EVERY WOMAN'S CENTRE

SUBMISSION TO THE HOUSE OF COMMONS STANDING COMMITTEE ON FINANCE

EXECUTIVE SUMMARY

Every Woman's Centre has a long history of providing services and programs for women and their families who are living in poverty. We provide direct service to women, second stage housing, affordable apartments, education programs, community kitchen, poverty relief, pre-employment programs for women who face barriers to employment and education; information and leisure programs and housing for homeless women.

The call for presentations said the Committee was interested in receiving the views of individuals and groups about four primary issues: How to achieve a sustained economic recovery in Canada, how to create quality sustainable jobs, how to ensure relatively low rates of taxation and how to achieve a balanced budget. In particular, the thoughts and suggestions of Canadians about how to attain high levels of job growth and business investment in order to ensure shared prosperity and a high standard of living for all are being sought.

The purpose of this brief is to make three recommendations to The House of Commons Standing Committee on Finance.

- 1. The Federal government develop a national poverty reduction strategy with a long-term vision and measurable outcomes and timelines.
- The Federal government create a strategy targeted towards women to create sustainable jobs and training.
- 3. The Federal government create a National Housing Strategy including loan guarantees for women who wish to purchase their own homes.

On behalf of Every Woman's Centre, Sydney, Nova Scotia, I would like to thank you for the opportunity to present this brief to the House of Commons Standing Committee on Finance. It is encouraging to know that ordinary Canadians are being invited to participate in the annual pre-budget consultation process.

Geographically the area we serve is Cape Breton Island which is made up of a small urban area, a large rural area and many coastal communities. The Island has many social and economic issues such as high unemployment, 17.7%; lack of adequate and affordable housing; a loss of traditional industry such as fishing, steel making and coal mining; out-migration; an aging population; little or no public transportation and a lack of sustainable, long term employment; and persistent poverty.

In recent years we have witnessed the decline and closure of rural infrastructure such as schools, bank, service stations, post office, satellite government offices, poor highway maintenance and churches. It is becoming increasingly difficult to live in rural areas, which form the greatest part of Cape Breton Island.

Citing Statistics Canada.2007.Cape Breton, Nova Scotia (Code 225) (table). 2006 Community Profiles.2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007. The total population of Cape Breton Island stands at 105,930 with 22% under the age of 19; 53% between the ages of 20 – 59; and 24% over the age of 60. Of 43,085 private dwellings, 81% were built before 1986 which would indicate an aging stock. The number of lone-parent families in 2006 was 7,930 with the number of female lone-parent families at 6,685. The immigrant population stands at 1.64% of the total population at 1,730 increasing by only 155 persons from 2001 – 2006. Educational attainment: population aged 15-24, 79% have no certificate, diploma or degree or only high school certificate or equivalent; population area aged 25 – 34, 38% have no certificate, diploma or degree or have only high school certificate or equivalent, population area 35 – 64, 44% have no certificate, diploma or degree or have only high school certificate or equivalent. Total experienced labour force 15 years and over, only 2.66% of females are employed in non-traditional jobs compared to the provincial average of 5.22%. In the retail sector, 58.7% are female workers.

The importance of listing the above statistics is to show that we have an aging population who are not highly educated with very low numbers of females working in non-traditional job and relying on retail positions which are considered to be precarious employment. With a high unemployment rate, retail outlets tend to lay off employees outside of busy seasons. A large portion of the population own their own homes but most of these homes were built before 1986 and repair and maintenance costs are high. We are certain that these statistics are not unique to Cape Breton and are reflective of small rural communities across Canada.

RECOMMENDATION #1

<u>Develop a national poverty reduction strategy with a long-term vision and</u> measurable outcomes and timelines.

A national poverty reduction strategy is the responsibility of the Federal Government and therefore the leadership must come from the Federal Government. Included in the strategy should be a guarantee liveable income.

Financially It makes no sense that income security is administered by three levels of government. Citizens of Canada should have equal opportunity and equal right to an adequate income regardless of where they live in this great land. Provincially, welfare rates fluctuate at the will of the government of the day, which can change every 4 years. CPP is a federal program which in many cases provides inadequate income and no pharmacare is attached, but because a person is on CPP they do not qualify for Provincial assistance which might help to top up income.

We are aware of the social, health and justice consequences of poverty but simply put we cannot begin to address these issues until money is put in the hands of those who need it to feed their families, to secure adequate and safe housing and to meet their basic needs. Work, training, volunteerism, health are not upmost on the minds of those who do not know where their next meal will come from. Poverty is not the outcome of not working hard. In fact the opposite is often true. How hard is it for a Mother to provide food, clean cloths, a safe secure living space when resources are scarce. A guaranteed liveable income would ensure that amounts paid would meet family needs at a realistic rate rather than be subject to the charity model of assistance that is presently offered by each Province. There should be equitable and non-judgemental access to services and programs.

In order for people to be engaged in society they must have freedom of choice. Having a guaranteed liveable income would give them that.

Presenters have been asked to give a cost to their recommendations. This is an ominous task. The National Council on Welfare, in its study of 2007 estimated the cost to be in the range of 23 billion dollars but Canada spends billions of dollars on social programs currently and still families, seniors, youth, and women continue to live in poverty. This further reinforces the need for a federally lead poverty reduction strategy.

RECOMMENDATION #2

Create sustainable jobs and training.

Over the past three years there has been considerable emphasis placed on shovel ready projects in an effort to create sustainable jobs for Canadians. Unfortunately most of these jobs did not include women. Speaking to my own local area there was and continues to be road work and some construction but as you have seen by the states presented earlier, only 2.66% of females in our area are employed in non-traditional work. Most women employed in these shovel ready projects were used as flaggers. This is not sustainable work.

There should be a federal strategy to allow women to be part of the economic recovery in Canada. Women continue to be employed in precarious jobs. Making the transition from welfare to steady employment can be a mystifying experience for women and takes very special programs to ease them through this transition. It is not simply a matter of training. Other supports need to be put in place such as adequate child care, transportation support, life skills training and positive action plans. Every Women's Centre offers a preemployment program for women who are interested in joining the workforce through training or education. These programs are only available when funding becomes available so there could be a pot of money set aside to ensure equal opportunities for women based on individuals' self-determined needs.

This strategy does not need to create any additional cost, in fact it could save the government money. There are hundreds of programs now being offered but it requires fitting in to them. There is a great duplication in areas. For example within the last three years emphasis has been placed on seniors. Money is readily available for projects. At one time there were 8 seniors projects taking place in our small community, all federally funded. All were doing the same thing with no sustainable outcomes.

Instead of trying to fit a project into the criteria of a government department there should be consideration of what is actually needed and what will make a substantial difference for women. Women who are able to move forward through training or education make a valuable contribution to the economy.

RECOMMENDATION #3

<u>Develop A National Housing Strategy.</u>

As referenced in the statistics above, 81% of homes in our area were build before 1986. This indicates an aging housing stock.

Current affordable housing programs do no reach people in the greatest need. Owning your own home is simply out of the reach of many families who are living with low-income and this is especially true of lone parent families that are headed by women. Banks and mortgage companies refuse to lend money for housing to low-income women. Those who manage to save enough for a down payment are still unable to purchase a home because of the closing costs associated with the purchase.

Energy retrofit programs do nothing for women and families who are renting and paying their own energy bills. Even with government programs it is no advantage to landlords to put extra money into their rental properties.

Energy programs are only offered to the home owner. Renters cannot take advantage of any of these cost saving measures.

The revitalization of the housing market could be a great boom to the economy. Trades training programs and a program of government guarantees for loans that are directed at women would enable women to form co-operatives to build and repair homes in their communities. This could provide the opportunity for thousands of jobs across Canada.