poverty of so many of our children.<sup>1</sup>*

Masking single mothers as gender neutral 'lone parents', burying women in discussions of 'families', and reducing the persistent concerns of all people of colour as only temporary settlement issues facing recent immigrants, is more than mere word-play. It allows the insidious dismantling of important equity policies and programs to proceed with relatively little resistance. Generic proposals for change, which render those most seriously affected by growing poverty and inequality faceless and invisible, are unlikely to address their real needs.

## GETTING BACK IN THE PICTURE

The *Breaking Isolation, Getting Involved* project was aimed at starting the long overdue work of documenting and addressing the largely underground realities of low-income and racialized women. This report is the result of that project. It elaborates the experiences and views of the one hundred fifty women who participated in neighbourhood and City-wide meetings.

Sixteen community workers, advocates and policy analysts added their perspectives, and a review of relevant reports and research papers was used to develop a contextual analysis of the current state of public policy and discourse on these issues.

The project (described in detail in section five of this report) was unique in its formulation and approach. Because it was designed to *engage* women rather than simply survey them, it relied on the development of a fairly intimate interaction between the facilitator and the participants. Meetings were approached as an opportunity for women to share their stories, listen to each other and learn from the facilitator as well as from each other about how their experiences relate to public policy-making at various levels of Government.

In most cases a warm sense of solidarity evolved over the course of the animated conversations. Women began to see themselves within a broader picture of women of colour in low-income neighbourhoods across the City, and they developed a deeper empathy with the challenges in the lives of their neighbours. Women repeatedly decried the fact that there are very few ongoing opportunities for them to meet in this way. They expressed a desire to learn, share and unravel their everyday encounters with others, outside of a social work framework in which they are pathologized as clients with problems.

Even as it was unfamiliar territory for many, the chance to analyze their realities in a collective, big picture framework in a down to earth, friendly and humorous way provided both solace and a much needed sense of hope. Too many women said their confidence is regularly shattered as a result of being dehumanized in their encounters with mainstream society. While many were skeptical about the willingness of politicians to take them seriously, they were heartened at the sense of possibility that the meetings engendered.

This is the specific and unconventional approach that has resulted in the findings of this report. Although we had a design for the sessions, no formula or survey could have produced the particular revelations and insights recorded here. They are truly the result of an affectionate engagement that the women, facilitator and community partners all brought to the project. What follows then

is the first step in bringing to the fore the specific experiences of low-income and racialized women in the City of Toronto.

### **THIS REPORT**

This document is designed to be an impetus to action among policy-makers and women's, social justice and municipal advocates alike. It provides an initial sketch of the realities, perspectives and ideas of low income women, mainly women of colour, rarely seen in the public eye. As such it is a rich resource for those working for progressive change in neighbourhoods and at City Hall.

The main body is divided into four sections. Section One, *The Big Picture*, provides a statistical and policy analysis of the situation of low-income and racialized women in the City of Toronto. The issues and concerns raised by participants and community advocates in the course of the project are documented in detail in Section Two *Women's Insights and Experiences*. The specific recommendations arising from these conversations are laid out in Section Three *Ideas for Change*. Finally, Section Four *The Project and How It Was Done* documents the many components and activities of *Breaking Isolation, Getting Involved* that resulted in these findings.

### **MAPPING THE ISSUES - A SHORT PREVIEW**

The overall picture that emerged from the discussions is both stark and optimistic. Poverty is the women's biggest challenge and even their tough resourcefulness cannot overcome the impossibilities this condition creates in their lives. Yet the women, many of whom are racialized immigrants, have insistent dreams of a better and more independent life. Managing rising levels of stress and ill health, Toronto's low-income women try to make the impossible possible. Decent housing is hard to find in a tight rental market, and many landlords discriminate against women who are either single mums, social assistance recipients or racialized women. Increasing numbers of women have lost the roof over their heads while many more face an invisible form of homelessness in which they are bunking with relatives, barely surviving in substandard, expensive and overcrowded units which are badly maintained and too often infested with pests and vermin.

In spite of their great desire to work and better their economic circumstances, few of the women are able to find paid work. Those who do have jobs find themselves in part-time, insecure, low-paying positions which have little hope of advancement. Many aren't able to even look for work because of

the lack of affordable childcare. Few low-income women know how to access regulated care and, where they do find childcare, informal arrangements are the norm. Elderly women, many of whom speak little English, find themselves stuck doing long hours of unpaid work caring for their children's children.

Social assistance doesn't bring in enough money to pay the bills. But it still exacts a heavy price as it takes away dignity and privacy through the constant scrutiny of authorities who investigate for minor 'infractions' such as unreported gifts, food or money from friends and relatives.

Women are keenly aware of their isolation and how it weakens their position. Opportunities to make connections outside of their immediate family, cultural and religious networks are extremely limited. In both the former suburbs and downtown, women said they have nowhere to go to meet women from other communities. As a result, they are housebound and vulnerable to abuse from partners, children and other family members. Some have been in Canada for many years and, despite having gone through formal language training programs, have never had the social opportunities needed to develop their conversational English skills.

There are few accessible, non-commercial and secular places for healthy activity and social interaction among women, especially near their homes. In many communities space is at a premium and public recreation centres, where they exist, charge for the use of rooms and offer few drop-in activities. Women and girls are no longer a designated priority in the City's Parks and Recreation department and there are few, if any, women's programs left in the schedule. As a result, recreation centres too easily default into a competitive, masculinist sports culture that implicitly excludes most women.

Transit costs are out of reach for low-income women. Those who travel the TTC overwhelmingly report discrimination and abusive behaviour by operators towards poor and racialized women. Disabled women have few options other than WheelTrans. Pick-up times can be delayed up to five hours, during which they are expected to wait outdoors, regardless of the weather.

Distrust of authority figures is not unfounded for low income and racialized women. Around public housing complexes, Police and security guards operate on stereotypes and assumptions about poor people. They are slow to respond to women's calls on domestic violence but quick to harass their children for spending time outdoors with friends in their neighbourhoods.

Few women have even basic information on their rights or the avenues through which they can access justice. The daily experience of being treated as a

second-class citizen leaves some hopeless about the possibility of effecting change. Without ongoing support, counsel and encouragement they cannot develop the capacity to advocate individually or collectively for much needed changes in the conditions of their lives.

When the stress of coping mounts to the breaking point, affordable counseling is rarely available so some women turn to doctors. Class, language, cultural and gender biases mean that women are often misunderstood, disbelieved or dismissed by medical professionals. This lack of communication can have devastating consequences.

Women's groups, where they exist, offer a glimmer of hope. But they are grappling with overwhelming needs and severely limited staff, space and resources. Women's centres are forced to tightly program their work according to the dictates of funders. Many can no longer function as drop-in centres.

Most ethno-specific women's initiatives are in much the same position as their clients. They have little or no access to stable funding, are forced to operate on short-term projects with volunteers, and underpaid part-time and temporary staff that don't have a chance to develop their skills beyond their basic qualifications. Larger community service agencies, on the other hand, largely operate in a gender and/or race neutral framework. Their approaches do not address the complex and differing issues arising from the women's multiple and intersecting experiences of racism, sexism, poverty, immigrant or refugee status, disability, old age, widowhood, or single parenthood.

In all, women suffer from a chronic lack of resources and supports. There are very few opportunities for them to engage in advocacy work on behalf of themselves or their communities. They rarely interact with other women in similar circumstances outside their own families or cultural communities, let alone with women in other neighbourhoods across the City. In their own racialized communities the voices of poor, old, single and disabled women are submerged by more affluent and influential men who are readily awarded the role of official spokespeople for the entire community.

The need for proactive approaches in the City has never been greater. Inequality based on race and gender is not new. But in the past fifteen years feminized and racialized poverty and segregation have created a ballooning underclass in Toronto - one that is falling out of the democratic processes of both decision-making and community resistance. Only a concerted effort for meaningful action by policy-makers, analysts, advocates and residents can reverse the trend.

## **EIGHT INITIATIVES FOR CHANGE**

This project has resulted in recommendations for eight new initiatives aimed largely, but not exclusively, at City Hall. They are summarized below. Participants also echoed existing calls for changes to public policies and programs which would increase social investments in income support, housing and social programs. Eradication of racism and barriers for non-English speakers were concerns that ran through all the proposals.

Civic advocates are encouraged to take these ideas for change into account in their own work and demands. Foundations are also urged to consider them in their plans and priorities. Together, these efforts can begin to undo the erasure of low-income women of colour, immigrant and refugee women from Toronto's civic landscape. If implemented, these initiatives would constitute an important start in a new direction.

### **1) A COMMUNITY-BASED NETWORK OF WOMEN'S HOUSES**

**City Hall spearhead the establishment a network of full-time, core funded, cross-cultural, women's drop-in houses in low-income neighbourhoods across the City.**

Backed by support from both foundations and government, they would operate as full time, drop-in, community-based facilities designed to serve multiply marginalized and low-income women, specifically women of colour, immigrant and refugee women. Shaped as public spaces that provide resource, relief, civic education, engagement and advocacy support, the houses would not provide individual direct social services. They would, instead, make referrals and links to appropriate community services as needed by participants. They would initially operate during daytime hours with some evening events programming, with scope for expansion of hours in the long-term.

### **2) LIVESAFE - A RENTAL HOUSING STANDARDS CAMPAIGN**

**The City undertake a priority campaign, titled LiveSafe, to ensure proper maintenance in Toronto's rental housing.**

Similar to DineSafe, the clean restaurants campaign run by the public health department, City by-law Inspectors would prioritize low-income areas of the City to check and enforce minimum housing standards.

Public, non-profit and private housing would be evaluated on a pass/fail basis, with fines imposed on those landlords who refuse to ensure that their buildings are maintained to a high public standard, which guarantees a healthy and humane living environment for tenants.

### **3) TTC ACCESS INITIATIVE**

**The Toronto Transit Commission and the City's Social Services Division implement a two-pronged transit access initiative including:**

- **Provision of discounted Metropasses to social assistance recipients at 30% of retail cost or \$33 monthly passes.**
- **Establishment of a Human Rights Inquiry into residents' experiences of discrimination on the Toronto public transit system, with a special emphasis on soliciting the views of multiply marginalized women.**

### **4) WOMEN OF COLOUR ANTI-VIOLENCE TRAINING INITIATIVE**

**The City initiate a citywide training program for women who are front-line workers in ethno-specific and settlement agencies, as well as low-income women's advocates and community activists who are in contact with survivors of violence against women.**

The program would provide staff training to volunteer, casual, part-time and full-time workers in three areas:

- a gender-based analysis of the root causes of violence against women
- baseline skills in referral procedures, risk assessment, support protocols, criminal justice procedures and the limitations of a criminal justice approach
- the differential impacts of gender-based violence on low-income women, women of colour, immigrant and refugee women

## **5) GETTING WOMEN ACTIVE AND INVOLVED THROUGH PUBLIC RECREATION**

The Parks and Recreation Department place a high priority on women's access to City programs and facilities with a publicity campaign to increase use of public recreation centres by low-income women, women of colour and refugee women and their children. This would involve:

- Eliminating recreation fees for single parents and their children across the City for all adult and children's programs.
- Establish women-only programs in sports, fitness and other activities at recreation centres across the City
- Commit to the building of full-service recreation centres in low-income neighbourhoods where they currently do not exist
- Conduct mandatory, independent, anti-racism and anti-oppression training for supervisors and managers at all levels, and in all aspects of the Parks and Recreation Department
- Linguistically/ culturally appropriate mass outreach to women to let them know about the availability of programs designed for them (e.g. radio and TV spots, newspaper ads, billboards etc.)

## **6) MULTI-LINGUAL INFORMATION ON WOMEN'S RIGHTS AND SERVICES**

The City conduct a multi-lingual, citywide information campaign specifically aimed at women whose first language is not English.

The campaign would inform women of their rights, as well as available services and supports in key areas such as: housing help, social housing access, social assistance, public health, sexual health, Community Health Centres and dental care, childcare, violence against women, legal aid, education and recreation.

## **7) A PUBLIC HEALTH REVIEW OF LOW INCOME WOMEN'S EXPERIENCES WITH HEALTH SERVICES**

The Public Health Department conduct a review to document and detail the difficulties, experiences and obstacles encountered by low income women, women of colour and immigrant and refugee women in their interactions with all manner of health services and health professionals.

The aim would be to propose comprehensive actions needed at all levels of public decision-making to remedy the most persistent and overarching problems.

## **8) A CROSS-CULTURAL WOMEN'S SOCIAL PLANNING GROUP**

The City's Community and Neighbourhood Services Division encourage and support the development of an independent cross-cultural Women's Social Planning Group.

The group would be dedicated to addressing the combined effects of racialization, poverty, and gender disparities on women in Toronto through qualitative and quantitative research, policy analysis and community development projects. It would seek to engage low-income women, women of colour and immigrant and refugee women in efforts to transform their situations in the home, their communities, neighbourhoods, workplaces and within the City as a whole.

**If Low Income Women of Colour Counted in Toronto**

## **S**ECTION ONE

---

### **WOMEN IN TORONTO – THE BIG PICTURE**

Social, economic and political segregation based on class, race and gender is becoming an undeniable feature of Canadian life. Discrimination is mixing dangerously with deepening patterns of unemployment, insecure and low-paying jobs, social assistance cuts, lack of affordable housing and childcare, and rising user fees. Fewer and fewer social programs are available to ease the effects of these and other systemic disparities that are becoming entrenched in neighbourhoods and communities.

#### **POVERTY, INCOME AND EMPLOYMENT**

There are 1.3 million women<sup>2</sup> living in Toronto and a good half of them are women of colour<sup>3</sup>. Across the City, women's poverty is at a critical and urgent stage. Women make up 60% of Toronto's caseload for Ontario Works,<sup>4</sup> and are over-represented among low-wage earners living below the poverty line, including the unemployed and under-employed. Many women of colour who are recent immigrants don't qualify for social assistance and have no income at all.

As we struggle with the socio-economic devastation of the past decade, differences within equity-seeking groups are becoming more pronounced. Among women for example, some face far tougher hurdles than others. All women are still significantly more likely to be poor than men,<sup>5</sup> and women's poverty rates have seen little improvement over the years. But women of colour, immigrant women, single mothers, women with disabilities, older women, young mothers and women on their own are strikingly poor.

The median income of single parent families in Toronto fell by 17.7% during the nineties<sup>6</sup>. Sole support mothers face deep poverty with incomes \$10,000 below the poverty line. Here too, racism creates significant separations. Racialized women raising children on their own are far worse off than women of European heritage.<sup>7</sup> Recorded poverty rates for Ethiopian, Ghanaian, Somali, Tamil, Vietnamese and Central American single mothers are well above eighty percent<sup>8</sup>. Table 1 shows the broad breakdown of poverty among groups of lone parenting mums:

**TABLE 1<sup>9</sup>**

<b>INCIDENCE OF POVERTY LONE MOTHERS BY ETHNO-RACIAL GROUP TORONTO 1996, % BELOW LOW INCOME CUT-OFFS</b>	
<b>Ethno-Racial Group</b>	<b>Female Lone parents with one or more children under 19</b>
Latin American Origins	75.4
Arab & West Asian	74.1
African, Black and Caribbean	70.8
East & Southeast Asian, Pacific Islander	60.2
South Asian	58.7
European	47.7
<small>Source: Statistics Canada 1996 Census; Tabulation by Michael Ornstein, Institute for Social Research, York University</small>	

This type of detailed information is not made readily available and is not used in the mainstream of City planning. When social and economic trends are not tracked by race and gender, policy-makers can too easily ignore the specific character and interests of the City's growing underclass.

Recent improvements in the economy appear to be doing little to stop the slide for those at the lowest end of the income ladder. The so-called economic boom of the latter part of the nineties has not improved the position of many women and people of colour. Over the course of two decades of recessions, any barriers and inequities they faced due to systemic racism and sexism have only increased and become further entrenched.

While women of colour in low-income communities across the City have known these realities in their individual daily lives, numerous published statistics now show that their experiences are part of a broader pattern. In *A Decade of Decline*, The United Way points out that social assistance cuts have translated into single parents suffering the greatest economic losses during the nineties.<sup>10</sup>

Although many women are now in the workforce, the popular assumption that this has resulted in women's equality is false. Canadian women still earn just 64 cents for every dollar earned by men<sup>11</sup>. In a polarized economy, average income figures are less revealing because they tend to obscure the fact that growing numbers of people are at the extreme ends of the scale.

Nonetheless, women's average income is still only \$19,847 a year in comparison to \$32,104 for men<sup>12</sup>.

In Toronto, the employment incomes of racialized women are very low. The chart below demonstrates the sizeable economic advantages of women from European backgrounds over women of colour.

**TABLE 2<sup>13</sup>**

<b>MEDIAN INCOME FROM EMPLOYMENT BY ETHNO RACIAL GROUP TORONTO - WOMEN - 1995*</b>	
<b>Ethno Racial Group- women</b>	<b>Median Employment Income - \$</b>
African, Black & Caribbean	15,000
Latin American origins	15,000
Arab and West Asian	15,000
South Asian	16,000
East, Southeast Asian Pacific Islander	18,000
European	25,000
Source: Statistics Canada 1996 Census; Tabulation by Michael Ornstein, York University	

Short-term, contract and part-time employment that is both insecure and low-paying has become the mainstay for large numbers of working women. In 1999 two thirds of the part-time workforce in Toronto was women<sup>14</sup>. The distribution of "good" versus undesirable jobs falls conspicuously along class, race and gender lines.

The people most likely to end up in low skill jobs are women and men of colour, and Portuguese people. Lack of English language skills is also an important factor contributing to poverty. The vast majority of non-English speaking immigrants who came to Toronto between 1991 and 1996 were women.<sup>15</sup> Without English language capacity, immigrant women's employment choices are severely restricted. As the chart below shows, the majority of women of colour in Toronto work in either manual or non-manual low skill occupations.

\* The numbers for Aboriginal women are intentionally not stated as there is reasonable doubt about their accuracy due to the exclusion of homeless and marginally housed people in the collection process.

**TABLE 3<sup>16</sup>**

<b>PERCENTAGE OF WOMEN IN LOW SKILL OCCUPATIONS BY ETHNO RACIAL GROUP TORONTO - WOMEN – 1996</b>		
<b>Women - Ethno Racial Group</b>	<b>% women in Low Skill non-manual occupations</b>	<b>% women in Low Skill manual occupations</b>
African, Black & Caribbean	55.6	13.3
Latin American origins	55.5	14.3
East, Southeast Asian Pacific Isl.	48.3	14.8
Arab and West Asian	46.9	5.1
South Asian	46.7	19.7
European	41.2	4.9
Source: Statistics Canada 1996 Census; Tabulation by Michael Ornstein, York University		

## **HOUSING AND NEIGHBOURHOOD SEGREGATION**

Divisions based on income and race play themselves out in geographic pockets of disadvantage across the City. In both the former suburbs and downtown, poor people settle into areas where they can get increasingly scarce rental or social housing. These segregating neighbourhoods are home to many of Toronto's communities of colour, immigrants and single mums. Their unifying reality is poverty.

It is well known that rental housing is desperately lacking in the City of Toronto. Waiting lists for subsidized housing are climbing daily. As of early 2003, there were 68,409 people on the City's social housing waiting list. Although the City does not keep track of how many of these are women or people from racialized communities, women of colour who are raising children on their own are among those most dependent on affordable rental housing. As the table below indicates, few single mums have the resources to purchase their own homes. But for women of African, Latin American and Arab descent, the situation is most acute.

**TABLE 4<sup>17</sup>**

<b>HOME OWNERSHIP OF FEMALE LONE PARENTS WITH 1 OR MORE CHILDREN UNDER 19 TORONTO - 1996</b>	
<b>Ethno Racial Group</b>	<b>% Female Lone Parents with a child/ children under 19 who are Home Owners</b>
African, Black & Caribbean	4.5
Latin American origins	12.1
Arab and West Asian	13.6
South Asian	24.7
European	31.5
Source: Statistics Canada 1996 Census; Tabulation by Michael Ornstein, York University	

Given that women are disproportionately poor and dependent on a dwindling stock of rental housing, the threat of homelessness looms large. However the trajectory of homelessness that plays out in public discourse is largely based on images of white men who are down on their luck. This belies the realities of homelessness for women, aboriginal people and racialized communities.

According to the City of Toronto's 2000 *Report Card on Homelessness* the majority of family admissions into shelters are single parents (the vast majority of whom are women). But women's homelessness is not, for the most part, captured in shelter statistics or street images. As the Centre for Equality Rights in Accommodation (CERA) notes in their recent report *Women and Housing in Canada*:

*For women with children, living on the street is an impossible option that is almost certain to mean losing their children. For single women, increased vulnerability to violence and sexual assault make street life something to be avoided at all costs.<sup>18</sup>*

As the housing crisis worsens, women are turning to shelters. The report goes on to note that Aboriginal and Black women are predominant among those who have reached this point of last resort.

Discrimination plays a substantial role in determining who gets and is able to keep affordable and quality housing. Few groups in the housing sector

address this key dimension of the problem. CERA has taken a lead in this area providing support to those affected, as well as documenting housing discrimination based on race, gender and income status. They have found that people of colour, single mothers, immigrants, refugees and people with disabilities all face particular discrimination at the hands of landlords. Even those willing to pay higher rents, run into a wall of excuses and lies<sup>19</sup>. As CERA's Executive Director Leilani Farah told us in a key informant interview, focusing on supply of rental housing will not solve the housing crisis if those that most need housing are still turned away by the unchecked discrimination of landlords.

Many of those who do manage to secure rental housing end up paying high rents for poorly maintained, crowded and pest-ridden apartments<sup>20</sup>. Researcher Sylvia Novac describes what this means for women:

*Female-led, racialized and immigrant households living in poverty are increasingly concentrated in urban public housing, frequently in neighbourhoods that are ghetto-like, unsafe and stigmatized.*<sup>21</sup>

While most Canadians like to believe that housing segregation, like racism, is an exclusively American phenomenon, there is mounting evidence pointing to growing racial segregation in Canadian Cities. Researchers Eric Fong and Kuniko Shibuya, in their analysis of 1991 Census data concluded that:

*In Canada, the spatial separation of the poor from the general nonpoor population is confined largely to visible minorities (Blacks and Asians).*<sup>22</sup>

Other recent studies have shown rising income-based segregation in Canadian cities<sup>23</sup>. In Toronto where gender and race are major factors in determining who is poor, women of colour are most likely to find themselves living outside of the mainstream of the city life, isolated into communities of poor and racialized people.

## **CHILDCARE**

Access to affordable, quality childcare is a key factor affecting women's ability to overcome poverty and isolation. In a recent Toronto study, childcare management was cited as one of the top five barriers low-income immigrant women face in accessing a paid job, and a key reason for problems retaining a job<sup>24</sup>.

Public subsidies are a crucial bridge making childcare affordable for working low-income women. These are harder and harder to get. In all there are

only 22,600 subsidized childcare spaces in the City, and the gap between needs and available services is growing. At any given time there are 15,000 children on the waiting list and Provincial rules on who can apply have become more and more narrow.

Since the late 1990's, the Province has withdrawn from its former primary role in delivering childcare by downloading this responsibility to the City. The Ontario Government's financial commitment to licensed childcare has been shrinking annually. Although it is still legally responsible for 80% of the costs of operating childcare, the Province has undermined the system by reducing annual funding transfers and freezing subsidies. As a result 1,616 subsidized spaces have been lost since the beginning of 2002. 700 more spaces, 200 of these for women on social assistance, will be lost this year unless the trend is reversed. The effect on low-income women is devastating. A City of Toronto Report notes:

*Over 40 per cent of subsidy users (6,500) are single working parent families whose average net income is \$20,684. For most of these families the loss of childcare will result in the loss of ability to sustain employment and a corresponding dependency on social assistance at a much higher cost. The reduction in childcare services will also make it more difficult for Ontario Works clients to get off social assistance and find sustainable and self-supporting employment.<sup>25</sup>*

Increasing numbers of women are forced to use expensive, private and informal babysitting arrangements to fill this gap. Although studies tell us that the vast majority of parents using care would prefer to have their children in licensed care, the Provincial government is strengthening the casual approach by diverting funds to Early Years Centres where parents can go with their children, but which don't provide the relief women need to allow them to get jobs and increase their economic and social independence.

## **PUBLIC TRANSIT**

Public Transit is the only distance transportation option for low-income women in Toronto. Working women make up a steady 60% of those who rely on transit to travel to work and back,<sup>26</sup> but rising fares are putting a major dent into their already stretched paycheques.

The Toronto Transit Commission (TTC) depends more heavily on fare revenues than any other transit system in the western world. Well over 80% of its operating budget now comes from the fare box and a good portion of this revenue comes out of the pockets of working and other women who are

significantly less likely to own cars. The government subsidy per rider dropped from 61 cents in 1991 to 35 cents in 2001. The Chart below shows how poorly this compares with other North American Transit systems.

**TABLE 5**

<b>PUBLIC SUBSIDY FOR TRANSIT SYSTEMS - SELECTED CITIES, 2001</b>		
<b>City</b>	<b>Portion of costs paid by riders</b>	<b>Gov't subsidy per rider</b>
TTC - Toronto	81%	35 cents
New York	61%	\$1.05
Montreal	56%	73 cents
Washington	53%	\$1.67
Chicago	52%	\$2.31
Atlanta (1999)	42%	\$4.34
Source: City of Toronto, Toronto Transit Commission Operating Budget Presentation. January 11, 2002		

In everyday terms this means the system is just too expensive for low-income people. Most fares have doubled in the past ten to fourteen years. Adult cash fares have risen from \$1.10 to \$2.25 and seniors now pay \$80 for a metropass compared to \$32.00 in 1989<sup>27</sup>. Incomes have not kept pace and, because of service cuts due to the budget squeeze, every year riders pay more for poorer quality service.

Public transit operations and costs were downloaded to the City as part of the amalgamation exercise. Unlike Social Assistance and Childcare, the Province does not provide a guaranteed share of transit costs. This hampers the City's ability to make much needed improvements to fares and accessibility.

As the pressure mounts, the logic of the system threatens to swing in favour of routes that generate the most money, while less traveled routes become vulnerable to budget cuts. A recent report<sup>28</sup> by Toronto's Rocket Riders group says riders are being asked to pay more for less and this is threatening the entire public transit system. On the issue of declining service it notes:

*Bus and streetcar services have dropped by 10 and 20 percent respectively since 1990. This translates into more crowded vehicles, longer waits, and riders abandoning transit for private vehicles.*

Low-income people with no alternative options are at the mercy of the system. Women's safety is compromised particularly in the former suburbs where transit service has traditionally been weak. High fares further trap them in their homes, and poor service means women must walk longer distances, and stand for long periods at isolated bus stops. One survey pointed out that walking is the only way low-income people can make it to appointments, food banks and services.

The Transit Commission does not see itself as having a responsibility to serve the most needy of the City's residents. This is evident in an otherwise comprehensive and unusually progressive report outlining its strategy for improving ridership released in March 2003 where it says:

*Fifteen to twenty percent of regular TTC passengers do not have access to an automobile for their trip and are, therefore, highly dependent on the TTC for some form of travel in Toronto. While the cost of travel may be a significant issue for some of these people, it is beyond the mandate of the TTC to resolve broader social and community issues related to income distribution and welfare.<sup>29</sup>*

Women with disabilities are even more dependent on Transit. The Wheel-Trans system operated by the TTC is critical, as many would be utterly housebound and unable to function with any degree of independence without the service. Although access to the Wheel-Trans service was severely restricted in the mid-nineties, the demand virtually doubled in the years since. Service access is still highly problematic. Rides have to be booked at least a day in advance and the unaccommodated rate for 2001 was officially 4.1%,<sup>30</sup> translating into nearly 45,000 unmet trip requests.

## **PUBLIC RECREATION**

Public Parks and Recreation programs and facilities have the potential to become a much-needed meeting ground for people across barriers of race, language, gender and income. Rather than cultivating this potential, the City has opted to commercialize the recreation system.

Since amalgamation the mandate of the recreation system has been hotly contested at City Hall. Large numbers of residents from across the City have

repeatedly told Council that the recreation programs, swimming pools, community centres, parks and public spaces are crucial to the health of their neighbourhoods. An early City Council Task Force on recreation user fees recommended that programs be offered without fees to encourage participation by all residents regardless of income, age, race, gender, language and ability. This was rejected by senior staff and Councilors who see public recreation as a limited program for the privileged, offered only on the condition that it pays for itself through added charges.

As a result, fees have been increased for most programs and facilities. The few programs that are still offered without fees are shorter in length, poorer quality and quickly filled up. Drop-in programs that provide informal and flexible opportunities for residents are being cut back. More time in public centres is shifting to private clubs as the City tries to make money through permits, and save money by reducing the number of recreation staff. Each year more fees are added and programs are whittled away. In 2003 alone, seventeen permanent staff positions are being cut, and user fees for fitness programs and adult recreation programs are being increased to follow rates charged in the private sector.

The few comprehensive women's programs and initiatives designed to reach out and encourage women's participation in recreational activities have been effectively wiped out. Designated women's activities have been reduced or cut completely. There are very few culturally specific or sensitive programs in the City that encourage the participation of people of colour or make an effort to reach out to immigrant and refugee communities.

Initiatives in low-income neighbourhoods are too often focused on crime-prevention. Programs such as a midnight basketball at recreation centers and police-youth basketball, which aim to keep youth off the streets, are almost exclusively aimed at young men. These are singled out for funding even as hours for regular youth programs are cut back. Not only does this approach pre-judge the young people in low-income communities as potential criminals; it leaves young women out of the equation entirely. In the rush to keep boys busy and distracted from breaking the law, options for young women are actually shrinking. Since amalgamation, community programming for girls and women has been dropped from the City's priorities. Instead of encouraging empowerment, pride, skill development and solidarity among girls, it renders them passive spectators and hangers-on for the activities of boys.

Encouraging participation among women of any age is a challenge in low-income neighbourhoods. They are overworked, pressed for time, money, childcare and everyday support. Only accessible public programs designed

around their schedules and needs have any hope of drawing them out of their isolation. Young women of colour in low-income neighbourhoods face many barriers to participation in recreation and community life.

Although all Torontonians pay for public recreation through their tax dollars, only those who can afford to pay a second time (through user fees) are able to use public facilities. User fees are neither harmless nor are they necessary, they are designed to limit demand for services to those with money, and create the climate for more funding and program cuts. A recent commentary on Municipal finance by the right-wing C.D. Howe Institute put it this way:

*...fees have the benefit of rationing services to those willing to pay for them and discouraging the authorities from overinvestment in those facilities...<sup>31</sup>*

Perhaps the cruelest irony is that as public recreation mimics the private sector and becomes increasingly exclusive, the tax contributions of low-income people of colour are being used to subsidize the leisure activities of more affluent residents.

## **COMMUNITY SUPPORTS AND SERVICES**

There are few public places available for women to gather and meet within their communities. The women's programs that do exist are facing critical shortages of resources, few staff, and little space.

Women's Centres, which operate in some areas of the City, are seldom located within low-income areas, making access difficult for women without funds for transportation. As well, they lack the flexibility to creatively address the material pressures defining women's lives. Operating on tight budgets made up of a patchwork of unstable project-oriented grants they are faced with heavy reporting requirements and demands from funders for concrete and extraordinary 'outcomes' for each small grant they receive. This becomes increasingly impossible as the economic and social situation of women worsens due to Government decisions to shred the social safety net. Positive outcomes are difficult to achieve among women whose difficulties are rooted in systemic issues of worsening poverty and growing racism.

In recent years the Provincial Government has cut back core funding of women's centres in favour of specific job training projects and programs. As a result, most centres cannot offer drop-in support to neighbourhood women looking for informal and flexible opportunities to meet each other. Ethno-specific

women's groups are particularly strapped. The only steady funding available for them comes through contracts with the Federal Government to run English as a Second Language (ESL) programs. Except in rare cases, this work takes up almost all their time and energy and leaves them no room to work with women in their communities on the other pressing issues in their lives.

The few community agencies that do run effective and open-ended women's support groups that provide participants with transit tokens, food, language support and childcare have long waiting lists. Programs that do exist are either mono-cultural or operate only in English. Cross-cultural supports for women of colour in low-income areas to meet across communities are rare.

There is no program at City Hall designed to fund or specifically support women's initiatives. Access and Equity grants designed primarily to support ethno-cultural communities are awarded to women's groups, but the overall budget is too small to make more than a token contribution in most cases. Breaking the Cycle of Violence grants are widely perceived to be exclusively for project relating to violence against women but this is not the case. While the grants are allocated to some women's groups, their criteria is not specific to gender-based violence and in recent years political priorities have increasingly shifted towards gender-neutral or male-oriented youth anti-violence activities.

The main Community Grants budget which has the capacity to provide more steady and substantial support is weighted in favour of large, established, multi-service agencies that have access to a range of funds and are increasingly displacing women's and ethno-specific groups in local neighbourhoods. The program, which has not grown to meet the expanded demands of the amalgamated City, favours those who have traditionally received grants, while marginalizing new and emerging organizations. As well, there is a clear bias towards the apparent administrative efficiency and economy of scale offered by long-standing large agencies, so they are supported to take on work previously done by women's organizations even though they are frequently ill trained and equipped to do so.

There is a severe shortage of local, community based services addressing issues of violence against women in low-income neighbourhoods. The only independent rape crisis centre in the entire City of Toronto is located downtown and is facing a problem of shrinking resources. Almost all the services that exist within the neighbourhoods are gender neutral and issues of sexual violence are rarely addressed in any open or systematic manner. Women's shelters are an option for some women, but most are operating at capacity as demand grows and waiting times for affordable housing gets longer.

Cuts to legal aid mean access to the justice system is shrinking for women. Community Legal Aid Clinics, which provide free support, are flooded with poverty, welfare, housing, evictions and related complaints. They have no mandate to support women looking for help with divorce or family issues. Women experiencing violence can get family law legal aid certificates but they cover only a very limited number of hours with a lawyer. No allowance is made for translation, which eats up a lot of time and may or may not even be available. Women who want to take action to remove themselves from an unhealthy relationship *before* it turns violent are not eligible for support.

Women who are not proficient in English have difficulty accessing community programs of any description. Although the City offers third party translation on its Access Toronto hotline, the City's corporate budget for translation has been targeted for cuts on an annual basis. On some pamphlets the only sentence translated tells people to call the City for more information, but residents are not provided any clue as to what they are to call about. Publications and services that are translated are rarely publicized effectively in areas where non-English speakers live.

## **LAW AND ORDER, SAFETY AND PUBLIC SPACE**

Across the western world law and order is replacing social and economic equality measures as the centrepiece of Government social policy. In Toronto, law and order policies cut a wide swath through the city, creating a growing divide between those residents considered worthy of protection, and those cast as the source of disorder. Race, gender and poverty are the determining fault lines.

Policing takes up a greater share of the City's net budget than any other area of program spending. In 2003, the City of Toronto allocated 22% or \$634.5 million dollars to The Toronto Police Service. Although the Mayor and council have repeatedly cried poverty when it comes to funds to stop TTC fare increases, recreation user fees, or cuts in community programs and grants, hefty increases have been awarded to the force every year since amalgamation. No other area of spending has had such favourable treatment. This pattern has held steady even as the police department has been hit by successive scandals and charges of misconduct towards poor and homeless people, racial profiling, refusal to implement measures and protocols on violence against women as well as internal corruption.

In October 2002, *The Toronto Star* published a special series uncovering evidence of extensive and widespread racial profiling within the Toronto Police

Force. The response of both the Mayor and the Chief of Police has been to deny the existence of systemic racism in the force, and attack the credibility of the Star, its reporters and researchers. The Police Union in turn launched a lawsuit against the newspaper.

In 1998, a successful suit against the Toronto Police Service by a Jane Doe led City Council to ask the City Auditor to conduct a review the force's investigation of sexual assaults. Working closely with Jane Doe and numerous women's anti-violence groups and the Police, the Auditor released his report in 1999, containing 57 wide-ranging recommendations for changes in Police procedures. To date only the most minor and technical recommendations have been implemented and women's groups have been sidelined and dismissed from the process.

Shortly thereafter, a police protocol for domestic violence was shelved at the eleventh hour by the Police Department. This, despite the fact that the protocol had been developed, over a number of years, through a collaborative process between police department officials and volunteers from numerous women's anti-violence groups from across Toronto.

As crime rates fall, Councilors and Police use public perceptions and fears of crime and the notion of 'crime prevention' to justify increased spending. During the summers of 1999 and 2000 City Council approved funds for a targeted police initiative dubbed 'Community Action Policing' aimed at neighbourhoods identified as crime "hot spots"<sup>32</sup>. Police officers, working at overtime rates, were deployed into racialized low-income neighbourhoods such as Regent Park, Parkdale, Jane-Finch, Rexdale and Glendower on foot, in cars, on bicycles and motorbikes. Most of the targeted communities are home to large numbers of people of colour, new immigrants, single mothers and young people. A survey conducted by the community-based Committee to Stop Targeted Policing found that residents experienced harassment, intimidation, threats and violence in the period of the initiative.

Young, racialized and homeless people, sex trade workers and poor white residents reported being unduly stopped and harassed by police officers in public areas such as parks and the streets. This criminalizing of large numbers of people, and ongoing public portrayal of them as potential criminals, leaves them more vulnerable to public discrimination, harassment and violence.

Low-income women who are victims of sexual assault or domestic violence are caught in a lethal catch 22. They are caught between legitimate concerns for their safety as women and their well-founded distrust of the police. Young women who see their neighbours and friends roughly treated by police

are less likely call for help or report assaults. Dual charging in cases of domestic violence is becoming commonplace, particularly among racialized and low-income women. Anti-violence advocates are raising the alarm at the numbers of cases where women call the police for assistance and end up facing charges themselves.

A National Council of Welfare report on Justice and the Poor in Canada describes differential police attitudes towards women:

*Social class and race can also make a difference in the treatment of female suspects by the police. Studies revealed that some police officers gave women the "chivalrous treatment" meaning they were more lenient with women than men in similar circumstances. The main problem is that this benefited some female suspects more than others, in particular those who were middle- or upper-class, white, well groomed and apparently submissive, and who reacted by 'crying, pleading for release for the sake of their children, claiming men had led them astray.' Women who did not fit this stereotype, who were not white, or who were drunk, unkempt, hostile or selling sex, were treated as harshly as men.<sup>33</sup>*

Against this backdrop, women who are among the poorest of the poor in all communities are waging a quiet struggle to make life work for themselves, their families and their communities. They are women of colour, immigrants, refugees, sole support mums, widowed, divorced, separated or single and their relationships are shaped as much by their cultural communities as by where they live. Lack of time, resources, social supports and English language skills leave them isolated from each other and the mainstream of City life. They have few opportunities to meet with women from other cultures or neighbourhoods, and no advocacy network to counteract their absence and erasure in the all-important territory of social policy-making.

**If Low Income Women of Colour Counted in Toronto**

## **S**ECTION TWO

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### WHAT WOMEN TOLD US

This part of the report presents the views of the one hundred and fifty women who participated in the *Breaking Isolation, Getting Involved Project* as well as the advocates, researchers and front line workers employed in projects and services who interact with them on a regular basis. It is in many ways a ground-level, qualitative elaboration of the 'big picture', quantitative and policy analysis (see previous section) as it is lived everyday by the women closest to the situation. The thinking presented here was developed with women at community sessions as they made connections between their stories and the responsibilities of governments. The contributions of advocates as expressed in conversational one-on-one interviews are interwoven throughout.

The project originally called for a primary focus on City Council. And there was, in most instances, a natural flow towards this in the discussions. However, women were not restricted in what they could raise or discuss in the sessions and, given that their experiences are not neatly divided according to Government jurisdictions, every level of government is implicated in the outcome of this report. In spite of funding pressures, municipal government has the ability and the capacity to do far more than it allows. By re-aligning priorities towards those most in need, Council and the Mayor could create a significant difference in the lives of large numbers of its hardest working residents. As such, Toronto City Hall remains the main respondent to the findings presented here.

Discussions were wide-ranging and touched on any area of the women's lives they considered most important. Often starting slowly, the conversations would catch fire as women recognized their own experiences and began to realize that they were being taken seriously. In some cases the conversation would stop for some time as women listened and sympathized with a particularly difficult or complex story. Women frequently remarked that they are rarely asked their opinion about social and political matters but, as the meetings proceeded, their initial shyness easily gave way to reveal an untapped interest and perceptiveness about their situations. They were anxious that their viewpoints be recorded and delivered to those in positions of authority.

The range of concerns while broad was remarkably consistent across neighbourhoods, cultural and linguistic groups. The most persistent topics considered can be grouped into four broad areas in order of importance: first and most common was lack of money, poverty, unemployment, low wages, lack of

income and associated difficulties with social assistance; a close second was lack of adequate housing, overcrowding, high rents, extremely poor maintenance, landlord issues related to public and private rental housing; tied for third and fourth place were: issues of personal/ domestic life - including parenting, families, health and intimate violence, and the women's disconnection from broader society as a result of limited access to public transit, childcare, recreation, services and places to meet socially.

Cutting across all these concerns are a steady stream of experiences of discrimination whether as women and/or single mums, or the result of racism - both institutional and individual, or through breaches of their basic rights. The women are too familiar with everyday dehumanization by people with in positions of authority, privilege and power. Unease with the English language, low literacy levels and insecure citizenship only serves to exacerbate their lack of acceptance. Women expressed enormous frustration at the ways in which they are rendered invisible, viewed as stupid, or dismissed as worthless within both public and private arenas.

## **2.1 MAKING ENDS MEET**

### **POVERTY**

Lack of money was, not surprisingly, the number one concern raised by the women.

*Most of the participants said they are unemployed and, with the exception of the seniors, all of them said they want to find paid work.*

At most, one or two women in each group had jobs, very few full time. Most of the jobs are part-time and low-paying. The vast majority who do not work either have no independent income or are on some form of social assistance.

Even without paid work, women reported heavy workloads and stress in caring for children and extended families, with little resources or support. Without exception, women said they do not have enough money to meet basic expenses. They noted that their incomes from all sources have remained constantly low or gone down, while costs and expenses rise each year. A number said healthcare costs are very high, especially prescription drugs.

Advocates and community workers unanimously agreed that women's growing poverty is a root concern. Lack of financial stability, they say, leads to a host of other problems setting off a domino effect from which women find it impossible to recover. Both poverty and fear of poverty are serious constraints on women's choices. As one worker told us:

*"They stay in their situations because they have to. They're afraid that if they make any change it could get worse. Women are trapped."*

A number of the women have no income at all and are completely dependent on relatives. Sponsored immigrants are automatically disqualified for social assistance, housing and other supports. They expressed much distress about having no options, having to endure exploitation and abuse, and being hemmed into situations that allow them no sovereignty over their lives.

This puts women experiencing violence at the hands of partners or family members in real danger. Community workers report that there has been a significant shift from emotional counseling to practical support for women

survivors of sexual and intimate violence. Battered women are reportedly returning to abusive husbands because they know they cannot care for their children on social assistance.

Women are doing anything they can to stay off the welfare rolls including entering the sex trade, moving in with friends and relatives and trying to survive on part-time and low paying jobs. Regardless they are increasingly losing the option of being independent.

*One advocate told us that as single mothers become more destitute: "there's almost a desperation - which is economic - but the solution is too easily seen as a man."*

Health problems caused by long-term poverty, abuse and isolation leave some women practically unable to work. They end up with few options outside of social assistance, where they are often listed as 'employable' in spite of their ailments.

## **EMPLOYMENT BARRIERS**

Women in poor neighbourhoods who are on Social Assistance want to work, but they face multiple barriers to finding jobs. No childcare, husbands who do not allow women to work, lack of mobility, language barriers, lack of recognition for their qualifications, Canadian experience requirements, were all cited as factors. Some of these amount to clear discrimination. The requirement of Canadian experience, even in cleaning jobs, has become a less than subtle way of eliminating women from even applying for positions.

Lack of affordable childcare, racism, language barriers, lack of Canadian experience, no recognition for professional or academic degrees, not knowing where to go to apply for work, lack of jobs for women, no job flexibility for mothers, ageism, and a poor economy were all cited as key barriers to employment. Workers talked about the need to help women find decent, well-paying meaningful work. It was noted that many women do not use Federal employment services because children are not welcome at the Human Resources Development Canada (HRDC) job search offices.

Parenting responsibilities are a predicament for mothers with small children wanting to improve their financial position. Many said they need childcare but didn't have any information about childcare centres, subsidies or waiting lists.

*Mothers are in a double bind. They expressed fear that by the time their children are old enough for them to go out and work, employers, who prefer to hire young women, will not hire them.*

Women who have tried volunteering as a way of getting paid work said they are stuck in unpaid roles. They noted that it is not in employers' interests to hire them into paid positions as this would mean losing an unpaid worker. This appears to be a chronic problem in the social service sector where racialized women say they are relegated to menial tasks and never have the opportunity to develop the skills needed to be hired on as paid staff.

## **JOB DISCRIMINATION**

Some participants were professionals in their country of origin but are unable to work in their field.

*A prominent Afghan surgeon said she was refused even as a volunteer at the Hospital because they feared she would practice medicine without authorization. A mechanical engineer from China said her training was not recognized. Women with graduate degrees in economics and social sciences were unable to get even low-paying jobs.*

In some cases women who have extensive education are pressured to stay in low skilled factory jobs by partners and families who care little about the woman's working conditions and don't want any interruption in their overall family income.

Women between the ages of 40 and 65, who are on their own, said they are in an untenable position. They are caught between employers who say they are too old to hire and the fact that they do not qualify for seniors benefits and so cannot retire.

### **Jobs and City Hall**

- ◆ Public sector employment, such as city jobs, have provided decent pay, benefits and security to women; however the city has cut back on some entry-level jobs that have provided employment to women, and particularly women of colour. For example, nearly 600 jobs have been lost in the homes for the aged, including 44 positions this year in housekeeping and food service.
- ◆ In addition, the city is considering increasing the use of private contractors to run some programs and services to save money. A primary way for private contractors to do the work more cheaply is to pay workers less and provide less job security.
- ◆ The city has had an employment equity policy since 2000 and is now doing a workforce survey of the 30,000 people directly employed by the city before developing an action plan sometime in 2004, six years after the new city came into being. The city's agencies, boards and commissions (such as the TTC and the police service) are expected to follow the city's lead.

The inability to function in conversational English is a major hindrance. One of the women said that she had considerable electronics experience but finds English difficult and so can't get work. Even those with formal language training did not learn enough English to function in society. Isolation and segregation mean that women have little contact with people outside their own linguistic community, leaving them few opportunities to practice their fledgling English skills.

Racism and discrimination was raised as a factor in finding work. A Somali woman was refused a job when she went to the interview wearing a hijab. Suspecting discrimination and desperate for work, she went back the next day without the headscarf and was hired. Others said it is racism that closes down their options and forces them into low skill jobs.

### **INADEQUATE JOBS**

Those that are working are stuck in low-paying, dead-end jobs with little hope of advancement. Women pointed out that the jobs available to them are very hard work for little pay and no benefits. One woman who has been at the same job for eight years has never had a pay raise. In spite of their hard work they are poor and their schedules have a detrimental effect on their relationships with their partners and children. Some are forced to work around their partners' schedules and end up working nights and weekends so someone is home to care for the children.

*For single mothers, who have to struggle to get their children to daycare or school, these precarious minimum wage factory, sewing, retail and nursing home are as much a burden as a blessing. In the words of one advocate: "After they pay for childcare, transit and rent, there's nothing left. I often wonder why they do it."*

### **LACK OF ACCESS TO EDUCATION & SKILLS TRAINING**

Many women want to go to school to increase their employability and access to better jobs, but have neither the money nor the time. A number of women wanted job training but said they do not meet the criteria. Job readiness and pre-employment programs are few and far between, and often far out of the women's neighbourhoods. Low-income women have very restricted mobility. They neither have the time or the transit money to travel out of their immediate communities.

Some existing employment training programs were criticized as taking a cookie-cutter approach that is too stiffly formal and does not account for the particular needs of the women. In one instance, the trainer of a local workshop was very rude to women participants, declaring aloud that they didn't speak English well enough to be in her workshop. In the words of one interviewee, women need to have places to go "more like an aunt's place" where they feel respected and are comfortable grappling with what they need to learn.

## **ONTARIO WORKS AND THE ONTARIO DISABILITY SUPPORT PROGRAM**

Many concerns were raised about the Ontario Works (OW) and the Ontario Disability Support Program (ODSP). Both inadequate social assistance levels and the criminalizing of recipients were cited as fundamental reasons for women's deteriorating condition. Single women must try to live on \$520 dollars a month, and in some cases even less. As one worker told us:

*"Ninety five percent of their income goes on housing. I know families that can't feed their kids the second day after they get their welfare cheque."*

Women on social assistance programs said they simply do not have enough money to survive. Whether they are on Ontario Works (OW), the Ontario Disability Support Program (ODSP) or the Canada Pension Plan (CPP), they all said the rates are far below what they need to meet their basic living requirements. They cannot cover basics such as rent, food and transportation.

A number of women are facing evictions because they cannot pay the rent and are in desperate need of more money and benefits. The shelter allowance under Ontario Works is far below what landlords are charging for rent. The Ontario Disability Support Program has very onerous application requirements, and women facing mental health barriers find that depression and mental health issues are not taken seriously.

*Many women recounted the devastation caused by the twenty-two percent cut to social assistance in 1995 and described how it has left women poorer than poor.*

They noted that as single women, they are heading family units and carrying all the responsibility for children and households on their own. Many said it has become too easy for officials to arbitrarily cut the amount of their assistance. Some had had funds deducted from their cheques without any prior explanation.

*In all neighbourhoods women talked about the unfairness of the Provincial rule that claws back the Federal Child Tax Benefit from women on social assistance.*

#### Social Assistance

- ◆ The city provides social assistance based on strict regulations imposed by the provincial government, which funds 80 per cent of the benefits and 50 per cent of administrative costs.
- ◆ There are **68,000 individuals and families on welfare in Toronto**. Single people receive \$520 per month. A single mom with one child receives \$957 per month, well below the average rent for a two-bedroom apartment.
- ◆ **Benefit rates were cut 21.6 per cent by the provincial government in 1995** and have been frozen ever since. According to the National Council of Welfare, benefits for two-parent families with children have dropped by 60 per cent since 1986 when inflation is taken into account.
- ◆ As of 1998, single moms who do not have disabilities (or who cannot prove their disability) have been shifted from the former family benefits program to "Ontario Works," which is designed as temporary relief with the expectation that claimants will join the workforce as soon as any job is available.
- ◆ A 1998 city survey of social assistance claimants found that 45 per cent of single parents (the vast majority of whom are women) received their highest level of education outside Canada.
- ◆ The **administrative system** was designed by the provincial government and implemented in 1997. It relies heavily on automation, provides less leeway for local welfare workers and offices, **has served to deny benefits to new applicants, and has cut people off the welfare rolls**, according to Workfare Watch.

Their comments were echoed by key informants who said that the Province is punishing the poorest women with children by deducting this small, but critical, support from their benefits.

The pressures of the Ontario Works system are unworkable for women who are treated as leeches for even needing social assistance. Women with five-and six-week old babies are being pushed to go into Ontario Works training, volunteer or work positions without the childcare supports being in place. The free labour that employers get through workfare is actually a barrier to women getting paid work as it discourages the creation of paid positions as long as welfare recipients are available.

Lack of information about regulations and requirements is a major problem in many neighbourhoods. Women need a systematic way of finding out how to protect themselves and what they are entitled to under social assistance. Many have no idea how to access the appeals process, and language and literacy barriers are a big problem in applying for assistance.

*Some reported having been cut off Ontario Works because they did not understand English well enough, did not have anybody to interpret for them, and misunderstood the requirements and regulations.*

The recently implemented *Consolidated Verification Process*, in some cases, requires up to fifty pieces of identification per family unit including separation certificates, divorce papers, schooling certificates for children from their home countries. Documents that are often impossible for women to get. This stops some women from completing applications for social assistance and because they are not registered in the system, the appeals process is not available to them. As well, the required documentation costs women money they don't have, and the system makes no provision for this.

### **CRIMINALIZATION OF WOMEN ON SOCIAL ASSISTANCE**

There was much chagrin amongst women about the degree of monitoring and invasion of privacy in Ontario Works. They overwhelmingly agreed that the welfare system is too punitive and intrusive. They complained of regular lack of respect and mistreatment by social assistance workers and pointed out that they are now invariably treated as potential criminals although they have committed no crime.

*The impact of this was explained by one participant. She said the fear of having to be on welfare is now so strong that she could not convince her sister to leave a violent and abusive relationship because she could not face having to rely on it to survive.*

Community workers, too, take offense at the now well entrenched presumption that people are cheating the social assistance system. When women are cut off or threatened with it, they say it's usually because they didn't send in a piece of paper or didn't realize it was required. More women are facing fraud charges for the most minor and unwitting infractions. In one case a woman was charged because she and her children were still under her ex-husband's benefits plan for dental coverage.

*Eligibility Review Officers* are a cause for concern. They have extensive powers to monitor and intrude on people's lives including entering recipients' homes without a warrant and demand files and information from employers, community agencies and landlords about the women. On advocate stated that

eligibility review officers have been known to engage in irregularities such as encouraging people to sign blank affidavits.

This high level of scrutiny is causing a great deal of anxiety in women's lives. A "snitch" line for members of the public to call in reports on their neighbours has done much damage to community relationships.

*One woman was investigated for having returned to her ex-husband because a neighbour saw him "visiting in the evening". As it turned out he was dropping off the children from a custody visit, but the mother still had to endure unnecessary pressure and scrutiny by authorities.*

A number of women made the connection between poverty, low social assistance rates and the increasing numbers of children being apprehended by child welfare authorities. They talked about the tragedy of women in their neighbourhoods with too little money to meet their expenses having their kids taken away by the Children's Aid Society.

Participants' comments indicated that most think the current social assistance system is not working, with some saying it costs society more money than it saves because of the health and social problems caused by the pressures of the system.

*In a discussion about changes to the social assistance system since 1995, one woman described them as "nothing short of a complete onslaught on poor women". She was emphatically supported by the others.*

## **2.2 A ROOF OF ONE'S OWN**

### **THE HOUSING CRISIS FOR WOMEN**

The most devastating effect of women's poverty is their inability to secure decent affordable housing. It generated the most debate across the nine neighbourhoods, and women were keen to articulate their housing issues and recommend action on their concerns.

The key informants' assessments of women's housing are even more dire. Their front line role gives them a particularly graphic perspective. Reinforcing the issues raised by residents, they elaborated at length on exorbitant rents, overcrowding, poor maintenance, lack of options for women, discrimination and evictions. Many said they feel powerless under the circumstance.

*One support worker told us "I dread anything to do with housing - we refer people to the housing help centres and they come back saying they didn't do anything for us. We know they're in the same position as us - there's very little they can do".*

Lack of adequate rental housing is a pressing concern for single women, women with children, older women, racialized and immigrant women. Finding an apartment with four children is almost impossible said one woman.

*Across the City women reported discrimination by landlords who either did not want children, or whose apartments were suddenly rented when they heard a foreign accent or saw a woman of colour come through the door.*

The cost of housing is too high for most women. Rents eat up almost all of their incomes and the current legislation is ineffective in keeping rents from skyrocketing. They talked about large recent rent hikes in spite of so-called rent controls. In St. Jamestown, women told us they were being slapped with illegal rent increases - a story confirmed shortly afterwards when it broke in the media. Worries about eviction are ever-present. Many didn't know their rights or how to protect themselves, and said rent subsidies are urgently needed to keep roofs over their heads. According to women, Landlord use intimidation and fear and are too quick to punish people for late payment of rent.

Advocates said that government policies have created a huge, but largely invisible, housing crisis for women. They point out that the Province's decisions to cut social assistance rates, eliminate rent controls for new units, and make

evictions easier through the introduction of the so-called "Tenant Protection Act", are all largely responsible for women's position.

Community workers say any housing advocacy they do is on top of a full workload of other demands. People's housing needs are so immediate and intense and there are simply not enough independent community-based advocates to proactively address their information needs, let alone help them navigate the bureaucratic and legal avenues to protect themselves against landlords. This is especially true of people with limited or no English language skills who could avoid many difficulties with a little language-specific support.

### **THE PRIVATE RENTAL MARKET**

Women have become far more vulnerable to abuse and discrimination, now that landlords are emboldened by both the government's direction and the tight housing market. Illegal practices by landlords were frequently reported in the workshops. As one woman told us

*"They ask for first and last, plus three months rent as a deposit, and rents are in the thousands for very bad quality houses".*

Women in the Tamil community, who have little or no sources of income, said they are forced to pawn their jewelry to cover these demands.

Physical maintenance of both private and publicly owned properties is extremely poor and landlords and building supervisors often ignore requests for critical repairs.

*Women told of living in clusters of poverty in old and deteriorating buildings that are infested with mice and cockroaches. Elevators are often broken and hallways and laundry rooms filthy. One recently arrived woman said the housing conditions here in Toronto are "ten times worse than in China."*

As a Somali community advocate told us, when owners and managers realize that the ethno-racial community they rent to has few options, rents go up and maintenance of the units goes down. In the Dixon and Kipling area, where there is a large Somali community, people are paying high prices for units that are rarely repaired. They have trouble renting in higher quality buildings nearby because of landlord discrimination. They are also stuck because many seniors in the community need to live close to each other for a basic level of social connection. Kids and adults all go out during the day but the seniors are not able

to get around - especially in winter. In any case, the community does not believe in putting seniors in homes.

Discrimination is a much bigger part of the problem than most people realize. While acknowledging that the low supply of rental housing is a big factor in Toronto, one legal worker pointed to the systemic barriers that women face:

*"if you're a newcomer to Canada and you're a single mum, the chances of you getting an apartment are so slim given that there is racism, given that there's discrimination against people in receipt of social assistance, given that landlords request things like a credit history in Canada".*

Front line workers say there is ample evidence to show a systematic pattern of discrimination against racialized people, low-income people, women with children and recent immigrants. The Centre for Equality Rights in Accommodation (CERA) has done some tests on racial discrimination with the North York Housing Help Centre. The Help centre refers people of colour to vacant apartments. If they are told the place is rented when they arrive, a white person is sent out and suddenly the apartment is available again. This is not just in a handful of cases but in many situations. CERA's experience is that this happens everywhere.

For women who are tenants, the conversion of rental housing into condominiums poses another threat - forcing women out of their homes with no alternative housing in place. In Parkdale a number of the bachelorettes that house low-income women, psychiatric survivors, and other vulnerable people are being torn down to make way for the development of expensive, privately-owned units aimed at upper-middle income earners. As one neighbourhood advocate said "it's hard to know where people go - it's likely they become homeless".

### Housing

- ◆ There is a shortage of affordable rental housing in Toronto, with **rents increasing** an average of about **30 per cent since 1998**.
- ◆ More than **60,000** households are on the official waiting list for social housing – a number that understates actual need since many people decide not to go to the trouble to get on such a long list.
- ◆ Meanwhile, **only 1,000 below-market rental apartments are in development** in the city since the 1999 task force report on homelessness recommended a minimum of **2,000** additional such units were **needed in the city every year**.
- ◆ The quality of the existing public and private apartment buildings is deteriorating because they are getting old and not enough money has been spent to maintain good standards. At the same time, **the city cut as many as 40 building inspectors since amalgamation**. During 2003, the city plans to hire back 18 inspectors.

*In some areas of the city centre, women feel they are being pushed out to the suburbs to find affordable housing, which further reduces their mobility, and worsens their already limited access to services.*

Among those who do manage to keep their units, many are marginally housed. Outreach workers say some women are forced to live without working heat in their units throughout the winter. Legal avenues are narrow and often backfire on residents. In North York's Chalkfarm area, residents went to the Rental Housing Tribunal to fight a 7% rent increase, and only managed to get it reduced to 6.8% because the Tribunal allowed the landlord to charge tenants for landscaping and fire escape upgrades. Rulings like these make residents almost afraid of renovations or physical improvements to their buildings.

## **WOMEN'S HOMELESSNESS**

The net effect of the housing crisis is that many women of colour with kids have no address. They move from place to place in the community and stay with whomever they can, but have great difficulty finding secure housing. Those who don't have good enough credit ratings have to rely on someone to sign as a guarantor for them. Some stay with people in exchange for childcare, but find they lose control over their lives, as they are required to do more and more domestic labour to earn their stay. This type of homelessness is rarely acknowledged as such but, along with overcrowding, is as much of a problem for women as street homelessness.

Women also said their living space is insufficient. As the housing market shrinks, units become smaller and more expensive. High rents mean people rent smaller units than they need so they can afford the cost.

*Severe overcrowding was brought up as an urgent issue in six out of nine neighbourhoods. One woman said she and four other adults and two children are living in a one bedroom unit. Others described extended families with multiple generations crowded into one and two bedroom units.*

The resulting lack of privacy, reduced safety and increased housework all fall on those women who spend less time outside the home because they are unemployed, lack mobility, have limited access to public space, or are primary caregivers for children and relatives.

## ISSUES IN SOCIAL HOUSING

The situation in social housing is not much better. Lack of subsidized units and the long waiting list for social housing mean women who cannot afford the rental market have very few options. Some said they do not bother to apply even though their need is desperate. They called social housing a bad bureaucracy that does not help women. Lack of information in appropriate languages conspires to make the situation worse. It was noted that the priority system in social housing does not recognize the pressing needs of immigrant women or single mothers.

*One woman, who does not speak fluent English, waited eight years for a subsidized unit only to discover to her distress that her application was no longer on file. She had not understood that she had to update her information and active application status on a regular basis, and had received no notice that this was needed. There is no recourse for these situations, and she was forced to start again at bottom of the list.*

Women who are survivors of violence are a designated priority on the social housing waiting list, but many run into trouble when they try to access it. One settlement worker told us there are too many hoops for women to jump through to even be considered.

*A woman from Pakistan was being seriously abused by her husband who, she discovered upon arriving in Canada, had another wife. She didn't qualify for the social housing fast track for abused women because her name was not on the apartment lease, and she could not prove she had been living at that address.*

Another woman was running from a violent ex-husband in Ottawa who was threatening to kill her. She was very high risk and had police reports but did not qualify because she did not share a place with her husband in Toronto.

Women who are living in social housing and being abused are very reluctant to leave their homes and go to shelter. Women fear they will become homeless by losing their internal status and being bumped to the bottom of the waiting list, so they feel they have to stay in unsafe situations. Advocates say the Toronto Community Housing Corporation provisions for internal transfers for women in abusive situations need to be expanded and improved.

Repairs and maintenance of social housing units are desperately needed. In the Jamestown area of Rexdale, community health workers discovered that women were living in appalling conditions, units had paint peeling off the walls, and broken fridges that had not been changed in years. The involvement of the local legal clinic and political pressure brought long overdue improvements. But as one worker asked, "what about the situations we don't know about where people don't know they can demand a basic living standard?"

## **HARASSMENT AND ABUSE**

Racial and sexual harassment by landlords, supervisors and neighbours was a recurring theme, with women saying they are infuriated at these violations but have no idea what can be done because they often take place behind closed doors, are subtle, or are supported and tolerated by neighbours. Women say they treated with racism in everyday life interactions around their homes. Women of colour talked about building managers and security guards that repeatedly ask them and their children if they are dealing drugs. This adds a layer of non-stop anxiety for the women.

*"If you complain it can get worse - but you can't just do nothing," said one woman who had called the police after a landlord refused to take action when a neighbour called her a racist epithet and set a dog on her in the elevator. The police spoke to the neighbour but the hostility remained and the woman was forced to move out to protect her security.*

Asked about their feelings of safety around their neighbours in public housing, women talked about heavy handed policing or about drug dealers who come in from outside their neighbourhoods. But few seemed to fear theft or petty criminality. As one woman said "we're so poor who will bother us?"

The stories of older immigrant women sponsored by siblings or children can be tragic. Some are abandoned as families move on without them, leaving them behind with nowhere to live. In Rexdale and other communities outside downtown Toronto, there are no homeless shelters. It is very difficult for women in this situation to find temporary accommodation. Older women are too often staying in relationships that are not good for them - where they are verbally abused and mistreated.

## **2.3 BODY AND SOUL**

### **EXCESSIVE RESPONSIBILITY AND OVERWORK**

The personal, domestic and family sphere for low-income and racialized women is often a place of little solace, much work and staggering loneliness. Lack of personal supports, sexist role expectations, abuse and mistreatment within their families are compounded by the hard reality that there is really nowhere for them to go.

Even though the vast majority of women we met did not have paid jobs, almost all said they are overloaded with unreasonable responsibilities that they must cope with alone. Mothers say caring for their children with so few resources is exhausting and leaves them trapped in their homes. Those in extended families are primary caregivers for elderly and sick relatives, who often need detailed and intensive medical attention at home. It's more than a full time job.

*As one woman said succinctly, "it's too much work at home; it's easier to go out to a job than to work at home day and night". Another said, "We are housebound like slaves."*

Community advocates said that of all the people they work with, women have the more serious and ongoing problems. As one told us: "They're carrying such a huge load. They're so responsible for everything, especially if they have kids, they have no time for themselves - absolutely none and they're struggling and struggling. There's almost no way you can help them sometimes, except to sit and listen - that's all you can do is sit and listen."

Another worker said she is constantly amazed at the complexity of things women have to deal with, noting that a call for help on one issue quickly spirals like a web into all the related and underlying difficulties the women are facing simultaneously. In her words:

*"One issue leads to another and another and another until you realize that their whole life is just juggling so many things. There's no way it can work and it's about to all crash down."*

## ISOLATION AND LONELINESS

Too often women are facing these responsibilities completely on their own. Isolation and loneliness were issues raised by women in every neighbourhood. A number of the women have no family supports and are on their own. Widows, some fleeing war, are often completely alone, as are others who have been abandoned by their husbands and families, and are now living on their own in cramped and marginal housing. Some told of being abandoned by their families and left on the street after years of surviving abuse in their marriages. Suffering from deep depression and distress, some develop deep fear of society and become shut-ins, not trusting any form of human contact.

Women living with partners and husbands are not immune to the depression and stress of loneliness. Many are here without their extended family and spend extraordinary amounts of their limited time and resources trying to sponsor family members for immigration into Canada, running into roadblocks because they either don't have jobs or are poorly paid. This is tragic for women, a number of whom are used to relying on their own parents, friends and relatives as a source of protection and support in dealings with the families they marry into.

Repeatedly we were told that isolation is a pressing problem for the majority of women. And for those who can't speak English, it becomes a vicious cycle in which their language skills never improve because they have little or no opportunity to interact with people outside their immediate households and cultural communities. As one agency worker said:

*"...women can even survive practical issues like poverty, but isolation can kill them."*

Women rarely have a chance to meet as neighbours in a supportive and friendly environment. In one project session, two residents who had lived down the hall from each other for ten years met for the first time. Over the years they had developed an antagonism towards one another based on stereotypes and lack of contact. The meeting and discussion allowed them to finally move beyond the hostilities and develop a new respect for each other signaling the positive effect that supported social interaction can have in women's everyday lives.

*Participants often expressed the desire to have somewhere to go within their communities where they could talk, cook, and develop support networks with other women.*

While women's centres do exist in some areas, other communities have never had them at all. In York, where women have expressed enthusiasm and desire to have a specific space with resources for women, community advocates noted that they have never received support from funders that could make this a reality. This also holds true in other neighbourhoods such as St. Jamestown, Flemingdon, and Parkdale. In other neighbourhoods where women's centres do exist, such as North York, Scarborough, Rexdale and Riverdale, they are either too far outside women's local areas, or so tightly scheduled with prescribed programs that they require prior appointments. *Sistering Outreach*, a program for marginally housed women, is one the few women's community-based, drop in facilities in the City.

### **FAMILY CARE, PARENTING AND CHILDREN**

Parenting responsibilities, language difficulties and the inability to pay for babysitting keep women trapped in their homes. Young single mums outside of the downtown area are particularly stuck, as are many older women who told us they are saddled with unpaid care of their grandchildren while their adult children work. Staff at local agencies say they see too many elderly women with limited mobility and independence, exploited by family members.

*One woman who came to Canada from China for her retirement told us she is extremely frustrated at having no life at all outside of being a live-in nanny for her grandchildren.*

Women with disabled children or relatives are constantly on call and are desperate for some relief from their round the clock duties. In one meeting, a refugee widow from Afghanistan who is alone with her mentally disabled, young adult son, pleaded for some help with the burden of meeting his needs for minute-by-minute assistance, support and accompaniment.

Women of colour say relationships with their own children become conflicted as their kids absorb sexist values from seeing fathers engage in degrading behaviour towards them. They also internalize their experiences of racism at school.

*Kids take their frustrations out on their vulnerable mothers, who too often who don't speak, read or write English, and rely on their children to interpret for them.*

This dependence only makes the situation worse as kids become resentful and ashamed, sometimes refusing, deliberately misinterpreting or being openly

impatient and abusive when their mothers don't understand or ask questions. Women said that although they see this as the result of culture shock and the influence of western values on their children, they are heartbroken and bewildered at having to deal with increasingly alienated and belligerent children.

Advocates confirm this saying that immigrant children adapt much faster than adults to Canadian language and cultural norms. Women find the changes in their children scary and try to rein them in without knowing the problems the kids are having at school. Women and their children sometimes barely understand one another as mothers speak only their original language and children speak only English. There are few supports for either of them in dealing with what can quickly become hostile relationships, and there are few alternatives for women in getting outside translation for important meetings or documents.

## **MENTAL AND PHYSICAL HEALTH**

Overworked, abandoned, abused, heart-broken, destitute and lonely, women become understandably depressed and anxious. The downward spin that leads to persistent mental health problems is only accelerated by the absolute lack of accessible, supportive and therapeutic counseling available to them. Unable to afford even the sliding scale fees charged by public counseling agencies, women end up in the medical system and become unnecessarily psychiatrized and dependent on prescription medications. Lack of mental health support also affects women as caregivers who are left to care for mentally ill relatives on their own.

*A large number of women raised concerns about their health and cited stress and depression as the most common problems. Women said their doctors are too ready to prescribe drug and they see the problems as "being in our heads."*

Over-medication was raised by outreach workers as an issue for most of the women they see, especially those who have been psychiatrized. One woman has been on heavy medication and seeing the same psychiatrist for thirty years, with no change in her situation. There were repeated calls for community-based, feminist therapy to be made available to women, to offer them support, and help them understand, analyze and problem-solve their troubles before they become entrenched as long-term mental health issues.

Hunger and poor nutrition are too often behind the depression that women are grappling with. This means they frequently don't get enough to eat and are too often forced to decide between eating, themselves, or feeding their children and families.

*Lack of food security is a regular and ongoing source of anxiety. As one woman put it "there's no shame like your kid coming to you and saying they want a grilled cheese sandwich and you have to say that there is no cheese - it makes you angry, frustrated and you end up snapping at the kid."*

Agency staff told us that the women are very concerned about weight issues and the impact they have on their health and mobility. But the lack of security about where their next meal will come from means they have little or no control over when, what and how often they are able to eat. Cheap starchy food that has little nutritional value is a big part of their diets.

The stresses of single parenthood, poverty, poor housing, immigration stresses, racism and discrimination, as outlined earlier, all contribute to the poor physical and mental health of low-income women.

## **PROBLEMS WITH DOCTORS AND HEALTH CARE**

When they turn to their doctors for help however, women say they are too often mistreated, misunderstood and dismissed. A vast majority of women in the neighbourhood meetings shared serious concerns about their experiences with health professionals.

Some said there is no language interpretation available for their doctors' visits and this means doctors frequently misunderstand the nature of their ailments. Coupled with their own lack of ability to communicate in English, this turns appointments into a dangerous game of charades. Other women told us they travel across the City to see a physician that speaks their language. This is far from satisfactory because it takes a whole day to get to and from the appointment, and if they are unhappy with the doctor, they're left with no alternative.

Women's relationships with their bodies, and their unwillingness to expose themselves in front of strangers, particularly men, is rarely met with consideration and sensitivity. According to the women, medical staff are too quick to fall back on racist stereotypes, becoming harsh and dismissive when

they don't understand women's cultural values and customs. Not enough time with doctors during regular appointments was also a widespread concern.

*Many women reported that their doctors are not sympathetic, don't listen to or believe women about their complaints, and prescribe sleeping pills and pain killers for serious health concerns.*

One African woman said that she is now partially disabled as a result of not being taken seriously by her doctor when she first went to see him about a tumour. Her condition then worsened and caused multiple complications requiring repeated surgery. Another woman said she was denied disability benefits because her doctor did not believe her illness to be real. She was forced to resign from her job and turn to social assistance.

The need for a more community-based health service that recognizes broader social determinants, rather than the present medical model, was stressed by both women and their advocates.

Refugee women, who have filed claims but are non-convention refugees, are not eligible for the Ontario Health Insurance Program (OHIP). This leaves both them and their children who were born outside the country without medical coverage, and they do not have the means to pay health services.

*All women agreed that dental care is too expensive, and few know about the availability of the City's free clinics.*

There were many complaints as well about the expense of prescription drugs, and women called for the institution of a pharmacare program, especially for children. One woman from China was appalled at the lack of subsidy for prescriptions saying she expected the situation to be better here than in China, not worse.

## **VIOLENCE AND ABUSE**

Not surprisingly, experiences of intimate and personal violence were harder for women to talk about than the economic and social concerns, which can more easily be externalized. Some talked about the issue as it affects their relatives or friends, while others called the facilitator between meetings to talk privately about their own problems with partners and husbands.

Women did talk extensively about how poverty leaves them vulnerable to abuse, and makes it difficult for them to make proactive decisions to protect themselves and their children. And community workers were quite forthcoming.

*From the conversations that took place, it was evident that women know little or nothing about services and supports available to them. And the lack of discussions within neighbourhoods on issues of woman abuse privatizes and buries the issue even deeper.*

Despite the many gains of the women's movement in opening up the public discourse on violence, the issue remains personally difficult and largely taboo for women of all backgrounds. Women of colour are very afraid of losing face and relationships within their communities. And their own experiences of racism have taught them that they are unlikely to be well received outside in the mainstream. A more sustained initiative, which could take place over a longer period of time to allow for the required level of trust to be built, is needed to encourage women to open up on these issues. There is a clear vacuum of resources and work at this level in the neighbourhoods.

*Ethno-specific women's groups told us that they get little or no funding to provide services to abused women. In a few cases they have been able to get short-term project grants but this means having to hire short-term, low-paying, part-time staff that turn over at the end of each project cycle. They are keenly aware that the work requires training, consistency, persistence and the ability to be there for women over the long-term but don't have the funds to support it.*

Most women's groups in communities of colour are limited to providing emergency support and referrals for survivors of violence on an ad hoc basis, with volunteers who do the best they can. Lack of resources means that too often 'gut instincts' stand in for trained responses and analyses of woman abuse. This was alarmingly evident in a conversation with a senior staff member of a local organization: she recounted to us that she had recently counseled an abused woman by reassuring her that the husband was only likely to do this when he is drunk.

On the other hand, women of colour also reported that they have been referred to women's anti-violence services where they had bad experiences with staff who act out of racist attitudes and assumptions about them. This is just one of the many barriers stopping them from using women's shelters. A shelter worker pointed out that women of colour who end up at battered women's

shelters have often endured years of repeated and escalating abuse before they make the move - a reality not always understood by shelter staff.

*Abused women of colour are falling into a dangerous gap created by lack of information, overstretched and still largely Eurocentric women's anti-violence services on the one hand, and local women's groups and women of colour advocates trying to help women with informal and intermittent programming on the other.*

Each sector has important strengths. Ethno-specific women's groups are much closer to the specific realities and pressures facing abused women of colour, while violence against women agencies and services have an accumulated wealth of knowledge and wisdom on the issue of violence against women. But the safety of thousands of racialized women in Toronto who are living with violence depends on resources for increased communication, mutual training and joint efforts to overcome their respective weaknesses.

The situation is made more difficult by the trend among funders to support gender-neutral multi-service agencies to deliver anti-violence programs. This threatens to compromise well proven understandings of violence against women as systemic abuses of power by men. The resulting misconceptions can lead to strategies aimed at family mediation and reconciliation which, when used as formulaic prescriptions, only serve to further compromise women's safety.

*There are many powerful reasons why women of colour are unable to leave abusive situations. Mothers fear losing custody of their children, because they cannot show enough independent income to demonstrate their ability to provide for them. Some have neither the financial means nor the social capacity to live alone and survive outside of family and community supports. Others have no idea what their rights, what supports are available for them are and where they can go.*

In a cruel twist of irony, police forces have begun laying charges against abused women in situations where there are visible signs of struggle. Poor and racialized women are disproportionately more likely to be affected by this gender-neutral application of laws intended to protect women.<sup>34</sup>

*The husband of an abused woman who had started volunteering with a women's group called the police on her to pre-empt her from reporting his violent behaviour. The woman was arrested and charged with assaulting her partner and, when she became enraged at being removed from her home and children, she was written up as crazy.*

## SEXUAL VIOLENCE

Sexual assault, rape and sexual abuse within families are even more rarely discussed in low-income communities where public policy and resources are increasingly being concentrated into preventing young people, largely men, from committing crimes. Crime prevention approaches not only increase the stigma of criminalization attached to young men, they can have quite retrograde effects on women and girls.

*A number of community workers were surprised as they realized how little attention is paid to the issue of sexual assault in their neighbourhoods. Others said there are many reports on the issue, even in the press, but they get little or no response when they try to raise the issue with colleagues and funders.*

Many said that they see a number of young women who are, once again, becoming dependent on their sexual relationships with boys for their sense of self worth. Low self esteem and lack of community and social supports for their independent pursuits also encourages them to internalize sexual violence and abuse in their relationships and families as being their own fault.

*In one case, a community centre advisory board heard a report that young women were being raped on a virtually nightly basis near an outdoor hockey rink. Rather than sound the alarm, warn residents or create supports for young women to protect themselves, their instinct was to create more programs for young boys in the hockey rink so they would be distracted from assaulting young women.*

This highlights the absolute lack of discourse on sexual violence and gender inequalities that exists in most poor areas. Many service agencies and workers are closely connected to the organized churches and choose to emphasize the family as paramount, placing priority on men's role and experiences over the safety and livelihood of women and girls.

In some communities, parents fear sexual assault of, or sexual activity by their daughters to such an extent that they forbid them from having any social contact. One worker pointed out that South Asian girls are particularly affected by this, saying it results in a virtual imprisonment of girls where they must spend most of their time indoors and at home. This not only isolates them from their peers, but robs many of them of the opportunity to build the self-esteem and confidence they need to become independent beings. The girls who rebel can end up very alone, alienated from family and community, and unsupported as they encounter the barriers created by racism in mainstream society.

## 2.4 GETTING OUT AND ABOUT

As noted in previous sections of this report, women's mobility and ability to be active participants in neighbourhood and city life is seriously hampered by a range of economic, social and political factors.

### CHILDCARE

In session after session women from all communities told us that reliable, affordable and high quality childcare is an essential prerequisite for them to be able to gain control of their lives. Informal polls taken at the meetings showed that while 80 to 100% of participants need childcare, only 5 to 15% of them had access to it.

*As one woman put it "we are desperate for subsidized childcare - without it we are stuck for at least ten years until the kids are old enough."*

There were many complaints that waiting lists for subsidized childcare are too long. But a large proportion of the women said they were not even aware that subsidized childcare spaces exist, and have no idea of the qualification criteria or how to apply. Translated information is hard to come by, and there are few advocates to help them get through the bureaucratic maze.

Women on social assistance pointed out that Ontario Works requires them to go to job placements, but doesn't provide daycare to allow women to get there. As noted in the unemployment section of this report, lack of childcare was cited as the single biggest and most pervasive obstacle to women getting paid work in all neighbourhoods.

The few women that had children in regulated care, said the system is too expensive and inflexible. Even those with subsidy said they have a hard time keeping up with payments. The few that tried unsubsidized care so they could work were forced to quit both, because the cost was too high. One woman said she lost her subsidized spot because of her child's absences and illness. Others agreed that it is too easy to be dropped from the rolls for minor reasons.

A number of women said their only option is support from neighbours, relatives or friends, which is hard to arrange and not dependable. Most others pay for informal babysitting done by elderly or unemployed women in their neighbourhoods, but are worried that the poor quality of care is harming their

children. These caregivers are likely take on too many children in order to make ends meet. The result is that children are, too often, put in front of the television rather than offered stimulating and engaging activities.

Community advocates agreed that informal childcare arrangements are a problem for mothers and children, but expressed much concern about the caregivers as well. Most are low income women who take in children to make some money on the side. Too often they are women of colour, seniors, or mothers themselves. Many don't speak English and are too removed from service networks and public amenities to know what resources and activities are available for children in their communities. They work hard taking care of their own children or grandchildren along with the others and are very poorly paid. In some cases they are not paid at all as parents promise fees they can't manage.

There was a consensus among front-line workers that subsidized high quality regulated care in centres is the best long-term solution. However a number of them said that in the interim it is critical for the City to conduct a campaign to provide space and resources, support, train, network and regulate the vast underground of existing informal providers. This could both improve the safety and well being of the many children being cared for in these arrangements and ensure the wages and working conditions of the many low-income women of colour who are providing the care out of their cramped apartments and homes.

### Childcare

- ◆ The province and the city formally share the costs of providing affordable, regulated childcare in Toronto, paying 80 per cent and 20 per cent respectively. The city and the province pay for fee subsidies, wage subsidies for childcare workers and rent subsidies for non-profit centres that operate in schools.
- ◆ There are **22,600 subsidized spaces** in the city, allowing parents to pay fees according to their income. On the **official waiting list**, there is an average of **15,000 children** at any time.
- ◆ According to the city, **1,616 subsidized spaces were lost** in Toronto in 2002 because the province has cut back its contribution to childcare. Another 700 spaces are to be lost in 2003.
- ◆ Regulated childcare operates according to strict provincial rules to ensure quality of care and safety. Regulated childcare is provided in city-run centres, non-profit centres and private homes. There is also an informal sector, where unregulated childcare is provided in private homes, often with very low wages for childcare workers.

## **PUBLIC SPACE**

Participation in community activities eludes many of the women who took part in our sessions. In most neighbourhoods women said there is simply nowhere for them to go where they can connect with others without having to spend money. Outdoor spaces are out of the question for much of the year because of the weather, and malls - which are already difficult for most women because they cannot afford to buy anything - are increasingly discouraging of residents using them as community meeting places.

In Rexdale mall, managers asked Punjabi seniors to stop using the mall as a place to chat, walk and talk. And the local youth council was prohibited from using Federal local employment centre as a home base for their homework club and other activities.

*Women said recent moves by the Toronto Public School Board to charge fees for community use of school space means there are even less venues for them to organize events.*

In one neighbourhood the residents were charged \$200 to hold an all-candidates meeting during a recent election. An advocate told us their organization scraped the money together because people wanted a chance to exercise their democratic rights, but the price means future gatherings will be few and far between.

Those wanting to initiate women's programs are blocked by these constraints. In many cases there is no accessible space that is workable and safe for both childcare and women's activities. Where it does exist, demand is high and bookings are limited to short blocks of time that are inconvenient for women's pressed schedules.

In some areas we found it difficult to access community public space for the project sessions because the question of who has a right to book and use space in local community centres is a highly contested issue. In St. Jamestown, specifically, we were forced to question the booking policies of the small Parks and Recreation facility when we were initially turned down for space that was clearly available. Women said this is a regular occurrence and expressed enormous frustration at the fact that one or two people appointed to community advisory bodies are deciding who will gain access.

## **PUBLIC RECREATION**

In spite of the potential benefits of public recreation in counteracting stress, providing community involvement and social contact, few of the women we met use City recreation facilities and programmes. Those that do said their local ethno-specific women's groups had pre-arranged access for them and they largely come to the centres for activities planned by the group, as well as a few children's programs. Hardly any of the women participate individually in the adult offerings. A variety of reasons were given, some specific to the neighbourhoods and centres in question, others were echoed city-wide. Overall we found that the barriers inhibiting low-income women of colour from using City-run public recreation are tangible and avoidable.

*In all neighbourhoods, women said user fees are too high and that means they can't afford to enroll their kids in programs, let alone participate themselves.*

Many were not aware of the City's so-called 'welcome policy' which waives some fees for those who show proof of their low-income status, and, when told about it, recoiled at the thought of having to publicly declare their poverty. Advocates said they have seen situations in which part-time student staff of Parks and Recreation have humiliated people asking about the welcome policy by yelling across a crowded room for special forms - a clear deterrent for the others still waiting in line who would not want their low-income status announced publicly.

Advocates said the automated telephone system of registration is a real obstacle for low-income women - a number of whom cannot afford telephones. Women said that additional fees are often charged in children's programs over and above the registration costs. One woman reported having to pay a daily surcharge for her child's food in the local after-school program, but said she was not refunded the money for the days he did not attend.

*In the few low-income communities where centres have been designated as 'fee-exempt' to ensure access for residents, women reported that they are still charged for use of the facility with some saying they are asked for 'donations' amounting to de facto fees for what they thought were free programs.*

Community workers say the quality of programming and equipment at the fee exempt centres is deteriorating as more desirable programs are cut out of the schedule and moved to nearby centres where they can charge fees.

Programmes are not currently designed with sensitivity to women's schedules and obligations. Most adult activities are only offered in the evenings when women are busy with food preparation and children. And the way the programmes are run doesn't allow for the flexibility that women need.

#### Public Recreation

- ◆ Public recreation should provide opportunities for all people in the city to come together, meet their neighbours and enjoy themselves in their communities. However, **access to recreation programs and centres has worsened in many city neighbourhoods because of new and increased user fees** brought in after the Megacity was created.
- ◆ The **city system no longer has a program focused on getting women of any age involved** in sport and recreation activities and has done limited program development beyond new fee-based lessons for children.
- ◆ In 2003, recreation **staff positions and drop-in programs are being cut.**
- ◆ Although five city neighbourhoods were identified as being in need of a recreation facility since amalgamation (fewer than the actual number of neighbourhoods in the city without local access to public facilities) **only one new centre has been approved for construction since 1998** – in St. Jamestown.

*Women said their workloads and responsibilities mean they cannot commit to set programs that require registration and regular attendance. They are too restrictive and demanding and become yet another stress on them.*

Both women and community advocates stressed the need for flexible daytime offerings, specifically geared to attract adult women to participate in culturally appropriate group sports and community activity. Woman-specific gym, pool and field time allocated for drop-in badminton, ping-pong, basketball, swimming, soccer and dance programs were the most popular requests.

Front-line workers suggested that recreation centres could be a lot more proactive in supporting women with their parenting responsibilities by providing childcare or parallel children's programming during women's fitness and recreation activities. One advocate challenged the narrow definition of recreation increasingly being used by the City:

*“Would it be so hard for recreation centres to facilitate homework clubs for kids, and other activities that are not strictly sports-oriented?”*

A number of women said they find the overall atmosphere at their recreation centres unfriendly and unwelcoming, saying they feel stopped by their impression that the recreation system stresses excellence in sports, rather than participation regardless of ability, age, race and sex.

*Some women reported experiencing discrimination at recreation centres. One who tried to apply for part-time work was openly discouraged, given no information and refused as a volunteer as well.*

Women repeatedly made the point that they need community centres and programs which are near their homes, allow them to come and go, hold events, de-stress and make connections with other women -not more places where they feel shut out and have to "jump through hoops" for their rights.

*In a number of low-income neighbourhoods across the city, there are either no public recreation centres, or programming is very limited and inaccessible.*

In St. Jamestown and York, women told us about their efforts to get recreation centres built by the City.

St. Jamestown residents have been successful in their long fight and a new centre is being built at the corner of Wellesley and Sherbourne streets. But women expressed concern and fear that the emphasis in the City's Parks and Recreation Department on revenue generation will mean the new centre will be geared to the needs of the new, more affluent, residents moving into the condominium developments going up in the area, rather than the many low-income residents of St. Jamestown who fought for it.

In York, residents have fought just as hard, but so far no centre has materialized. Residents and advocates fear that the City will divert their demand for a public facility into support for private recreation operators to open private fee-paying centres. This would defeat the point of residents' long struggle to have the City operate community facilities that provide accessible programs.

## **PUBLIC TRANSIT - THE TORONTO TRANSIT COMMISSION (TTC)**

Public transit was among the topics that generated the most animated discussion among women in all neighbourhoods. The high cost of taking transit, as well as racism and discrimination by drivers and passengers on the transit system in all parts of the City, were the top concerns. In addition, route planning in some areas is very inconvenient, and women reported feeling unsafe because of increasingly long waits for buses. The unreliability of WheelTrans and poor treatment of vulnerable passengers was raised as a critical problem for older women and women with disabilities.

Across the board, women stressed that the TTC is too expensive and their mobility is severely restricted by constantly rising TTC fare prices. Many said they are forced to resort to walking as much as they can because they simply cannot afford to take public transit.

*"It costs me nearly five dollars to make a trip anywhere. I'm on assistance, I can barely pay my rent - I can't afford to pay that much so I can't go out and look for a job and I'm stuck."*

Monthly TTC passes are completely out of their reach, especially for those women on any form of Social Assistance. Women who have relatives in the GTA said they can hardly ever go and visit because they have to pay a second time when they cross the boundary outside of the City. Cuts in school bus service in Rexdale mean women there are cutting back on transit use and using the money for their kids to get to and from school on the TTC.

Front line staff underlined the women's problems with exorbitant fares saying that women's ability to get around in all areas of the City gets more limited with each fare increase.

*"Mobility for women is down to zero because of the money. At \$2.25 a pop it doesn't matter if you're downtown or not. If a woman can't push her stroller someplace, it's too far. It's worst in the wintertime when walking is hard - you can really see how their world shrinks."*

Many women said they can only attend community programs when there is reimbursement given for tokens. But budget reductions at community agencies mean that they can no longer afford to offer tokens for low-income residents so they can access services.

*Although affordability was unquestionably the top issue, their passionate and unanimous anger at racist treatment by transit drivers and fare collectors nearly overshadowed all their other transit concerns.*

In workshop discussions, one woman would raise the topic by recounting a recent problem and within seconds the room would erupt with women talking over each other telling of the injustices they have endured. The breadth of their stories, and the consistency of their experiences, point to a major problem with discrimination by TTC and WheelTrans operators.

In the accounts we were able to record, women said that drivers regularly humiliate them with mockery and verbally abusive comments. This, in turn, gives passengers permission to do the same. Some women said drivers have refused to stop for them, passing by their stops without even slowing down.

Women who don't speak English said they are frequently insulted by drivers for not understanding the language, and openly ridiculed for their accents, adding that drivers sometimes encourage passengers to join in and laugh at their "jokes".

*A couple of young Black Muslim women told of an altercation earlier that day with a TTC driver who was refusing to allow them to board the bus because they were wearing hijab. Disparagement of women who wear the veil was a complaint echoed in all the other neighbourhoods where Muslim women participated in sessions.*

Mothers with young babies had numerous stories, many saying that drivers frequently refuse to help them with their buggies when they are struggling to board busses with strollers, sometimes making rude comments about how they shouldn't have so many children. A number said they have noticed that white, middle class women with kids are not subjected to the same treatment and are often helped by drivers.

#### Public Transit

- ◆ Since the late 1990s, the city has been officially responsible for funding 100 per cent of the costs of public transit that aren't covered by the fares that riders pay.
- ◆ In the same period **riders have been asked to pay a growing share of the costs of operating the system, in fact the highest of any residents in North America (now around 83 per cent)**, as the city does not increase its subsidy of transit to cover the increased operating costs. **Transit fares for adults have gone up nearly 20 per cent since 1999**, well above the rate of inflation. There have been **3 ten-cent fare increases in that period** and fares have gone from \$1.60 per ticket to \$1.90 per ticket. Senior and student tickets have gone from \$1.13 to \$1.25.
- ◆ **Service has also steadily declined** across the system, particularly on evenings and Sundays, since the early 1990s.

#### School Buses

- ◆ The Toronto District School Board busses elementary students who would have to walk more than 1.6 kilometers to their local school and provides bus tickets to middle school students who would have to walk more than 3.2 kilometers to school.
- ◆ The Toronto Catholic District School Board busses students up to Grade 8 who would have to walk more than 1.5 kilometers to school.

*A woman with two kids told how she boarded the wrong bus by accident. When she approached the driver to ask for help, he yelled at her and her kids and forced her off the bus, knowing she was lost and had no idea where she was.*

Women complained about being treated like criminals saying transit staff assume they are thieves and cheaters, checking and double checking their transfers and tickets, sometimes refusing to accept them even when they are valid.

*One woman had her transfer refused by a driver who was openly hostile to her. She waited for the next bus and got on without a problem. An elderly woman over seventy reported that a driver refused to let her on the bus with a senior's ticket claiming that she was too young to be a senior. In another situation a driver refused to accept a woman's transfer until a White woman passenger who had just come off the same bus vouched for her.*

Some said TTC employees deliberately provoke their children by asking for age identification while making loud remarks about "these people" who are always trying to get away without having to pay fares.

In both suburban and downtown areas, women raised concerns about the quality of transit services. For women in Rexdale, Scarborough, York, North York and Flemingdon Park, women's discussions focused on the problems with lack of appropriate routes and services in their areas, while women in St. Jamestown, Riverdale and Parkdale talked about cuts in bus frequency.

*Staff at the Rexdale Community Health Centre said they see too many women with children using valuable resources to take taxis to get to their Centre because of poor route planning in the area.*

Pointing out that it takes three buses for a woman to travel one major block from Islington to Kipling, they say there is a great need for more direct routes to all major services including hospitals, schools and other social services.

In both York and North York, women said they need subway service because both areas have long travel times on buses. In York, women talked about the need for an Eglinton subway line, saying that the Eglinton bus is very slow and easily gets bottlenecked with heavy commuter traffic. In North York women said the Sheppard subway should run over to Jane Street saying it's just "ignorant" to have it stop at Yonge. Scarborough women called for more transit

routes saying that it is impossible to get around on transit, and long distances mean that walking is not an option.

Women in the downtown area say longer waits at bus stops are compromising their safety by leaving them standing alone for long periods at a time. Specific routes singled out as particularly slow include the Greenwood bus, the Sherbourne and Parliament busses, and the Queen streetcar.

Women with disabilities, older women and agency staff all raised problems with both the lack of reliability of WheelTrans service, and the unsupportive attitudes of WheelTrans staff. Rides must be booked days in advance and women too often book a pick-up only to have to wait hours for a driver to arrive - in some cases never showing up. Conversely of the driver does not see the women waiting in a visible spot they drive off without checking. This is very difficult in the winter when they must wait outside, afraid to wait inside the doors of a building because their disabilities prevent them from moving quickly and have no other options for transportation if the driver fails to see them in time.

### **ADVOCACY, COMMUNITY SUPPORTS AND FUNDING LIMITATIONS**

A major theme arising in the conversations with residents and community workers was the need for advocacy initiatives. Participants said they are too often pathologized or medicalized for the problems they face. And while they need immediate help and support in a number of areas, they want to be able to interact with their communities as more than clients.

Women said they want to be recognized as full, contributing members of society. They emphasized that they rarely have opportunities to meet as adults and discuss social issues in their lives, or consider joint actions to press for needed changes.

*Project sessions were greeted as a welcome change from the usual paternalistic patterns of community program delivery and there were repeated requests for more regular, local, neighbourhood based programming that brings women together as peers.*

Some residents remembered similar advocacy initiatives in the past but said there has been a real vacuum since the funding cuts of the mid-nineties. They say that women who are new immigrants, seniors, people with disabilities and psychiatric survivors are especially hard hit as they are left not knowing how to take action on their own behalf.

Local staff underscored the devastating effects of these cuts, saying that policy-makers who discredit advocacy programs as 'non-essential' don't recognize how important they are.

Very few community or women's groups now have the money to hire community development staff to work with residents on broader issues. Front-line direct service staff said they are burning out trying to solve problems created by systemic policy directions - one person at a time. As deepening poverty, reduced social programs and lack of available supports mount around them, they can't keep up with the numbers of people affected and have few solutions to offer those they do serve. The result is they too often end up falling sick themselves.

In some neighbourhoods, we were told the only community development staff left are City employees, and while they are individually supportive and helpful, their mandate is restricted by the fact that they work for government. Community workers said the need for independent, community-based advocacy staff is urgent.

*Senior staff in community agencies were outspoken about their frustrations with both City and community-based grants programs. They say that women's and ethno-specific groups and projects can't develop into mature programs and agencies in the current funding climate.*

The limited amount of money for community grants mean that competition is fierce. Application requirements, they say, are biased in favour of large, multi-service agencies that have the advantage of having been around longer, as well as the staff time and expertise to put together elaborate project proposals. This means that these largely gender and race-neutral agencies are increasingly being awarded funds to do programming with women and people of colour, even though there is no guarantee that they have the experience or the understanding needed to do this work effectively.

*The recent trend towards 'one-stop shopping' favoured by funding bodies as a cost-saving measure, is not resulting in adequate services to meet the needs of low-income women.*

Many women told us that that the supports they need are simply not there in the large agencies. Advocates said the trend needs to be stemmed as it is creating a growing gap between a few, established, highly bureaucratic agencies

that are increasingly removed from their constituency, and the many smaller, more dynamic groups run by, for and about the people they serve.

According to some interviewees, groups who have shown have little commitment to working within the City's own equity frameworks continue to be favoured for larger City grants, simply because they have always received funding. In contrast, the grants that do get awarded to smaller groups, for women's, anti-racist and anti-violence initiatives are not even enough to hire necessary staff. Some interviewees said that there needs to be a mandatory anti-racist, anti-oppression audit of the large multi-service groups to evaluate whether they have the leadership, analysis, capacity and commitment needed to work with racialized communities, women, lesbians and gay men, and other marginalized groups. If they do not meet the criteria - according to the City's equity policies - their funding should be re-allocated.

*Funding inequities and continued discrimination mean that many women of colour operating programs with low-income women residents face many of the same problems as the women they are working with.*

Many of the community workers we collaborated with are low-paid, part-time, insecure and casual workers. Hired as funds become available, they sometimes find themselves treated as nothing more than glorified volunteers. Many disclosed that they experience a great deal of racism and sexism in their workplaces and their homes. A number are mothers having trouble juggling childcare responsibilities, accessing services, and finding decent housing.

Some can't access the education or training they need to become eligible for more stable permanent positions. Others have more than average educational qualifications but find themselves stuck in a 'revolving door' of project positions, piecing together multiple part-time jobs. This precarious status means they can't participate in networks that allow them to build connections and skills or access necessary training. Many said they simply cannot do the much-needed consistent, long-term, community development work with women that goes beyond rudimentary project funding requirements.

## **LANGUAGE, SETTLEMENT AND CULTURALLY APPROPRIATE INFORMATION**

Women said the intermittent programming and shallow support available to them also means they are unable to get their hands on crucial information that would allow them to help themselves.

Women in all neighbourhoods said they need to know how things work, how they can access their rights, and who they can go to for emergency and long-term help on everything from childcare, housing, health, recreation and their legal and social rights, and where they can go if they are being abused.

A community worker told us that, even when information is circulated by public agencies, it misses those that need it the most.

*"...you have all these people - men in suits - coming and telling women where to go and get this or that information. But until it's a small group of women together feeling like they can ask questions and talking it over, they can't believe it's for them or that they have the potential to be part of it."*

Translation and culturally appropriate materials, messages and approaches are essential in reaching multiply marginalized women. Over and over again women told us that language barriers and discrimination stop them from being able to negotiate everyday interactions, get jobs, and participate in society. They expressed frustration at being left dependent on friends and family, simply because they cannot operate in English.

*When asked about English as a Second Language Programs, the vast majority said they either had taken them or were currently enrolled. But they explained that formal, classroom learning, while useful as a first step, does not give them the opportunity to practice the conversational English they need to be proficient in.*

Many women said they rarely have the chance to meet informally with women outside their own linguistic communities, where it is too easy to fall into speaking in their first language. This means they don't have any regular opportunities to develop their English language skills among peers in a community setting.

Community workers agreed strongly that conversational English opportunities are desperately needed; saying that there needs to be community, cross-cultural follow-up. But they also pointed out that too many women miss out on taking even the initial classes funded by the Federal Government. Under the Language Instruction for Newcomers to Canada (LINC) guidelines, immigrant women have a three year window within which they are eligible to enroll in these classes. But culture shock, responsibilities for children, lack of mobility and a host of other responsibilities mean large numbers of them can't even think about going out to a program. By the time they have adjusted enough to make time, it's too late.

*Thus, the three-year limitation period for access to settlement programs blocks women's participation in both language classes and access to services and supports.*

The Immigration Settlement & Adaptation Program (ISAP) which is supposed to ease the settlement and integration process for newcomers also operates with the three year rule. Advocates stressed that until these programmes extend themselves to suit women's more delayed patterns of settlement, they are bypassing those who are most deeply isolated and in need of social connections.

One worker pointed out that most of the supports that do exist for immigrant women and women of colour in their own language are one-on-one appointments. These don't connect them with women in similar circumstances from other communities, and therefore cannot go beyond short-term problem-solving to address the deep and destructive isolation women are living with. What is needed, she said, are spaces and opportunities for women to gather in a less structured environment, to learn English, while also discovering more about the broader society of which they are now a part.

Participants themselves asked for women's support groups for non-English language speakers, but they are few and far between. In South Riverdale where agencies have partnered to offer a support group for newly immigrated Chinese mothers, staff say they have a long waiting list and calls from all over the City from women wanting to join in.

## **ACCESS TO JUSTICE AND POLICING**

Experiences of injustice were shared liberally among women in the project sessions. In one meeting a woman recounted how she lost her savings, accumulated over many years of work, because she did not understand her rights under the law, or how to protect herself from predatory friends and family members whom she trusted to help her.

Many women were not aware of their legal rights and didn't know how to access the legal system. A number of women, both in the neighbourhood meetings and over the phone at the project office, called to find out where to go for support on how to pursue a separation or a divorce. Some said that their marriage relationship had broken down and they wanted to prevent an escalation of their partner's anger and hostility by removing themselves but were afraid of losing their children.

They were frustrated to learn that Legal Aid does not cover divorce or property matters unless there is demonstrated abuse or a custody dispute. Even where certificates are provided, the number of hours allocated are severely limited, and no provision is made for women who require extra time and support for translation.

There is an almost complete lack of options for poor women to get legal support on family law issues. In searching for places to refer women in need, we found only one legal aid clinic in the City of Toronto that provides a family law clinic, and that only for a very limited number of hours per week. One community advocate who had personal experience of the system told us:

*"Years ago I applied for Legal Aid myself when I was going through a divorce... I was forced into mediation by legal aid for the sole purpose of preventing any further legal action... it was a gross conflict of interest for the mediator who works for them and he was incredibly abusive. It was a total farce - and I knew the system and my legal rights. What do other women, who are newcomers or who don't speak English, do when this happens?"*

Another worker pointed out that more women are facing charges of assault as a result of an increasing trend in police charging both partners in incidents of domestic abuse. This, she pointed out, is very dangerous for the women, many of whom end up losing custody of their children.

*"Where a woman doesn't speak English but her partner does, he is more likely to be believed or seen as credible by police and the courts. ...police view black women as combative and more likely to beat up on their husbands, and where a woman has mental health issues, her partner dismisses her as 'crazy'."*

There was strong concern that the Police have adopted a gender-neutral attitude in dealing with male violence, and that this means women are met with the attitude that they are potential criminals, rather than getting the protection and support they need in critical moments of danger. As well, advocates and residents alike noted that low-income areas, where large numbers of women live, are treated as zones of criminal activity in which people of colour are in constant fear of police harassment.

These issues were raised in a number of community forums which ran parallel to the neighbourhood meetings. The following is the text of a note

written to us by a woman of colour at a public forum on policing issues in the Jane-Finch community.

*"I am a single mother with two teenage sons living in Shoreham Court. I am afraid for my boys when they are late coming home because each one of them has been harassed by the police sometime last year. My children cannot be in groups with their friends and they cannot laugh or talk loud.*

*My sons had encountered the police when they were with some friends standing in a corner. The cops went up to them arresting them, drop them on the ground with their hands twisted behind their backs and kicking them. They found out that they were innocent. But the boys suffered pains on their bodies and the cops never inform the parents.*

*My son did not want me to say or do anything about it because he was afraid. I would like the police to be more careful or at least friendly to the youths when approaching them because I feel that our youths are not safe in the hands of the police who are supposed to make it safe for us and our children in the streets."*

**If Low Income Women of Colour Counted in Toronto**

## **S**ECTION THREE

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### IDEAS FOR CHANGE

An explicit goal of the *Breaking Isolation, Getting Involved* project was to recommend policy and program changes that would begin to address the issues and concerns emerging from the discussions, interviews and research. To this end women were encouraged to go beyond articulating the problems they encounter and to think creatively about ways in which the City and other community institutions can make a difference in the lives of multiply marginalized women in Toronto.

Women at the neighbourhood meetings were surprised at the invitation to participate in this type of thinking. Many said they had never been asked for their opinions on social policy questions, and were unfamiliar with the process. However, once they realized they were being taken seriously and that their ideas would be forwarded to decision-makers, there was no shortage of substantive discussion.

Between them, workshop participants and interviewees came up with a detailed list of needed changes, actions and initiatives. They range from broad political and policy reforms to specific and detailed administrative requests for corrections. The compiled slate of demands includes immediate, short-term reforms to existing programs and services, as well as new and innovative proposals. Whether addressing housing issues or loneliness, health concerns or discrimination, the ideas have a common focus - making the lives of Toronto's low-income women, women of colour and immigrant and refugee women more viable on a day-to-day level.

A committee of the Women's Network met to pull together the ideas from across the City and consolidate the project recommendations. The proposed actions can be grouped in two ways. The first includes new initiatives for instigating changes citywide that are the unique results of this project. The second list echoes the calls for increased income, service and housing supports that are broadly advocated by women's and anti-poverty groups across the Province.

Eight proposed initiatives, which are original to this project, consolidate the most innovative ideas emerging from the discussions. These are the central recommendations of this report. They encompass the themes that recurred most frequently, and resonated most strongly, in the meetings and interviews. They

are specifically focused as municipal initiatives, with City Council seen as taking the lead to ensure their implementation. However, these proposals are by no means the last word on what is needed to address the situation of low-income women, women of colour and immigrant and refugee women in Toronto. Rather, they should be seen as a first level of action. By placing priority on these initiatives, with appropriate allocations of staff and financial resources, City Council and the Mayor would be taking a critical first step in addressing what is clearly an urgent situation.

Women also called for numerous policy and program reforms to address their baseline economic and social position: specifically that all levels of government work to bridge the growing income divide in Canada through income supports; provide quality, affordable public housing; ensure access to justice and legal aid; and make a commitment to quality regulated public childcare that will allow all women to participate in the workforce, regardless of income. These underline the demands of many existing campaigns and coalitions. We highlight some of them here to add the voices of *Breaking Isolation*, *Getting Involved* participants to the growing momentum for public re-investment in income security, social equality and justice in Canadian public policy.

### **3.1 EIGHT INITIATIVES TO KICK-START CHANGE**

#### **1. A COMMUNITY-BASED NETWORK OF WOMEN'S HOUSES**

*City Hall spearhead the establishment a network of full-time, core funded, cross-cultural, women's drop-in houses in low-income neighbourhoods across the City.*

*Backed by support from both foundations and government, they would operate as full time, drop-in, community-based facilities designed to serve multiply marginalized and low-income women, specifically women of colour, immigrant and refugee women. Shaped as public spaces that provide resource, relief, civic education, engagement and advocacy support, the houses would not provide individual direct social services. They would, instead, make referrals and links to appropriate community services as needed by participants. They would initially operate during daytime hours with some evening events programming, with scope for expansion of hours in the long-term.*

This proposal is the central, and most fully elaborated, recommendation of the *Breaking Isolation, Getting Involved* project. Participants from across the City enthusiastically supported, developed and shaped it as a way of meeting women in other communities and becoming connected to public life.

The location of the houses would be selected by determining the neighbourhoods with the highest proportion of residents who are low-income women, women of colour and immigrant and refugee women. It is to be understood as an initial way to address the desperate need for women to have flexible, culturally appropriate, accessible community spaces within their local areas, where they can meet as peers, in an explicitly diverse and cross-cultural setting.

A multi-sectoral approach and commitment will be required to get the initiative underway. The Houses would be City-owned buildings run as independent community-based non-profit organizations. Governance would be local, involving a combination of appropriate non-profit women's groups, women's community activists and women residents.

Funding for operations needs to be stable and long-term. This could be secured through a combined commitment by the City of Toronto, foundations such as The United Way, Trillium, Maytree and The Canadian Women's Foundation, as well as Status of Women Canada and The Ontario Women's

Directorate. The City, however, would need to be the driving force in ensuring the implementation of the initiative.

Full-time, permanent community development staff with experience and knowledge of issues facing the constituencies would be required to run the facilities and programs as well as facilitate practical conversational English language support, co-operative arrangements, sharing of resources, and rotation of volunteer responsibilities among residents.

Child friendly spaces would be a built-in feature of the facilities, with childcare staff assigned for specific hours each day to give women a break from child minding, and allow them to participate in group activities.

Provision for citywide coordination, communication and exchange between houses would ensure women the possibility of making connections beyond their own neighbourhoods. Travel and financial resources to facilitate opportunities for women residents to meet across the city with other women residents (such as at an annual citywide meeting and open house at City Hall) are important.

Key program offerings of the houses would include:

- A community kitchen with daily communal lunch preparation to contribute to food security, cooperation and sharing between women.
- Community gardens with access to plots of land for women to grow food for themselves and for use in the community kitchen.
- A source of information, resource and support for women to access community programs, supports and services, including current and ongoing information on community activities, civic campaigns, employment and training opportunities, and advocacy support for written and verbal English communications with officials, agencies and bureaucracies.
- Conversational English sessions based on topics of interest to participants.
- Discussions, films, speakers and activities developed in conjunction with participants with an active focus on adult civic education and participation.

- Joint activities and programming with local libraries, recreation centres public health staff, schools and other community facilities.
- Open drop-in time for women to connect informally.
- Allowance for use of space during evenings and weekend days for women to hold private events such as birthday parties, etc.
- Allocation of time, programming and space by, for and about young women.
- To be an effective first point of contact for women who may be at risk of, or experiencing, violence within the home to develop relationships of trust and seek support.
- Referrals to emergency, urgent care or other one-to-one services, programs and facilities as needed.

## **2. LIVESAFE - A RENTAL HOUSING STANDARDS CAMPAIGN**

*The City undertake a priority campaign, titled LiveSafe, to ensure proper maintenance in Toronto's rental housing.*

*Similar to DineSafe, the clean restaurants campaign run by the public health department, City by-law Inspectors would prioritize low-income areas of the City to check and enforce minimum housing standards. Public, non-profit and private housing would be evaluated on a pass/fail basis, with fines imposed on those landlords who refuse to ensure that their buildings are maintained to a high public standard, which guarantees a healthy and humane living environment for tenants.*

Women were very keen to see this campaign implemented with safeguards put in place to ensure that landlords cannot pass on the costs of meeting minimum maintenance standards to tenants in the form of rent increases. In many cases, women noted that landlords are most likely to respond to strong regulatory pressure that has material consequences.

A LifeSafe campaign to create widespread improvements in the everyday interior and exterior environments in low-income neighbourhoods would consist of a high profile public and media campaign utilizing a combination of public pressure, warnings and financial penalties.

Prior to the campaign, a review of City By-laws would be conducted with a view to strengthening minimum maintenance standards for all rental housing. Any existing loopholes that allow building managers and landlords to bypass minimum standards should be closed. Explicit prohibitions against the use of by-law compliance as a basis for rent increases to tenants would need to be put in place. By-laws to require safety audits and adherence to the resulting recommendations regarding appropriate physical maintenance and lighting in public areas would need to be created and strengthened.

As part of the campaign, fines for non-compliance with City property maintenance by-laws would be increased. Another component of the campaign would be an improved and well-publicized complaints process for tenants with maintenance problems to City Hall on an ongoing basis, in multiple languages - particularly within low-income areas of the City.

To ensure adequate staffing for the campaign, more Inspectors in the City's Urban Development Services Department are needed to increase the department's capacity to conduct spot checks, and to follow-up on complaints, warnings and compliance orders.

### **3. TTC ACCESS INITIATIVE**

*The Toronto Transit Commission and the City's Social Services Division implement a two-pronged transit access initiative including:*

- *Provision of discounted Metropasses to social assistance recipients at 30% of retail cost or \$33 monthly passes.*
- *Establishment of a Human Rights Inquiry into residents' experiences of discrimination on the Toronto public transit system, with a special emphasis on soliciting the views of multiply marginalized women.*

This recommendation reflects the importance of reversing the extreme limitations on the mobility of low-income women, women of colour and immigrant and refugee women. Limited access to public transit restricts women's ability to access services and programs, to participate in the life of the City, and specifically hampers their ability to seek and secure paid employment. Women placed a high priority on low-cost passes as a means of increasing their social and economic independence and reducing their isolation and loneliness.

But there was also broad and strong support for the TTC to formally investigate the many forms of discrimination that women, single mums, older women, people of colour, youth and other groups experience on the Transit system. The aim of a Human Rights Inquiry would be to document the experiences of residents, make recommendations, and create a climate for a broad change in the culture of the TTC.

The Inquiry would have to be led by a person with a strong background and track record in anti-oppression work and human rights. Involvement of residents and community-based women's, ethno-racial, low-income, disabled people's, and lesbian and gay advocacy groups would need to be a critical component at all stages of the inquiry. Their participation in setting up the terms of reference, the investigation, community hearings and formulation of the recommendations would be essential to an effective outcome.

Hearings would be held in low-income areas and in neighbourhoods where single mothers, people of colour, immigrants and refugees predominate. They would function as community-based meetings and be widely publicized, encouraging the participation of low-income residents through reimbursement of travel tokens, provision of appropriate translation, and a non-threatening, welcoming approach.

#### **4. WOMEN OF COLOUR ANTI-VIOLENCE TRAINING INITIATIVE**

*The City initiate a citywide training program for women who are front-line workers in ethno-specific and settlement agencies, as well as low-income women's advocates and community activists who are in contact with survivors of violence against women.*

*The program would provide staff training to volunteer, casual, part-time and full-time workers in three areas:*

- *a gender-based analysis of the root causes of violence against women*
- *baseline skills in referral procedures, risk assessment, support protocols, criminal justice procedures and the limitations of a criminal justice approach*
- *the differential impacts of gender-based violence on low-income women, women of colour, immigrant and refugee women*

The main purpose of this initiative is to ensure that appropriate, safe and high quality supports are available to multiply marginalized women across Toronto, regardless of their income, location, language and cultural background. A second objective is to provide ethno-specific women's groups and women of colour working in services and agencies an opportunity to upgrade their skills and practices in working with survivors of woman-abuse. This would have the effect of improving the employment prospects of women of colour who currently work with women of colour, immigrant and refugee women but do not have the qualifications to secure work in the field on a full-time basis.

The lead for this initiative would be the City's Women's Abuse Working Group (a sub-committee of the Community Safety Task Force), working with the Breaking the Cycle of Violence program and the Community and Neighbourhood Services Department. The training would be conducted by women's anti-violence advocates and front-line workers experienced in violence and women policy analysis and service protocols, as well as anti-oppression issues and perspectives.

## **5. GETTING WOMEN ACTIVE AND INVOLVED THROUGH PUBLIC RECREATION**

*The Parks and Recreation Department place a high priority on women's access to City programs and facilities with a publicity campaign to increase use of public recreation centres by low-income women, women of colour and refugee women and their children. This would involve:*

- *Eliminating recreation fees for single parents and their children across the City for all adult and children's programs.*
- *Establish women-only programs in sports, fitness and other activities at recreation centres across the City*
- *Commit to the building of full-service recreation centres in low-income neighbourhoods where they currently do not exist*
- *Conduct mandatory, independent, anti-racism and anti-oppression training for supervisors and managers at all levels, and in all aspects of the Parks and Recreation Department*
- *Linguistically/ culturally appropriate mass outreach to women to let them know about the availability of programs designed for them (e.g. radio and TV spots, newspaper ads, billboards etc.)*

Women lit up at the thought of being able to regularly participate in public recreation programs. They told us that removing the social, financial, cultural and discriminatory barriers to their participation would be greatly beneficial to their mental and physical health status.

Women-only programs are less intimidating than mixed offerings but they need to be accompanied by an active campaign of outreach conducted by regular staff that is available to welcome and ease the women's entry into the centres. This also holds true for pick-up activities for young girls. These need to be established in popular sports such as basketball and soccer, with appropriate staffing and coaching supports in all low-income neighbourhoods.

Flexible, daytime programmes that accommodate mothers are a must in all areas of the City, as are culturally appropriate women-only swimming programs that accommodate privacy for women who need it.

The few non-competitive, recreational women's sports leagues that currently exist find themselves disadvantaged in access to facilities. They should be afforded priority access as a way of encouraging more women to become socially and physically active in athletics.

The mandate of public recreation centres would be expanded to include activities such as organized homework clubs for children and youth. Priority for these should be placed in low-income neighbourhoods.

To encourage the civic and social engagement of low-income women, public recreation space should be made available, cost-free, for resident community meetings, non-profit events and birthday parties.

## **6. MULTI-LINGUAL INFORMATION ON WOMEN'S RIGHTS AND SERVICES**

*The City conduct a multi-lingual, citywide information campaign specifically aimed at women whose first language is not English.*

*The campaign would inform women of their rights, as well as available services and supports in key areas such as: housing help, social housing access, social assistance, public health, sexual health, Community Health Centres and dental care, childcare, violence against women, legal aid, education and recreation.*

This initiative could be driven by the City's Working Group on Language Equity and Literacy Issues - a sub-committee of the Race and Ethnic Relations Community Advisory Committee - in conjunction with Corporate Communications and The Access and Equity Unit.

A wide-ranging information campaign that produces plain language materials translated in multiple languages would go a long way towards recognizing the growing number of women living in the City of Toronto whose lack of facility in English automatically marginalizes them from public life.

Project participants repeatedly told us that if they had information on the public services and supports, they would be able lead far more independent lives. Ensuring that information is distributed widely in the most economically and socially disadvantaged neighbourhoods would open up a range of options and possibilities for many women whose lives are severely restricted.

Information should encompass, but not be limited to, City-run and supported programs and services. Critical information that goes beyond the City's jurisdiction, as in for instance, information about the Ontario Rental Housing Tribunal and how to fight eviction orders and rent increases, also needs to be included.

## **7. A PUBLIC HEALTH REVIEW OF LOW INCOME WOMEN'S EXPERIENCES WITH HEALTH SERVICES**

*The Public Health Department conduct a review to document and detail the difficulties, experiences and obstacles encountered by low income women, women of colour and immigrant and refugee women in their interactions with all manner of health services and health professionals.*

*The aim would be to propose comprehensive actions needed at all levels of public decision-making to remedy the most persistent and overarching problems.*

The call for a review of this nature arises from the many and complex complaints made by women participants about their dealings with the healthcare system at all levels. Women said they need advocates and translation supports to help them overcome the compounded effects of the systemic racism and sexism they encounter, their inability to communicate in English and the added vulnerability of being sick.

Urgent action is clearly needed but the specific design of an initiative in this area requires an in-depth investigation of the situation along with collaboration between public health officials, service providers, and women's and community advocates. This review, therefore, is recommended as a first step towards the design of a more proactive plan to address the serious and widespread nature of women's difficulties in accessing appropriate and essential care.

## **9) A CROSS-CULTURAL WOMEN'S SOCIAL PLANNING GROUP**

*The City's Community and Neighbourhood Services Division encourage and support the development of an independent cross-cultural Women's Social Planning Group.*

*The group would be dedicated to addressing the combined effects of racialization, poverty, and gender disparities on women in Toronto through qualitative and quantitative research, policy analysis and community development projects. It would seek to engage low-income women, women of colour and immigrant and refugee women in efforts to transform their situations in the home, their communities, neighbourhoods, workplaces and within the City as a whole.*

This initiative aims to put in place a stable organization that works by, for and about women affected by the multiple disadvantages of systemic racism, sexism and income inequalities in our society. This is a critical step towards reversing the erasure that currently masks their existence in our City.

Members of the cross-cultural Women's Social Planning Group will be drawn from individual women residents, advocates, front-line workers, researchers, policy analysts, as well as women's groups, agencies and programs within the City of Toronto. It will function as an independent, non-profit organization governed by a Board of Directors elected from its membership.

The work of the group will be to provide a base of documentation, analysis and resources to facilitate citywide co-ordination of independent women's initiatives and endeavors at a municipal level. As well, it will function as a resource centre and central information-clearing house on a range of economic and social issues affecting women.

Implementation requires prior planning, a feasibility study and organizational development process contracted by the City's Community and Neighbourhood Services Department, with supplementary funding from other levels of government and private foundations.

### **3.2 WOMEN SUPPORT RE-INVESTMENTS IN SOCIAL SECURITY**

As noted throughout this report, the most pressing concerns women raised were related to their low-income status, their inability to secure jobs, decent affordable housing, reliable childcare and access to justice. These issues go far beyond the scope of Municipal government and require action on the part of both Provincial and Federal Governments.

Women were strong and vocal in their support for Government to increase social spending to ensure equality of opportunity for all Canadians. They emphasized that without government income supports and social programs, they face insurmountable handicaps that mean they are slipping further into poverty, social stigmatization and marginalization each year.

Groups such as the Ontario Social Safety Network, The Ontario Needs A Raise Campaign, The Housing and Homeless Network of Ontario, The Centre for Equality Rights in Accommodation, The Cross-Sectoral Violence Against Women Strategy Group, The Ontario Coalition for Better Childcare, as well as numerous others are seeking important changes that would repair and restore the social safety net for low-income people. Their campaigns are aimed at the Provincial and Federal Governments.

In all sessions women called for social policy changes that reinforce the demands of existing coalitions and campaigns working for increased public commitments to social programs. The following is a list of most widely supported suggestions for social policy reforms in Social Assistance, Housing, Childcare and Legal Aid.

#### **SOCIAL ASSISTANCE & INCOME SUPPORTS**

- Increase Social Assistance rates to livable levels in both OW & ODSP; specifically increase the shelter allowance under social assistance to reflect the real costs of housing.
- End policies and practices that criminalize social assistance recipients. This would include: dismantling the snitch line; relaxing documentation requirements; an end to lifetime bans on receiving benefits; eliminating *Eligibility Review Officers*; reducing the emphasis on fraud investigation; and eliminating drug testing.

- Increase supplemental health, dental and social benefits for social assistance recipients.
- Don't penalize women who have savings, assets, get child support, inheritances, part-time work and gifts from family and friends.
- Permanently drop the Spouse in the House rule.
- End Workfare as it discourages employers from hiring women.
- Change eligibility rules to allow sponsored immigrant women to get welfare support.
- Fund a system of independent welfare advocates to support women in various languages.
- Stop clawing back the Federal Child Tax Benefit from women on Social Assistance.
- Raise the minimum wage.

## **HOUSING**

- Fund subsidized housing in the form of either municipally owned and managed, non-profit or co-op housing with a priority on building public housing that is child friendly and geared to the needs of single mothers.
- Make amendments to the Tenant Protection Act that will: bring back effective rent controls for all units across the board - occupied and unoccupied; improve protection against evictions; require landlords to keep up with repairs without being able to charge the costs back to tenants in rent hikes; ensure that all tenants have a right to effective legal representation in interaction with the Rental Housing Tribunal.
- Develop minimum anti-discrimination guidelines for the Rental Housing Tribunal. Implement a mandatory anti-discrimination training program for all members of the Rental Housing Tribunal before they are allowed to adjudicate any cases. This could double as a screening program for Tribunal members who express an unwillingness to adhere to minimum anti-discrimination guidelines.

## **CHILDCARE**

- Increase the number of subsidized spaces in regulated childcare centres available to unemployed and under-employed women seeking work.

## **LEGAL AID**

- Extend Legal Aid coverage to Family law, specifically divorce and property matters.
- Provide translation services for non-English language speakers and additional time on Legal Aid certificates to accommodate actual time required for translation.

**If Low Income Women of Colour Counted in Toronto**

## **S**ECTION FOUR

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### **THE PROJECT AND HOW IT WAS DONE**

#### **THE TORONTO WOMEN'S NETWORK**

The Toronto Women's Network was a loose ad hoc group that has rallied together for specific campaigns and projects. Punam Khosla, then a City Wide Planner for the Community Social Planning Council of Toronto initially convened it in 1999. It began as a forum for women advocates in Toronto to analyze how the 1997 amalgamation of six formerly separate municipalities into a single Toronto Megacity would affect women.

At that time, the pressing task was to address a City Budget that proposed cuts to a number of services and programs along with new and increased user fees. A number of important women issues had been left off the agenda. Participants shared information about the effects of the proposals on their respective sectors and co-ordinated individual and collective actions. The focus of action was to stop cuts to sexual health programs, increases in transit fares and fees for recreation programs and reverse the low priority placed on women's urgent housing and childcare needs.

Network participants were successful in rolling back the worst of the proposed cuts, and these early campaigns had some effect in areas of long term concern. But these efforts also highlighted the lack of resources women's organizations have to engage in critical public education and policy advocacy. Finding the time away from the front line work of servicing women and ensuring the survival of their organizations was difficult for overworked community workers.

In any case, small victories were not enough. The specific and devastating effects of systematic poverty on the health and safety of women were still absent from the City's agenda. Even when they are able to spare the time and energy to speak out, advocates are too easily dismissed as 'professional spokespeople'. It was evident that women from Toronto's low-income neighbourhoods needed to speak on their own behalf.

Developing collective strength among women residents that have historically been ignored and marginalized is a long-term task. There are a series

of social, language, cultural, financial and practical hurdles in the way. Network participants recognized that individual women's groups lack the resources to tackle these issues on a city-wide basis and agreed to support the *Breaking Isolation, Getting Involved* initiative as first step in the process.

## **THE INITIATIVE**

The independent, community-based initiative, *Breaking Isolation, Getting Involved* was supported with grants from Status of Women Canada and The Access and Equity Office of the City of Toronto. The funded portion of the project took place over eighteen months between September 2000 and December 2001. This report was written and compiled on a part-time basis after the project was formally completed.

## **AIMS AND OBJECTIVES**

The main impetus for the project was the recognition that the lives of low income racialized and immigrant women are increasingly segregated from the mainstream of urban life culturally, geographically and politically. The multiple burdens of racism, poverty, violence and day to day survival are bending them to near breaking point. In spite of this, women remain more than just victims. Their labours, good humour and humanity, though largely unrecognized, are what holds families and communities together in the in the face of seemingly insurmountable difficulties.

Our aim was to start the process of drawing these women, and their wisdom, experiences, concerns and needs into public view - both within their communities and across the City. We set out to learn from the women, share skills, and provide space for them to share amongst themselves. Topics of discussion included issues most pressing in their lives, their priorities and proposals for changes needed at municipal level, the public policy process and their rights within it. As well we sought and to raise the urgency of their situation in community coalitions and at special public policy events and forums. From the outset the objectives of the Network in taking on this project were to:

- Break isolation and encourage the involvement of women in low-income communities across the City of Toronto in public decision-making and community life.

- Ensure co-ordination, mutual support and ongoing communication between existing women's groups working on issues affecting women in Toronto.
- Enlighten public decision-makers on the specific changes needed to address the urgent position of the numerous women living in low-income communities in Toronto.
- Re-awaken a discourse within the broader public to ensure a concrete understanding of and support for feminist, social justice goals.

### **PUBLIC EDUCATION, CAMPAIGNS AND COALITIONS**

At the outset, several urgent developments turned the attention of the project to a number of timely and high profile campaigns. A number of these continued as important ongoing streams of work for the duration of the project.

The summer of 2000 had seen a rash of murder-suicides on the front pages of Ontario's newspapers. A number of them involved women of colour and one woman a resident in one of our designated neighbourhoods. As a result, the Network Coordinator was instrumental in establishing *The Cross Sectoral Violence Against Women Strategy Group* which ran a campaign calling for emergency measures for the protection of women and children in Ontario. Much of the material used in this campaign was written and produced by the Network.

Women's centres faced an intense period of hardship in 2000 - 2001. Local ethno-specific groups such as the Somali Immigrant Women's Association (SIWA) in Rexdale faced with the threat of losing their donated office space. Other established women's centres were cut off or left out of crucial Provincial grants needed to maintain staff for drop-in programs, threatening some with closure. The Network worked alongside SIWA and to negotiate and press for new office space with the Mayors office, and supported a partially successful campaign to reinstate funding to women's centres.

The release of Michel Ornstein's report on *Ethno-Racial Inequality in Toronto: Analysis of the 1996 Census*, commissioned by the City of Toronto was also released in 2000. For the first time, this report used census data to document and reveal that people of colour, particularly women of colour are living with alarming rates of poverty, unemployment, lack of access to secure housing and low-income status that far outstrip those faced by people of European descent. Anti-racist advocates formed a coalition to press for City Council action in

response to the shocking picture painted by the statistics. This coalition and its work was an important opportunity for the Network to raise the urgency of the effects of multiple disadvantages on low-income women of colour within the social justice sector, in the media and at City Hall.

The first post-amalgamation Municipal Election took place in the fall of 2000. This was an opportunity to raise issues of concern to low-income, racialized and immigrant women. Working with community groups through a non-partisan coalition, the Network produced and distributed materials in a range of languages throughout the City's low-income neighbourhoods. In some areas women residents were supported to attend local all-candidates meetings where they put tough questions to candidates on transit, housing, racism, and user fees for recreation programs and language issues, among others.

As the Network spoke out on the situation of urban low-income women of colour and immigrant women at all levels, it generated a demand among community groups, unions, women's, anti-racist and social justice groups as well as the media. The Coordinator fulfilled numerous requests for speeches, panels and comments at neighbourhood and community forums as important public education opportunities.

### **ENGAGING WOMEN IN THE NEIGHBOURHOODS**

Wherever the opportunity arose, and the Network's capacity allowed, women residents were encouraged to participate in the broader coalition and campaign work of the Network. In spite of this high profile activity, the less visible and long-term work of connecting with women, in their own communities, remained the central focus of the *Breaking Isolation, Getting Involved* project. The specific plan for this work was to:

1. Empower women in low-income communities to identify issues facing them with an emphasis on safety and barriers to their full participation in public life.
2. Encourage women to identify their social needs and develop them into recommendations for change.
3. Investigate, document and analyze the issues affecting women in low-income communities in the City of Toronto (both downtown and in the former suburbs) with a specific focus on women of colour and immigrant women.

4. Connect the women in these communities with each other so they can begin to co-ordinate efforts to collectively advocate for the changes they need.
5. Provide information, skills and tools, to encourage the active participation of women from low-income communities, particularly those most disenfranchised, in community life and public decision-making.

## **COMMUNITY PARTNERS AND NEIGHBOURHOODS**

In bringing this plan to life, we worked with women's groups wherever possible, and/or with active community agencies in the neighbourhoods who could help us make contact with women residents, find meeting space, provide translation, and where appropriate, co-facilitate the sessions. Their work and support was critical to the success of the meetings.

To ensure participation of women of colour and immigrant women, as well as other low-income women facing multiple marginalizations, we allowed for community meetings in some areas to be geared to specific racial (and language) groups. Other meetings were open to residents of all backgrounds within a given geographic area, and some focused on a common experience such as being marginally housed.

Reflecting the experiences of low-income women across the City was also a priority. The persistent myth that poverty is concentrated in downtown Toronto further marginalizes large numbers of women in the former suburban municipalities. Their isolation is even more intense.

Ethno-specific meetings were held with Tamil women in Scarborough, Punjabi seniors in the Jane Finch area, East Asian women in South Riverdale, Afghan women in Flemingdon Park, and South Asian women in North Riverdale. Somali women largely, but not exclusively, attended the meeting in Rexdale. The focus in Parkdale was on marginally housed women from racially diverse backgrounds. Immigrant women, both recently arrived and long established residents from Italian, Portuguese, Somali, Eritrean, and African Canadian communities came out the meeting in York. Caribbean, Tamil and East Asian women attended a smaller session in St. Jamestown.

In St. Jamestown, however, the infrastructure was just too weak to sustain participation beyond the first phase. There are no women's groups in the neighbourhood, very little meeting space and few community advocates.

In a number of other cases it became evident that staff of community partners working with us who were women of colour were facing personal hardships not unlike the women they work with. Many were in part-time, insecure, low wage jobs themselves, forced to piece together two and three jobs to ensure a barely adequate income. Some confided that they also experience poverty, racism, and immigration problems. In addition, many have never had any formal training in understanding or responding professionally to issues of violence against women, even as it is a recurring issue in their work.

Although we started with a goal of seven meetings with ten women at each session, we ended up in nine neighbourhoods and up to twenty-five participants in some areas. Still, there are clear gaps in the communities we were able to reach. Toronto's large numbers of Latin American and Aboriginal women for example, are notable among those who were regrettably not reflected in our findings. There are many constituencies of women we were unable to involve in this initial work. It is due entirely to the limited capacity (time and resources) of the project and in no way reflects on the importance or urgency of their issues.

### **THE WOMEN'S MEETINGS**

More than one hundred and fifty women participated in the three separate sessions of the project. In most cases, women participated in all three sessions, but there were no restrictions placed on women who wanted to join in at the second or third sessions. In some cases, participation fluctuated because of the relatively long time frame between sessions.

The meetings were geared at providing opportunities for women to: gather within their local neighbourhoods, learn about the connections between their daily realities and the decisions made by their public representatives, speak out publicly on their problems, hear where their problems are similar to those of other women, support each other to understand the causes and identify possible solutions to them.

The first round of neighbourhood meetings were designed to connect women with each other and the project, give them some tools for understanding public decision-making and the roles played by each level of government, identify the important issues they face, and analyze their root causes.

Participants were pleasantly surprised that the project was centred on their situation, experiences and ideas. They noted that there are few opportunities to meet other women and talk about their common problems.

Many said that they never been shown how decisions are made and are rarely asked what they think about what is going on in Canadian society.

But the women had much to say. Some shared their stories. Others were keen to go beyond descriptions of problems and wanted to identify which levels of government were responsible for the things they face. Women wanted to understand of why they find themselves so devalued in their families, communities and the City as a whole.

Women's concerns crossed all levels of government jurisdiction. They reported intense difficulties with poverty, housing, racism, unemployment, language barriers, transit, childcare, access to community services and recreation programs. These are detailed in the *Findings* section of this report.

A second round of local meetings was intended as a forum for discussing women's ideas and recommendations for change in the areas they had identified. They heard report-backs on the discussions and outcomes of meetings in other neighbourhoods, discussed the pattern of common concerns that were emerging across communities and cultural groups, and then turned their minds to the changes they wanted to see. Although City Hall was the main focus, they did not limit themselves when they felt strongly enough about issues that are in Federal and Provincial jurisdiction. These are detailed in the *Ideas for Change* section of this report.

At the third and final session, 122 women had an opportunity to come out of their neighbourhoods and meet each other at City Hall. They came from across the City on specially organized buses and within the downtown area by public transit and shared taxis.

Through simultaneous translation in seven languages, the women exchanged reports on the discussions held at the local level, exchanged views on the pressing issues they face including a debate on why they are so marginalized in decision-making processes. They participated in a workshop on the workings of City Hall and its committees, and learned how public deputations are made. After lunch they met in the Council Chamber taking Councilor and staff seats as Councilor Pam McConnell, Toronto's women's advocate walked them through who's who and how Council meetings are run. The day wrapped up with final comments and tours of City Hall conducted by Councilor McConnell's staff.

## **INTERVIEWS WITH COMMUNITY WORKERS AND ADVOCATES**

Advocates and front line workers working with and for low-income women have a unique perspective on the systemic issues women face. Even as the economic and social conditions facing women become more desperate, workers are confronted with governments and funders who are moving away from gender-specific approaches to social development. This is reinforced in media and public discourses that rarely recognize the women face particular disadvantages, let alone multiply marginalized women.

In recognition of the value of their insights and views, key informant interviews were conducted with sixteen women advocates and community workers. See *Appendix B* for a complete list of key informant interviews.

While the main focus of this report is on the women participants, the thoughts and analyses of community workers are woven into the *Context*, *Findings* and *Ideas for Change* sections.

## **A**PPENDIX A

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### **TORONTO WOMEN'S NETWORK BREAKING ISOLATION, GETTING INVOLVED COMMUNITY PARTNERS**

#### **Rexdale**

Somali Immigrant Women's Association, Markbrook Community Group  
& Rexdale Community Health Centre

#### **Parkdale**

Sistering & Parkdale Community Legal Services

#### **Jane-Finch**

Elsbeth Heyworth Centre

#### **Scarborough**

Canadian Tamil Women's Community Services

#### **St. Jamestown**

Local Activist Murphy Brown & Growing Together

#### **North Riverdale**

Riverdale Immigrant Women's Centre

#### **South Riverdale**

WoodGreen Community Centre & South Riverdale Community Health  
Centre

#### **Flemingdon**

Afghan Women's Group

#### **York**

Community Information Centre & the Community Social Planning  
Council of Toronto

## **A**PPENDIX B

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### **TORONTO WOMEN'S NETWORK BREAKING ISOLATION, GETTING INVOLVED KEY INFORMANTS INTERVIEWED**

**Ekua Asbea Blair**, Executive  
Director, Rexdale Community  
Health Centre

**Veena Dutta**, Executive Director,  
Elspeth Heyworth Centre for  
Women

**Leilani Farah**, Staff Lawyer &  
Women's Program Coordinator,  
Centre for Equality Rights in  
Accommodation

**Beth Jordan**, Program Director  
Assaulted Women's Helpline

**Deb Konecny**, Community  
Development Worker,  
WoodGreen Community Centre

**Nuzhath Leedham**, Executive  
Director, Riverdale Immigrant  
Women's Centre

**Heather Lewis**, (former) Community  
Development Coordinator, Growing  
Together

**Carina Mahendra**, Canadian Tamil  
Women's Community Services

**Faduma Mohamed**, Sector  
coordinator, Settlement & Education  
Partnerships in Toronto

**Marion Newrick**, Executive  
Director, City of York Community  
Information Center

**Adeena Niazi**, Executive Director &  
Founder, Afghan Women's  
Organization

**Sylvia Novac**, Research Associate,  
Centre for Urban and Community  
Studies, University of Toronto

**Monica Plant**, Former Coordinator,  
Ethno-Racial Seniors Advocacy  
Project - Rexdale Women's Centre

**Magaly San Martin**, Community  
Legal Worker, Parkdale Community  
Legal Services

**Staff Group**, Sistering Outreach

**Lorna Weigand**,  
Doorsteps neighbourhood Services

## **A**PPENDIX C

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### **TORONTO WOMEN'S NETWORK BREAKING ISOLATION, GETTING INVOLVED REPORT CONTRIBUTORS**

**Punam Khosla**, the initiator of the Toronto Women's Network, designed the project during her tenure as CityWide Planner for the Community Social Planning Council of Toronto. She was the full-time Coordinator of, *Breaking Isolation, Getting Involved*. As the only full-time staff she was responsible for all aspects of the work, including the community meetings, key informant interviews, coalition work, writing and production of materials and resources, as well as policy analysis and public speaking. She is the author of *If Low-Income Women of Colour Counted in Toronto*.

Punam has worked as a community and political organizer, a policy analyst, and cultural and media producer for over twenty-five years. A campaigner on women's safety issues, Punam has worked to expose and oppose the way issues of violence against women are used to advance the right-wing law and order agenda. In 2003 she completed a year-long strategic planning process with the Ontario Coalition of Rape Crisis Centres, aimed at re-vitalizing their public advocacy work on issues of sexual violence in Ontario. She has also worked on issues of racialized segregation in Toronto, as well as the growing criminalization and commercialization of public space and community life.

Punam has recently returned to university after a long hiatus, and is currently pursuing a Masters in Environmental Studies at York University.

**Karen Wirsig**, a journalist and former Planner with the Community Social Planning Council of Toronto, worked part-time for the first four months of the project. She assisted with the design and set-up of the first round of workshops. Karen was an active member of the Toronto Women's Network Advisory Committee and part of the subcommittee for the final report. She compiled and wrote the information (contained in the grey boxes) that provide anchoring information on current policies as City Hall.

**If Low Income Women of Colour Counted in Toronto**

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## END NOTES

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