



Services Project

Restructuring of Social Services: The Impact on Women in Alberta

This is one of a series of reports presenting "snapshots" of social service delivery in Alberta in the late 1990s. These reports try to answer the following general questions as they pertain to each of several categories of need:

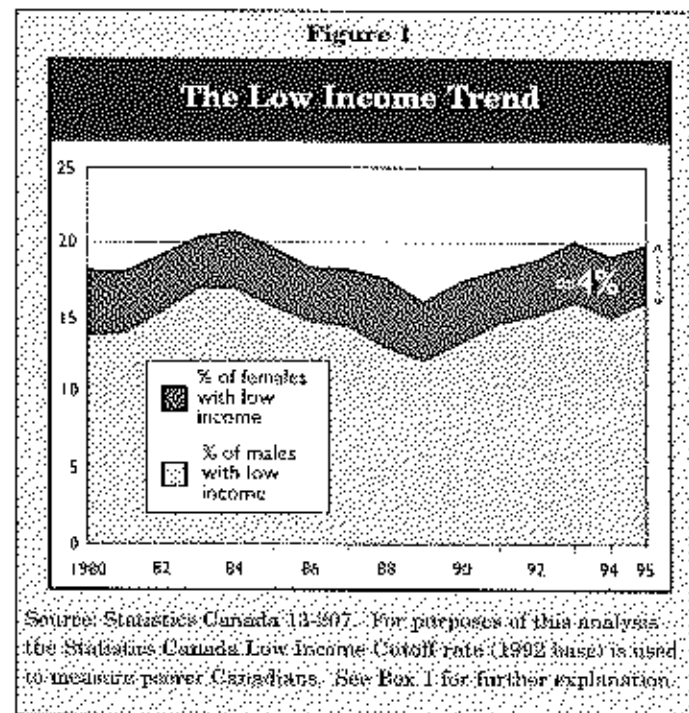
- ❏ what social services are available, who delivers them and how have these services changed in recent years?
- ❏ how many people use the services and how does this total compare with the number who are in need of support?
- ❏ how much do the services cost?
- ❏ what are some of the difficulties faced by those in need?

Because this enquiry takes place in the context of Alberta's recent experience with major reductions in government spending, including spending on social services, it raises a number of related questions, including:

- ❏ what are the relative roles of government, the non-profit community and the informal community in providing services?
- ❏ what efforts have government and community made to minimize the impact of fiscal reduction strategies?
- ❏ are there any gaps opening in the social safety net as a result of fiscal reductions; and if so what can be done about them?

This report examines social service programs and issues relevant to women in Alberta. It is intended to provide an overview of the most salient issues surrounding the delivering of social services for women in Alberta in the 1990s.

The report begins with an assessment of the context of social services in Alberta in the form of a statistical examination of the circumstances of women in



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the province. This examination will focus on the following areas: low income and income support; labour markets; equality issues; domestic violence; housing; child care; and elderly women. While these categories do not exhaust the possible dimensions of women in need, they have been chosen because they are clearly central components of the issues facing women, and because there is consistent and reliable data available on these matters over a number of years.

1. Low Income/Income Support

Statistics Canada employs the notion of a Low Income Cut-Off (LICO) level as one tool for understanding the distribution of income in Canada. This is sometimes treated as a "poverty line" although there are problems in such a designation: for one thing, StatsCan itself explicitly rejects the label; for another, because it is based on a ratio to a national average, such a figure could be either grossly overstating poverty (in a very affluent country) or gross-

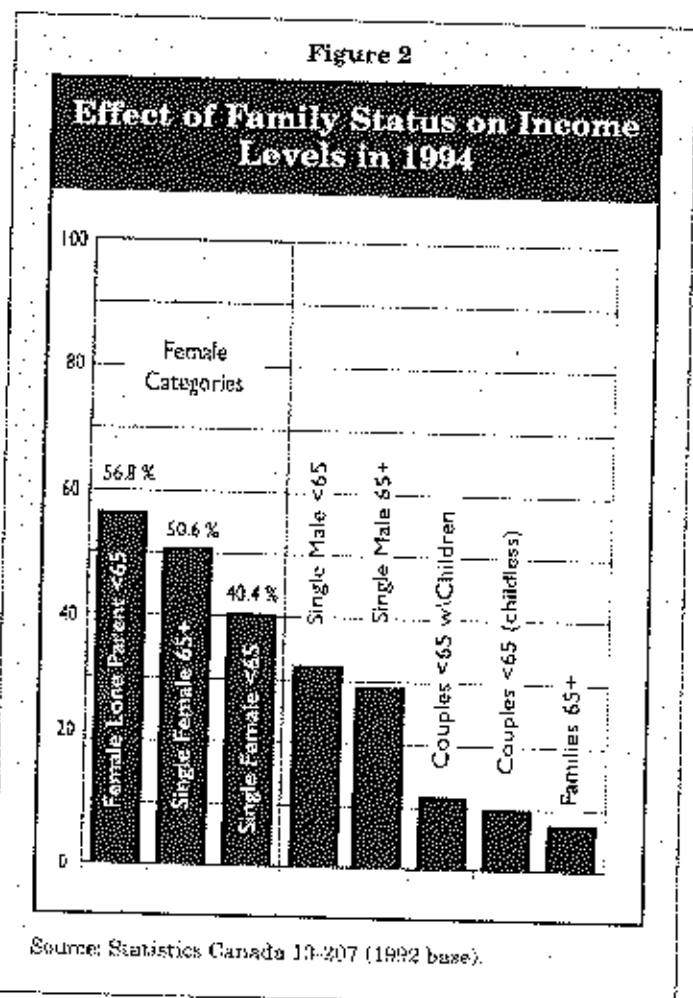
ly understating it (in a very poor country). Between the "black" of absolute and unquestioned poverty (the homeless, the starving or near-starving) and the "white" of relative comfort, there is a large grey zone of relative deprivation; LICO attempts to draw a line through this grey zone to give us some idea of the absolute size of the problem, and also some idea of what is happening to it over time. Because other definitions of low income or methodologies for measuring its extent would draw this line at a different point, however (see Box 1), StatsCan LICO figures should be treated as beginning rather than ending the discussion of low income in Canada.

Using the StatsCan data, 19% of Canadian women and 15% of Canadian men (Figure 1) are below the low income cut off. (Whatever the definition and whatever the methodology, it is clearly the case that women as a group are financially worse off than men.) Taking the group as a whole, more than 56% of all persons living below LICO (compared with about 51% of the general population) were women. In any given year (apart from a few minor fluctuations), the number of women below LICO in Canada exceeds the number of men by about half a million people.

A closer look at the figures indicates the importance of family status on the financial situation of Canadian women. The three poorest family types in Canada are the three that are headed by women: female lone parents being the most heavily represented and single females under 65 the least. In all, nearly 50% of all single women in Canada are living below the StatsCan Low Income Cut-off, compared with less than a third of all single males and about one tenth of all couples (Figure 2).

Of the single woman subcategories, the female lone parent is the most reliant on the social safety net and, as a result, the most vulnerable to government restructuring and expenditure reductions. In 1996, over one-third of all income received by female lone parents (as compared with 14.3% for all families – see Figure 3) was in the form of a direct transfer from government, this includes all welfare payments, Unemployment Insurance benefits, Old Age Security, Child Tax Benefits payments, etc. As a per-

Figure 2



MEASURING LOW INCOME AND POVERTY

A concern for many Canadians, particularly in these times of high unemployment and government restructuring, is the thought of the number of our fellow citizens who, even in a country of relative affluence, are living "in poverty." The problem is that "poverty" has no straightforward definition, and all of the criteria that have been suggested are methodologically flawed or contentious.

Statistics Canada Low Income Cut-Off Line (LICO) is the most widely used low income measure. It is derived by surveying Canadian households to determine what percentage of their income they spend on food, clothing, and shelter - the so-called "essentials." Once this average spending level is calculated (34.7% in 1992), StatsCan somewhat arbitrarily decides that those households spending at least 20% more than the average portion of their income on these essentials (this figure was therefore 54.7% in 1992) are deemed to be living below the "Low Income Cut-Off" for that year. To reflect differences in family size, and in the cost of living in communities of various sizes, StatsCan actually calculates 35 separate LICO measures in any given year. The StatsCan LICO for 1996 based on 1992 (the current base year) spending calculations are:

Size of Family	Size of Area			Rural
	500,000 +	100,000-499,999	30,000-99,999	
1 person	\$17,132	14,694	14,591	11,839
3 person	\$26,633	22,844	22,684	18,406
5 person	\$36,036	30,910	30,695	24,905

Strictly speaking, LICO is a measure of relative spending habits and not a true measure of poverty, and this caution appears in the StatsCan reports; however, in practice the LICO measure has been widely used by analysts, politicians and the media as identifying Canada's poor.

Although LICO is the most widely used low income measure, other indices of poverty have also been developed using a variety of measuring criteria. Among the more notable poverty measures used in Canada are:

Canadian Council on Social Development - uses a poverty line deemed to be one-half of average income for a family of 3.15 members. This value is then adjusted based on a formula for families of varying sizes. Although the CCSD lines are widely regarded as poverty lines, they provide no cost estimates of basic needs. Rather the lines were originally developed to represent a minimum standard on income equality. This standard is set as follows:

1994 estimated "poverty" lines: 1 person - \$13,779 3 persons - \$27,540 5 persons - \$36,720

Statistics Canada's Low Income Measure - StatsCan also uses a measure of low income known as the "0.5 median income cut-off." In calculating income levels, the size and composition of each family is taken into consideration to account for the efficiencies gained in running a larger household. Once the median of this adjusted income level is determined, families with income below half the value of the median are considered to be living with low income.

Christopher Sarlo - uses a basic needs poverty line that considers only the most basic physical needs: nutritional diet, rent, basic services, clothing, etc. Those without these basic items are said to represent poverty in the common understanding of the word. Unlike the methods described above, Sarlo's poverty line is not connected to average income levels and is therefore not relative to the population in general. Based on Sarlo's assessment of nutritional and shelter needs the following are the income levels below which the poor live:

1994 poverty lines for Alberta: 1 person - \$6,351 3 persons - \$12,241 5 persons - \$16,818

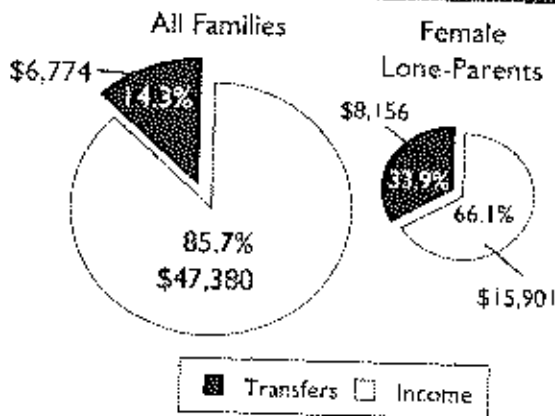
Metropolitan Toronto Social Planning Council - Like Sarlo's method, the Toronto poverty line does not base its definitions solely on an average income level. However, this measure of poverty does not consider only the basic needs of food, clothing and shelter. It identifies a number of items required to also meet the most basic individual social needs including: dental care, recreation, newspaper, one-week vacations, etc. As a result, the poverty lines established are substantially (up to 3x) as much as those established by Sarlo. These values are as follows:

1994 "poverty" line for Toronto: 1 person - \$18,850 Mother (2 children) - \$33,630

Generally speaking, these methods of analysis generate a "poverty line" falling between that suggested by Sarlo (on the low end) and that suggested by the Toronto Social Planning Council (on the high end). The advantage of LICO is that its methodology is not simply sketched in a conceptual way, but is rigorously applied across the entire country in a way that permits comparison over time. This is the measurement that will be used in this report.

Figure 3

Government Transfers Payments to Persons by Family Type - 1994



Source: Statistica Canada, *The Daily*, March 28/1996. Transfers include all social welfare payments. Income includes wages, salary, investments and all sources except transfers.

centage of their total income, female lone parents are nearly 2.4 times as reliant on transfers as other families. And as lone parents, they are also less able to alter this relationship because of the compound effect of the financial burden of children – they are limited by the demands of child-rearing in their choice of employment, in their ability to take advantage of retraining programs and in their ability to relocate to gain employment. This greater reliance on government transfers of income leaves them ill-equipped financially to absorb policy changes or changes in the level of support.

II. Supports For Independence (SFI) in Alberta

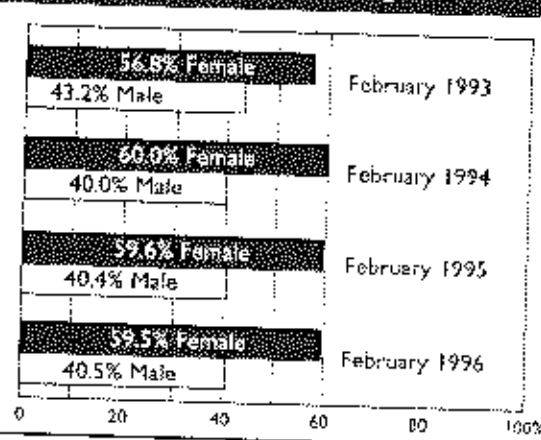
One of the specific ways in which the Alberta government promised in 1993 that it would reduce expenditures was by reducing the number of people on welfare, and in this they were completely successful – department estimates have found that over 200,000 different cases have left the welfare rolls since 1993, the decline exceeded both the rate and the dollar value of planned cuts. There has been no tracking of these individuals as they left welfare, so the question of what has happened to them is speculative. Common explanations suggest: (1) some may have re-entered the work force as part of the recovery that has lowered the unemployment rates in the province; (2) some may have been dropped because they were unable to meet the new eligibility require-

ments, and; (3) some may have left the province because rate or policy changes made SFI less attractive. To answer these questions, Canada West is involved in an on-going survey of former welfare recipients. This effort will enhance our understanding of the true costs of the caseload reductions.

From the database provided by the Department of Family and Social Services, it is possible to estimate the male to female ratio of SFI recipients fairly accurately. These figures (see Figure 4) suggest that the changes have impacted fairly evenly on both men and women – for each year, the number of female cases among welfare recipients is about 1.5 times the number of male cases (this ratio being the lowest in 1993 but very consistent since that time). The slight decline in the proportion of male cases among SFI recipients (from 43.2% in 1993 to 40.5% in 1996) means that men, and particularly single men, have made up a larger proportion of the reduction relative to their proportion of the total caseload. However, notwithstanding this, slightly more women than men (monthly caseload average reduced by 22,307 females and 19,307 males) have left the welfare rolls since February 1993. However, in the absence of clear information on what has happened to these former welfare cases, it is difficult to speak with confidence about the implications of these figures.

Figure 4

Change in Monthly Male to Female Ratio of SFI Recipients



Source: Derived by CWF from AFSS database. All couples regardless of the designated head of the household were treated as half male and female. Data for February 1993 were collected by AFSS under a different collection method. To satisfy our requests, AFSS provided special estimates for that year.

The Human Factor:

Catherine is a 21 year old single-mother with a 2 year old child. She has recently moved to Alberta from Québec and has no job or family to help her make ends meet. The child's father is also unable to provide any financial assistance. She would like to find a job as a seamstress (a job she held in Montréal before her daughter was born) but has had no luck finding a position. As a result, two months ago Catherine applied for and started receiving Supports For Independence (welfare) benefits.

The following table describes the average benefits that Catherine (as an employable single parent with one child) would be entitled in 1996 and three years ago:

Type	92/93	95/96	Difference
Standard & Shelter	\$842	\$766	\$ -76 (-9%)
Supplementary & Medical	\$191	\$129	\$ -62 (-32.5%)
MONTHLY TOTAL	\$1,033	\$895	\$ -138 (-13.4%)

A single employable adult's rate (male or female with no children) has changed as follows:

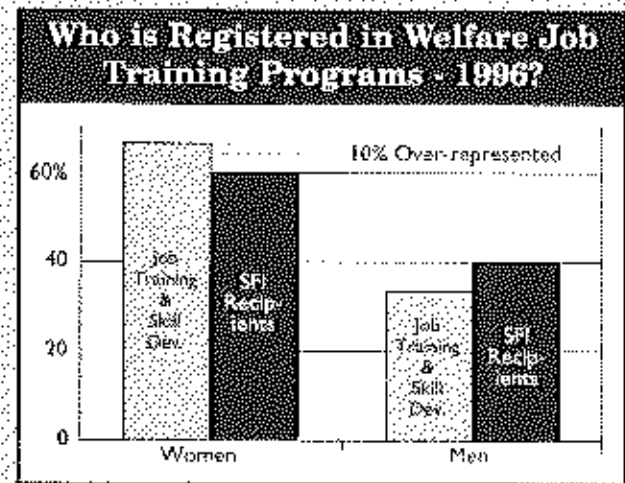
Type	92/93	95/96	Difference
Standard & Shelter	\$470	\$394	\$ -76 (-16.2%)
Supplementary & Medical	\$95	\$65	\$ -30 (-31.6%)
MONTHLY TOTAL	\$565	\$459	\$ -106 (-18.8%)

Source: Derived from Alberta Family and Social Services data

Job Training

Since 1993, a disproportionately large number of women who have received welfare have been enrolled in government job training programs. Figure 5, based on 1994-95 statistics provided by the Departments of Advanced Education and Family and Social Services, shows that women occupy two-thirds of the positions in the major job training and skill development programs associated with welfare. Compared with the female proportion of welfare recipients, women are over-represented in these programs by about 10%; of the 28,467 skills/training positions offered in 1994/95, men were occupying only 9,549 positions. To the extent that this represents a shift from passive welfare to active enhancement of employment credentials, women are benefitting – not equally to men, and not even equally to male recipients of welfare, but to a disproportionate advantage on both measures.

Figure 5



Source: Derived by CWF from AFSS and Alberta Advanced Education and Career Development (AECED) data. Over-representation calculated by comparing number of women in training programs as a proportion of the total to the number of women receiving SFI as a proportion of the total. AFSS data are based on completions of programs. AECED data are based on participation. Only those programs associated with welfare were considered.

Of course, it is impossible to say to what extent this training will actually result in improved employment circumstances for women in Alberta. Through an ongoing research study, Advanced Education has tracked the performance of some of the program recipients, but because of limited tracking periods it is difficult to draw firm conclusions at this time about the effectiveness of the programs. If the training enhances employability, then the transition from passive to active welfare has disproportionately advantaged women.

III. Labour Market

In aggregate, women play a smaller role than men in the Canadian job market. Their wages are not equivalent to those of men (although the differential has been shrinking). As well, many women face unique structural barriers to employment that are difficult to overcome barriers that can affect both hiring decisions and advancement within an organization. As a result, women tend to dominate specific job types, they fill a large proportion of part-time jobs, and they face worksite discrimination. These issues, and their effect on women in Alberta, are elaborated on in the following sections.

Part-time Work

Women overwhelmingly dominate the part-time job market. For every 100 women employed full time in Alberta, there are 44 women employed part-time. The comparable ratio for men is only 11 part-time per 100 full-time workers. The problems of women in the labour force therefore disproportionately include the problems associated with part-time employment – lower wages, no benefits or poor benefits, less job security, and high vulnerability to changing market conditions.

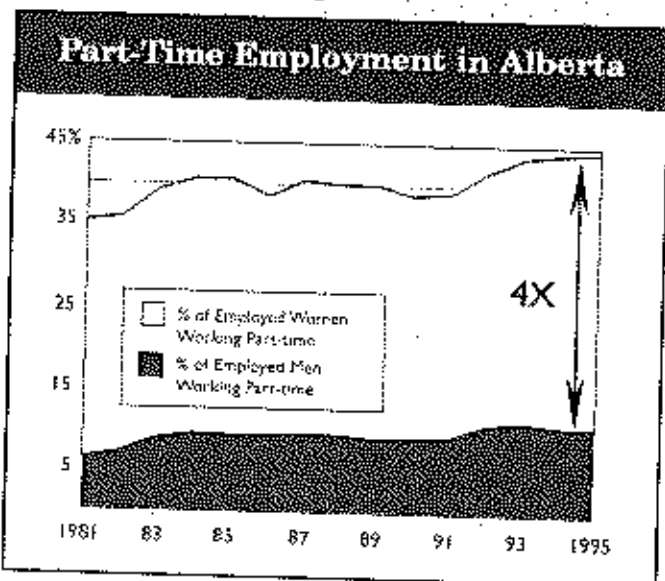
For some people, part-time work is the employment of choice, presumably because of the pressures of other commitments (education, child-rearing, family obligations, etc.) on their time, or simply because the opportunity costs of full-time work are too great to allow for that possibility. Other people, however, would prefer to work full-time, and accept part-time work only because it is the only work available or because they lack the skills necessary to find stable full-time employment. As Figure 7 demonstrates, this latter group again is disproportionately comprised of women – in Canada for the last decade and a half, twice as many women as men would prefer to work full-time and work part-time only for lack of a choice. Moreover, the size of this category is growing steadily; it now includes more than half a million

women (of whom an estimated 55,200 reside in Alberta), compared with "only" a quarter of a million men.

Unemployment

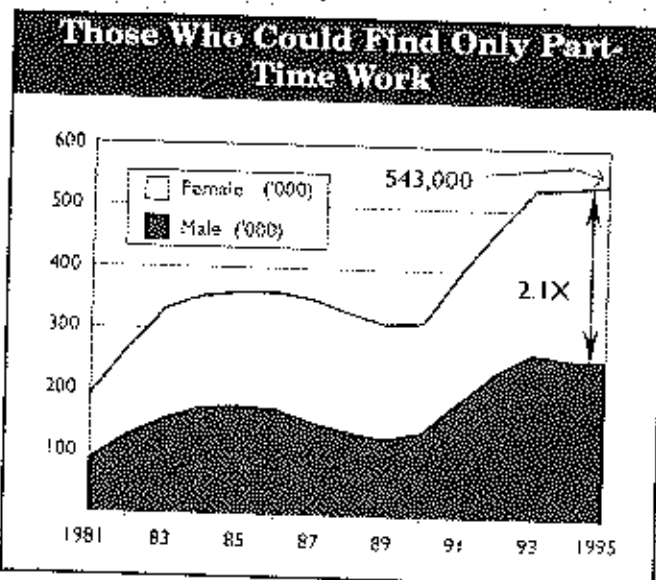
Women will be impacted directly by the changes that the federal government has instituted through the new Employment Insurance program. Most importantly, more part-time workers must now pay insurance premiums (although premiums will be refunded for workers who make less than \$2000 per year). This new policy has both positive and negative effects for women. On the negative side, part-time wages are already lower (on average) than full-time equivalents, and women tend to earn less than men; Employment Insurance premiums will cut further into this already limited income. As well, Employment Insurance premiums are (to the employer) essentially a payroll tax, and such taxes tend to reduce the number of part-time jobs that are made available. On the positive side, more women working part-time are offered the protection of employment insurance which will put them in a better position to deal with the loss of a job. (For a detailed description of changes to the Employment Insurance program, see R. Roach, *Making Ends Meet: Income Support in Alberta*, Canada West Foundation, 1997).

Figure 6



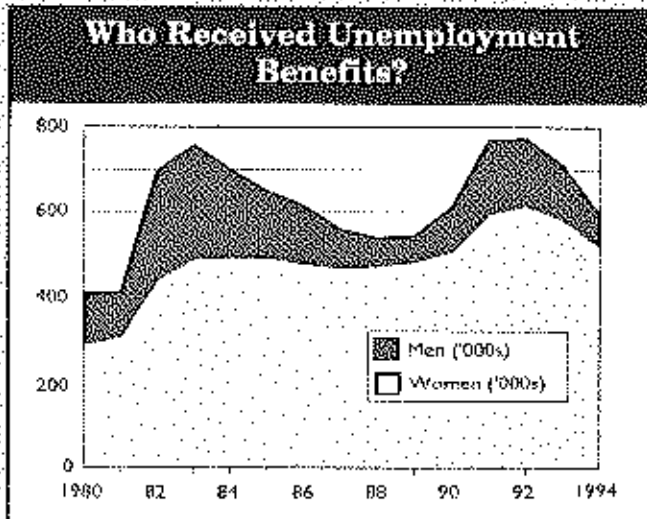
Source: Statistics Canada 71-201. Expressed as a percentage of full-time men or women workers.

Figure 7



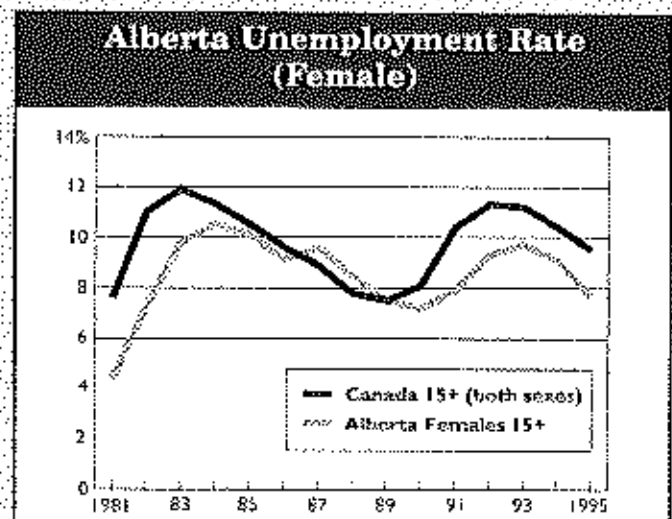
Source: Statistics Canada 71-201

Figure 8



Source: Statistics Canada 73-209. Data represent average number of recipients/month by gender.

Figure 9



Source: Statistics Canada 71-201

As a result of these factors, women may continue to use Employment Insurance at a lesser rate than men, as shown in Figure 8. The data also indicate that the number of women on UI, although lower than men, shows less volatility during recessions. The diminished status and lower pay of many of the jobs held by women serves to shield them from the substantial job losses typically associated with an economic downturn.

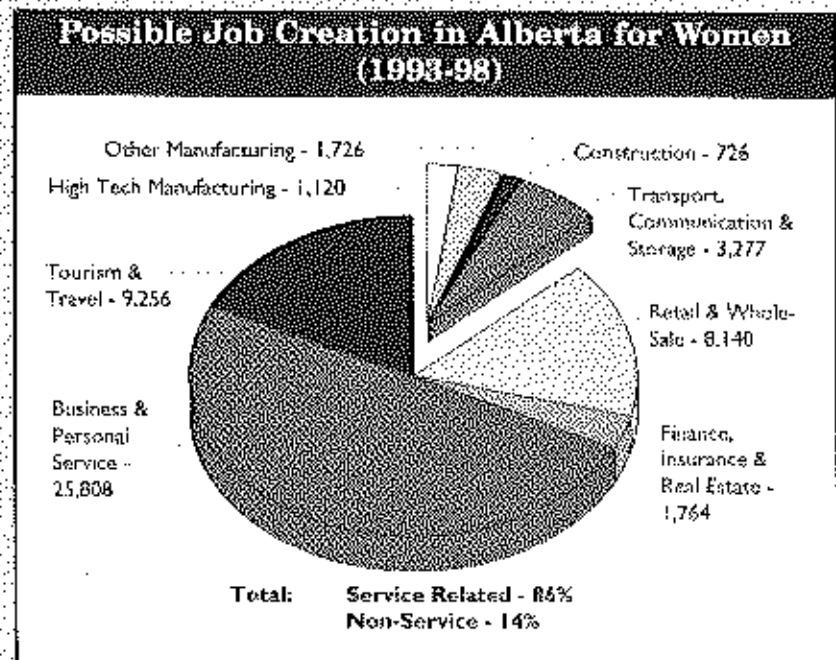
Opportunity that identified its expectations for job creation in Alberta over the coming years. The plan identified some 110,000 new jobs that would emerge in Alberta by the type of job and the industry. Using Statistics Canada data on gender employment by sector, it is possible to isolate how many of these jobs have likely gone to women (Figure 10). Based on current male/female employment ratios in these job cat-

Job Creation

In Alberta, the unemployment rate among females since 1991 has averaged 1.8% less than the Canadian rate for both sexes (Figure 9), rising above it only briefly in the late 1980s. While a large number of Alberta women are still seeking work (52,000 in 1995), the ability of women to find work has improved in recent years, both absolutely and in relation to men. Of course, as the part-time problem demonstrates, this does not necessarily mean that the type or the duration of these jobs is optimal.

In 1993, the Alberta Government issued a report entitled *Seizing*

Figure 10



Source: Alberta Advisory Council on Women's Issues. Calculations based on Statistics Canada data on gender employment for Alberta & *Seizing Opportunity*, 1993

categories, our calculations suggest that 47% of these new jobs have been or will be made available to women. This compares favorably to women's share of the total labour force, which currently stands at 45.1%.

However, the type and the nature of the jobs created over the past three years must also be considered. While many individual women who were unable to find work may have seen some improvement in their situation, it could be that as much as 86% of the job creation for women has been in the service sector.

Job Loss

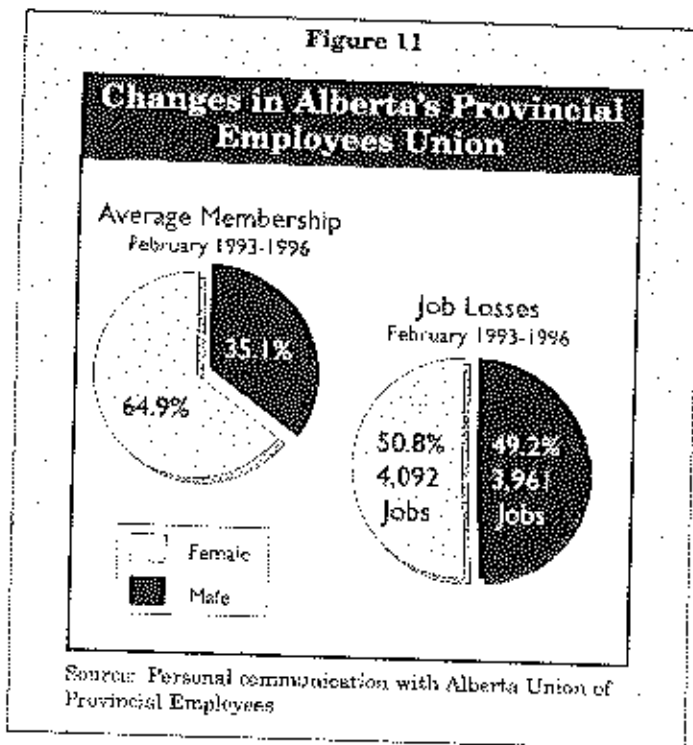
One of the most visible aspects of Alberta's reforms was the shrinking size of the public service, which the Klein government promised to reduce by 25% within five years. Privatization, rationalization, restructuring, and downsizing have meant the permanent loss of thousands of public service jobs.

To assess the impact of these job losses, it is appropriate to examine the trends and rates of union membership since 1993. Union membership rates are a particularly useful measure of impact because of the role unions have played in protecting women's employment rights. Unions are recognized as lead-

ers in their efforts to bring equality to the workplace. Wage rates for women in unions are consistently higher than average - unionized women earned 84% of men's pay, compared with only 70% among non-unionized workers (unpublished data from Statistics Canada Labour Force Activity Survey). Unions have also achieved a number of equality measures for women including the implementation of across-the-board pay increases, and the reduction of wage gaps by targeting specific women-dominated groups (e.g. the clerical field) for increases.

Privatization and downsizing have meant that union positions have been lost throughout the province. The union responsible for organizing employees of the Alberta government, the Alberta Union of Provincial Employees (AUPE), saw its membership reduced by 8,894 persons between February 1992 and February 1996, a reduction of nearly 20%. These totals include the more than 1300 Alberta Liquor Control Board employees (59% of whom were women) who lost their jobs when Alberta privatized these operations. Overall, however, women have fared better than men in the downsizing. Although almost two-thirds of AUPE members were women, the jobs lost were almost equally balanced between men and women (See Figure 11). Men have absorbed a disproportionate share of the employment costs of government restructuring; 24% of the men, but only 14% of the women, who were members of the union in 1992 had lost their jobs by 1996.

Figure 11



IV. Employment Equity

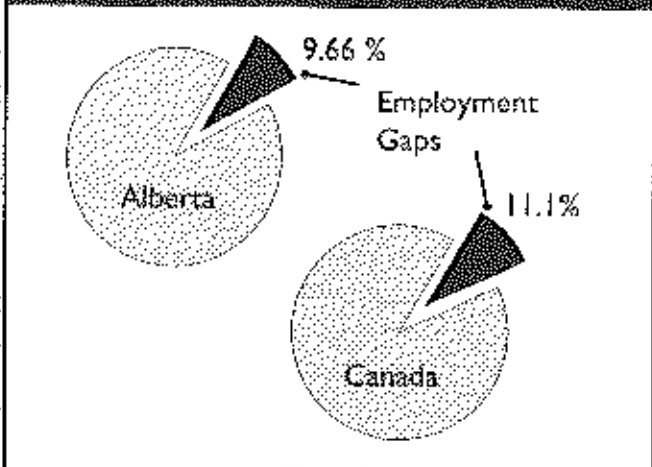
Employment equity is one of the few government programs expressly responsible for promoting the rights of women. Under the Employment Equity Act (EEA) of 1986, the federal government took the initial steps towards ensuring an equitable Canadian workplace, although the following data suggest that progress towards this goal has been slow in coming.

Employment Gaps

Women make up a smaller percentage of the workforce than they do of the working age population. For Canada as a whole this under-representation is 11.1%, women making up just over 45% of the work-

Figure 12

Under-representation of Women in the Workforce



Source: Derived by CWF based on Statistics Canada, 71-201, 1995.

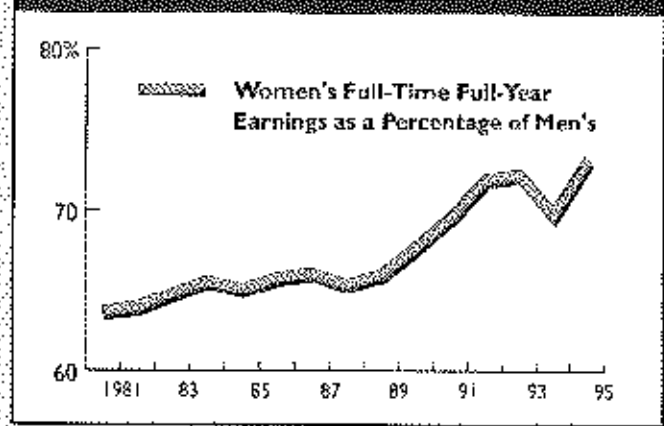
force and just over 50% of the population; in Alberta, the figure is slightly smaller at 9.7% (Figure 12). To put this in different terms: 51,100 Alberta women aged 15+ would have to enter the workforce for the female participation rate to equal that of men.

Of course, this is unlikely to occur, because part of the "gap" can be attributed to women who have no desire to enter the workforce. This is in part a product of a long-established but now fading pattern of the husband as wage-earner and wife as homemaker, which in the past kept many women out of the workforce or without the skills to enter. And it is in part the result of family responsibilities (often to children, less often but not negligibly to aging relatives) that make it difficult for women to accept regular employment. The workforce under-representation of women is less for the generation now entering full-time employment than it is for their parents (49.9% of women aged 25-44 were employed in 1976, by 1994 this rate increased to 70.0%), but it is unlikely to disappear.

A second measure of inequality is wages. As Figure 13 demonstrates, there is an enduring yet slowly shrinking gap between men's and women's salaries. In order to present the most focused and accurate comparison, only full-time, full-year employees are considered to generate the figures shown in the

Figure 13

How Much Less Do Women Earn than Men?



Source: Statistics Canada 13-217. Only full-time, full-year earners were compared to reduce bias of seasonal and temporary positions. Some work pattern differences remain; (e.g., full-time males work an average of 43.8 hours a week; FT females avg. 40.0 hours).

table; given the large number of female part-time and seasonal workers, this necessarily under-states the lower earning rate of women in the workforce. In 1995, the gap between earnings of these workers shrank to its lowest point in history (73.1%). This is particularly important because the gap had begun to widen once again as the post-recession employment rebound in 1993/94 showed a disproportionate wage advantage for men. This impact appears to have now been minimized as the gradual climb towards greater equality has resumed.

Hiring Patterns

In some cases, the inequalities described above are caused and perpetuated by hiring patterns in large organizations. Table 1 shows the percentage of women by position within the 350 organizations covered by the Employment Equity Act. In these organizations with legislated equity programs, women are over-represented in clerical positions (75%) and dramatically under-represented in upper management roles (13%) and skilled trades (5%). These data suggest that the availability of jobs for women may be only part of the problem; the advancement of women within those organizations, once they have gained employment, is an equally important element. However, substantial movement has been made to reduce these inequalities among these orga-

nizations covered by the Act. As Table 1 indicates, the presence of women among upper and middle managers, professionals and supervisory personnel has increased. These encouraging employment statistics speak to the long-term value of legislated equity programs. Further employment gap reductions could be possible if similar programs were adopted across a broader spectrum of employers.

Table 1

Percentage of Women by Position in Companies Covered by Equity Act

Occupational Group	1987	1995	Change
Upper Management	4.75 %	13.80 %	+9.05 %
Other Management	33.14 %	46.19 %	+13.05 %
Professionals	39.00 %	40.08 %	+1.08 %
Semi-Professionals	19.70 %	21.16 %	+1.46 %
Supervisors	52.48 %	63.29 %	+10.81 %
Clerical	75.71 %	75.02 %	-0.69 %
Sales Workers	46.58 %	48.83 %	+2.25 %
Services Workers	50.85 %	52.44 %	+1.59 %
Skilled Craft & Trade	1.45 %	3.08 %	+1.63 %
Semi Skilled	4.05 %	7.44 %	+3.39 %
Total	40.94 %	44.46 %	+3.52 %

Source: Employment Equity Annual Report, 1996.

V. Domestic Violence/Temporary Shelters

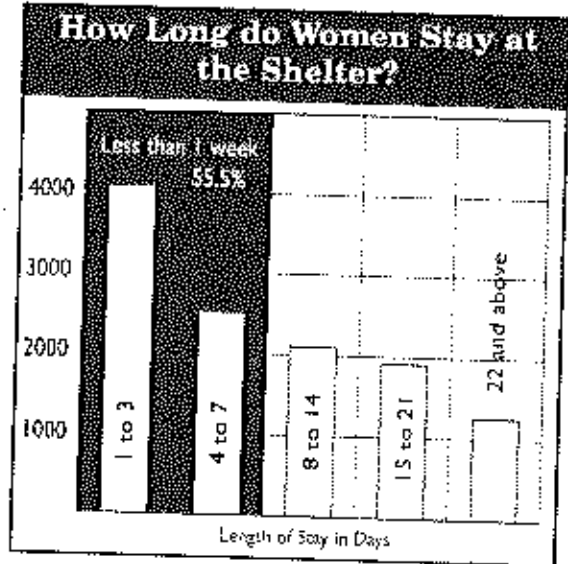
Employment and poverty issues tell only a small part of the story of the impact of restructuring on women in Alberta. Beyond the provision of income support by government are another range of critical services provided locally. These services are delivered by the non-profit sector, community agencies (both of which may receive support through government grants and contracts), and an individual's family and friends. One prominent role that has been undertaken by the community agencies has evolved in response to increasing awareness of issues related to violence against women.

Shelter Use

In Alberta, the Women's Shelter Information System (WSIS) records on the circumstances of all women who enter one of Alberta's partially government-funded emergency shelters or satellite shelters. As a result, a great deal is known about the unique diffi-

culties faced by victims of domestic violence. In 1995, a total of 5,437 women and 6,426 children were admitted to Alberta's 19 shelters, six rural Family Violence Prevention Centres and two Second Stage Housing programs. This translates roughly as 4 admissions for every 1000 Alberta women, although this may be misleading because the number of repeat admissions is not tracked. More focused regional statistics for Calgary suggest a ratio of 2.3 per 1000. For most women, the length of stay in a shelter is short with 55% staying less than one week (see Figure 14). At most shelters, the maximum stay is 21 days, and this short term appears to match the need for most women; however, some facilities can provide longer term care (the maximum stay being 329 days).

Figure 14

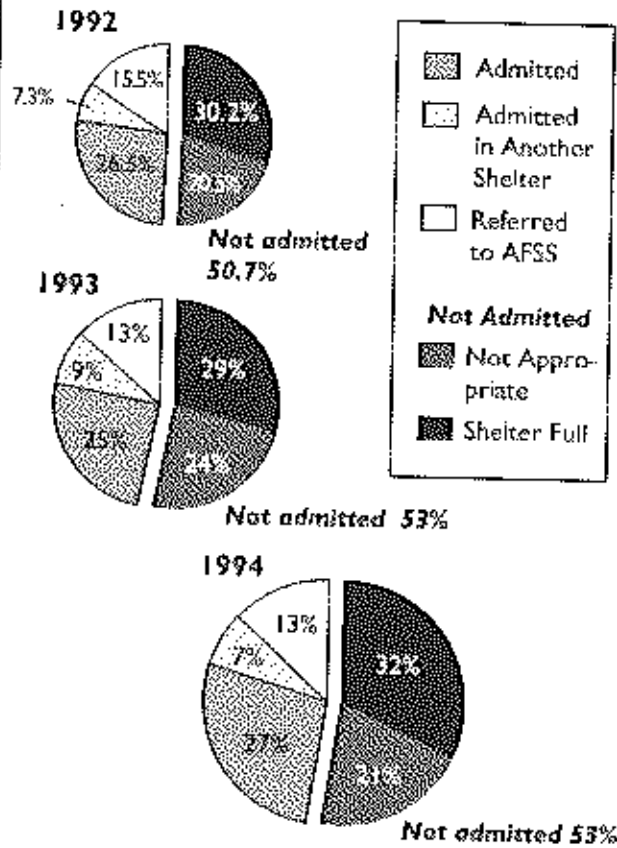


Source: Women's Shelter Information System, 1995

As shown in Figure 15 (following page), approximately one-half of all enquires do not result in the woman gaining short-term accommodation, and this figure seems fairly consistent over the three years considered. Sometimes this is because the shelter is full (32% of the time in 1994), although this response applies only to non-emergency situations; emergencies are dealt with either by accommodation at the shelter of choice (27%), or at another shelter (7%) or through referrals to social services resulting in hotel, motel or other arrangements (13%). These figures may be identifying a "gap" in the available services; although the high degree of turnover within the

Figure 15

What Happens When a Client is in Need of Accommodation?



Source: Women's Shelter Information Systems. Due to reporting errors, 1995 data not released by AFSS. Relative sizes of graph represent additional clients in need of accommodation in each year. These data do not necessarily suggest that the need for shelter services has also increased. Public awareness and changing attitudes towards domestic violence may have resulted in more individuals seeking out these services.

shelter spaces means that a second or third request for space within a few days may be successful. Unfortunately, it is not possible to measure what the social costs of these delays in "not quite emergency" situations might be.

There may be practical answers besides simply increasing the available shelter space, and other solutions are becoming more popular in the form of financially prudent programs that provide services to a greater number of women. Pro-active outreach and counselling programs may be able to prevent the need for expensive stays in the shelter system in many cases. For example, the YWCA of Calgary's Sheriff King Home slightly reduced the number of beds available in their shelter in order to allocate

more resources to an aggressive outreach program in 1995/96. Other non-profit agencies are following this trend.

Informal Community

Another key element in the delivery of assistance for women is provided by the informal network of family and friends. This element of service is nearly impossible to quantify despite the undeniably large role it plays in support of women who are threatened by violence. Unlike community agencies or government services, which keep track of and report service hours provided and dollars spent, no one has tracked, or even found a way to track the amount and the extent of the services provided on an "as needed" basis within the community. There are, however, indicators that can shed some light on this important unknown.

Women who enter and exit the government sponsored shelter system indicated that friends and family play a much larger role in the provision of support than community agencies or governments for victims of domestic violence (see Figure 16 & 17). Indeed, the majority of women are not using secondary agencies at all as support mechanisms before and after incidents of family violence; for example, Statistics Canada's Violence Against Women Survey found that only 26% of women abused by their partners report the violence to the police. For such cases, the personal support network of the informal community is the only service provider. (This conclusion is probably unique to domestic violence issues because of the sensitive and emotional nature of the issue.)

There are limits to the role that family and friends can play in the area of social services, with regard to family violence in particular but also more generally. There are some services that such actors may be unqualified or unwilling to perform - such as care of the severely disabled, proactive counselling, advice on legal rights, etc. Undoubtedly, government is in many cases not the only, and often not the first, support to which people in need turn, and family and friends play a significant role; however, social science research to date has had very little success in mea-

suring the size and nature of this role. What may be needed to fill this void is a regular general social survey of the Alberta population. This measuring instrument could be designed to probe specific areas in which there exists no quantifiable data. One target should be the role and capacity of family and friends as caregivers.

Community Agencies

Community agencies provide a necessary service for users of the shelter system. Using the data provided by the Women's Shelter Information System on exit referrals, it is possible to gain some insight on the relative use of these agencies (Figure 18).

While almost all women are referred to counselling programs, tracking data indicates that 2,270 of the admitted women (about 40%) are also referred to AFSS and its welfare program for financial help. This suggests that government agencies have a significant role to play once a women exits the shelter system. Comparable numbers of women also require legal and medical services, although it is not clear to what extent these three groups overlap.

The availability of these services upon discharge from the shelter is also tracked. This provides a measure of the breadth of the social safety net in dealing with violence against women. The data (summarized in Table 2) indicate that in virtually all circumstances the required services are available: overall, less than one per cent of referral needs were unable to be satisfied through the existing social safety net for women. The one exception is food banks, which are relatively rare in rural regions. However, the availability of the services is not a indication that these additional services are delivered. Other barriers (eg., transportation, eligibility criteria, child care) may also play a role in limiting the availability of needed supports for these women.

Figure 16

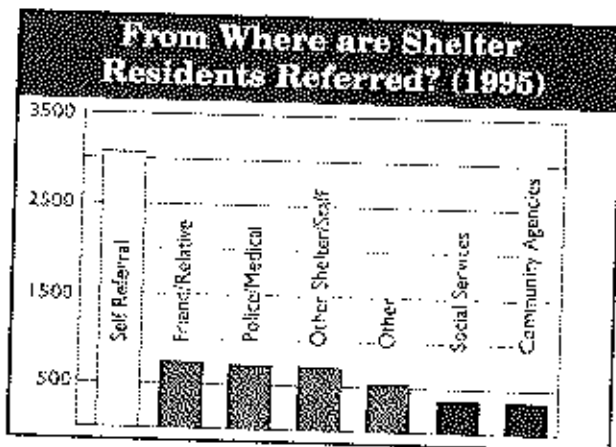


Figure 17

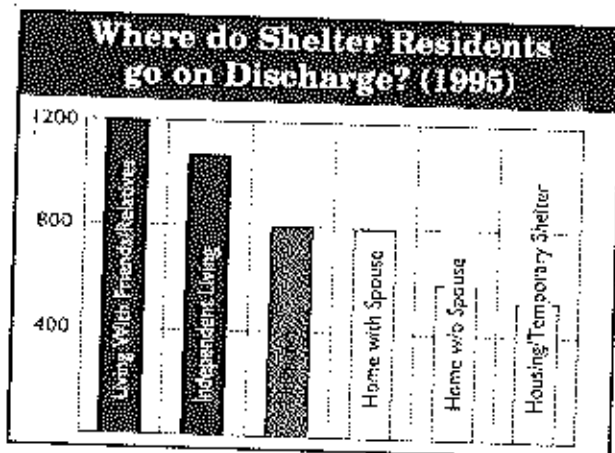
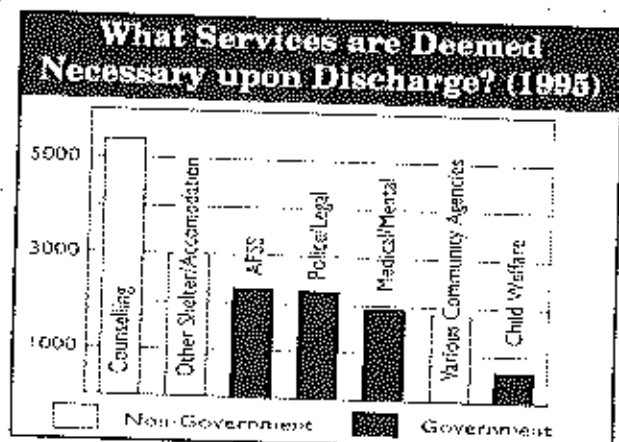


Figure 18



Source: Women's Shelter Information System, 1996. More than one referral may be given to a individual client.

Table 2

Percentage of Needed Services Unavailable on Discharge

Food Bank	21.69 %
Housing/Accommodation	1.01 %
Counselling	0.11 %
Medical/Mental Health	0.31 %
Social Allowance/AFSS	0.11 %
Sexual Assault Center	0.13 %
Other	0.22 %
Total	0.64 %

Source: Derived by CWF from Women's Shelter Information System. % based on services per category.

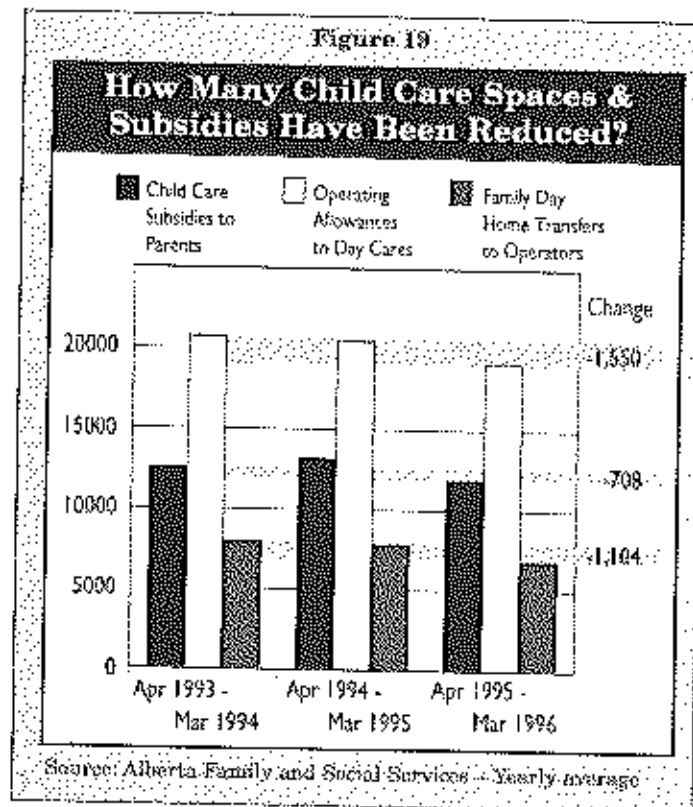
VI. Child Care

Women with children (especially those with young children) face special challenges. Employment flexibility (in terms of hours of work or capacity to relocate) is reduced; the added financial commitments of children stretch budgets that may already be constrained; and finding affordable and secure child-care facilities during working hours is a further challenge. The combination of these three factors creates a special disadvantage for many women. Affordable child care has an important role in improving this situation by allowing for more stable job prospects. Without these supports, even qualified individuals are sometimes prevented from entering the workforce and supporting themselves.

Role of the Alberta Government

The largest financial role of Alberta Family and Social Services in child care delivery is through the Day Care Program. This program is responsible for the licensing, monitoring, enforcement and investigation of complaints in day and social care facilities. Among the standards set by government are staff-to-children ratio, staff qualifications, activity programs, physical environment, and safety standards. A total of 2,161 facilities with 61,855 licensed spaces are monitored, as shown in Table 3.

The number of government sponsored spaces in child care has declined since 1993 (Figure 19); today there



are 3,362 (8.2%) fewer funded spaces than there were three years ago. The bulk of the decrease has been in operating allowances to day cares and transfers to the operators of family day homes; child care subsidies paid directly to parents have declined proportionately less, although 708 fewer Alberta families receive these funds than three years ago.

These reductions may be partially justified because of the declining birth rate in Alberta. The data in Table 4 suggests that the number of children of child

care age is 4% lower today than it was five years ago. If we assume that the declining birth rates occurred roughly evenly across all income levels, then this suggests a corresponding reduction in the need for subsidized child care. However, such an assumption should not be made casually; it may be that the number of children in poorer Alberta households has decreased

Table 3

Provincially Monitored Care for Children - 1996		
Facility Type	#	Spaces
Day Care Centres	608	30,478
Nursery Schools	507	12,007
Drop-In Centers	12	359
School Age Care	452	12,777
Child Social Care	115	1,191
Adult Social Care	339	4,409
Foster Homes	128	634
Total	2161	61,855

Source: Alberta Family and Social Services

Table 4

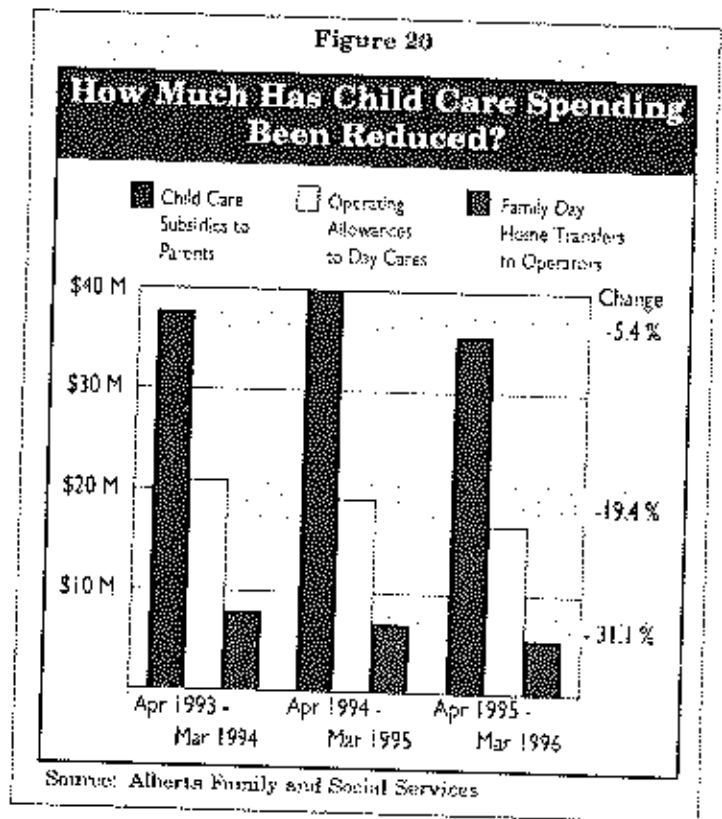
How Many Less Alberta Children are Being Born?		
Year	Births	Total 0-4
1990	43,004	211,800
1991	42,776	211,100
1992	42,039	211,500
1993	40,292	211,600
1994	39,796	208,123
1995	39,430	203,189
Net Difference	(-8.3%)	(-4.1%)
	-3,574	-8,611

Source: Statistics Canada 91-213-X1B. Values for 1992-1995 are post-census estimates.

less rapidly than the general population, and may even have increased. Because of this uncertainty, it is not possible to determine whether any change in the demand for child care has occurred. Unless more aggressive and regular data collection methods (like a general social survey) are employed by the government, it remains reasonable to suggest that a "gap" in service may have opened up because of the reductions in child care spending.

Government Funding of Child Care

The province uses three main financial support mechanisms to support child care: income support (that is: direct subsidies to persons); operating allowance transfers for organizations; and contracts with operators of family day homes. Figure 20 reflects the changes that these sources of funding have undergone since 1993. Total dollar transfers are down in all three areas. These reductions are not dramatically out of line with the over-all reduction in government spending in the province; however, just as striking as the dollar values of the reductions is the way that the emphasis is clearly swinging away from subsidizing operators to subsidizing parents. The long term implications of these changes are also unclear because the provincial government also provides some indirect funding through its transfers to the municipal government. For example, out-of-school care programs provided by the City of Calgary's Family and Community Support Services Division received more than \$2.5 million in funding for 1995-1996.



At \$32.8 million, the child care subsidy is the critical child care support mechanism, and increasingly so as this funding is declining less rapidly than the other components. Program dollars are provided directly to those with the highest financial need for the service. Lower income families are funded based on net family income, whether full- or part-time child care is needed, and the reasons for the need for child care – parent(s) working, parent(s) attending school, etc. (see Table 5). These being the criteria, it is not surprising that 83% of subsidy recipients are single parents, and 85% of these single parents are women.

Table 5

Why is the Subsidy Provided?	
Reason	Percentage
Working	51 %
Students	32 %
One working, one student	6 %
Training	5 %
Special Needs	3 %
Seeking Work	1 %
Combinations of above	2 %
Total	100 %

Source: Alberta Family and Social Services, 1996

The average subsidy provided per recipient is \$252 per month, much less than most day-care facilities charge – for example Calgary's YMCA, one of the lower-cost day care programs, charges \$405 per month for a two year old in its program. The average subsidized parent with a child in this program would face a \$150 gap between subsidy and cost; for many parents (particularly single mothers) this cost is significant, the more so because family income is already one of the criteria for gaining the subsidy. The maximum subsidy for any child over 19 months is \$260, for children under 19 months \$330.

It is important to note that the subsidy is not intended to cover the entire cost of child care, so this deficiency is not accidental or unexpected. Nor is the subsidy only provided for full-time day care needs. It is meant to be a variable short-term program to assist people with a particular need in locating affordable child care.

A second program provides an operating allowance to all licensed centres to help offset the cost of meeting provincially mandated standards. The \$15.7 million program (1995-96 figures) provides monthly payments to each centre based on its number of enrolled spaces. As indicated in Figure 20, this figure has been reduced by 19.4% since 1993. It may well be the case that many day care centres are not in a position simply to absorb this reduction in funding, but simply pass it on to users in the form of higher charges. This may aggravate the effect of limited and slightly declining direct subsidies – not only do subsidy levels to needy parents decrease, but at the same time the cost of care increases.

A third major program, Family Day Homes, will receive \$5.6 million in funding for the provision of services in 1996, down more than 30% from 1993. These funds cover the cost of providing care to approximately 6,900 preschool children enrolled with 2,800 self-employed care givers, with an average of three children cared for in each of these community-based facilities. These programs provide child care payments of \$66 (avg.) per child per month as an alternative to registered day care centres.

It is worth noting that 70% of the 608 day care centres in the province, as well as 40% of the Family Day Homes, are commercial enterprises. It is often assumed that a government role necessarily means direct government involvement with public service staff; in fact, the trend in recent years (in Alberta and elsewhere) has been to maintain a government role but to exercise it through a mixture of contractual and subsidy arrangements, with the for-profit sector playing a growing part.

VII. Elderly Women

One in five seniors in Canada, including more than

The Human Factor:

Anna is a 69 year old grandmother who lives in Vulcan, Alberta. She is in relatively good health but has been living alone since her husband passed away 5 years ago. Anna never worked outside the home so she relies entirely on government assistance to pay her monthly bills (including rent). Anna's husband had an average paying job working in the local tourist industry for many years. As a result, Anna is able to collect the Canada Pension Plan Survivor Benefit. Anna also qualifies for Old Age Security and Guaranteed Income Supplement programs because she has no other sources of income or savings. Finally, Anna is also able to draw a cash payment from the Alberta Senior's Benefit, in addition to qualifying for a Alberta Health Care premium reduction because of her low combined income. The following table outlines the approximate average payments to seniors in Anna's position through June 1996:

Type	Month	Year
Survivor Benefit (CPP)	\$ 244	\$ 2,928
Old Age Security (OAS)	\$ 398	\$ 4,776
Guaranteed Income Suppl. (GIS)	\$ 350	\$ 4,200
Alberta Senior's Benefit (ASB)	\$ 153	\$ 1,830
Total	\$ 1,145	\$ 13,734

Without the income provided by her husband's CPP contributions Anna would be eligible for the maximum payments under GIS and ASB. A senior in this position would receive the following government payments in 1996:

Type	Month	Year
Old Age Security (OAS)	\$ 398	\$ 4,776
Guaranteed Income Suppl. (GIS)	\$ 470	\$ 5,640
Alberta Senior's Benefit (ASB)	\$ 196	\$ 2,350
Total	\$ 1,064	\$ 12,766

Source: Derived by author from National Council Of Welfare, *A Pension Primer*, and personal communication with Alberta Senior's Information Office

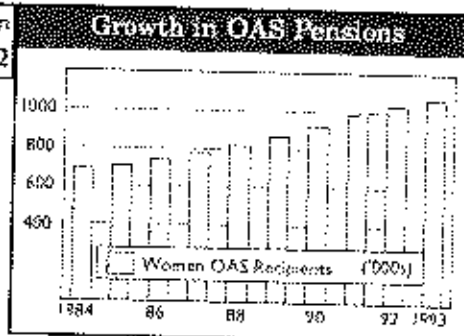
one in two single women seniors, live below the Low Income Cut-off line. This means that it is important to consider the issues unique to women over 65 when considering changes to service delivery in Alberta.

Although the financial circumstances of all seniors have been improving since 1980 (see Figure 21), problems remain for senior women living alone. These numbers are substantial both because wives are more likely to outlive their husbands than vice versa, and because modern patterns of family life make it less likely that immediate family will be

Table 5
Major Programs Affecting Alberta's Female Seniors

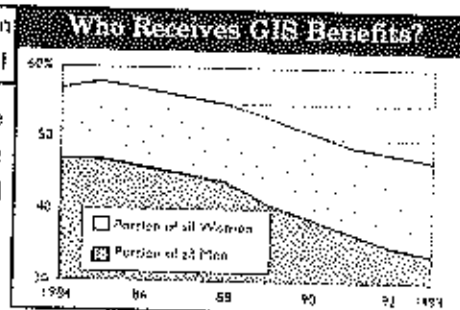
Old Age Security (OAS) Pension (Federal) 1994/95 Payments in AB - \$1.14 billion
1994/95 AB Beneficiaries - 248,202

OAS is the largest component of income security for seniors. OAS is provided to all persons 65+ provided they meet the residency requirement. In 1992, OAS represented 21% of total taxable income for women aged 65-69 (compared to 13% for men). This is due to the fact that women receive less income from other sources (eg., CPP & private pensions). OAS expenditure have risen 81% since 1974.



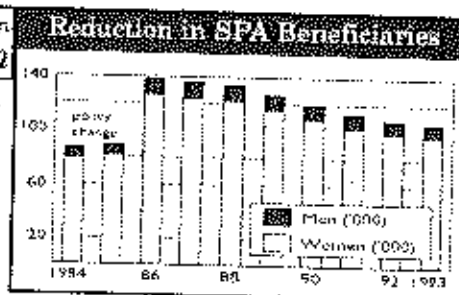
Guaranteed Income Supplement (GIS) (Federal) 94/95 Benefit Payments in AB - \$331 million
1994/95 AB Beneficiaries - 95,971

GIS is a supplement paid to OAS recipients and is designed to assist lower income seniors. On Average, women qualify for larger GIS benefits than men as they have typically obtain less income from other sources. In 1995, 24% of GIS recipients did not receive any income from any source other than OAS, GIS and SPA. 1995 max yearly benefits were \$5,529 (single) and \$3,601 (married).



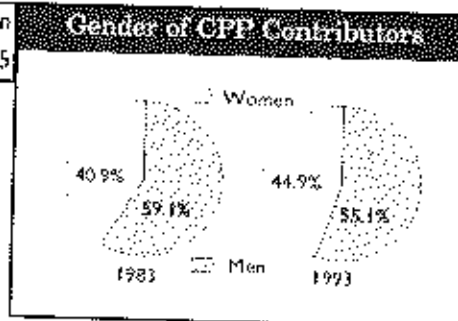
Spouse's Allowance (SPA) (Federal) 1994/95 Benefit Payments in AB - \$33 million
1994/95 AB Beneficiaries - 7,982

An income-tested benefit paid to either widows and widowers (aged 60-64) or spouses of eligible OAS pensioners (aged 60-64). Female outnumber male recipients 10 to 1 because they are more likely to be a widow, or married to a 65+ OAS recipient. Reduction in use of SPA likely attributable to health improvements and changes to CPP. 1995 max yearly benefits were \$9,113 (widowed) and \$8,255 (married).



Canada Pension Plan (CPP) (Federal) 94/95 Retirement Benefit Payments in AB - \$984 million
1994/95 AB Beneficiaries - 222,845

A compulsory and almost universal (for employed workers) social insurance program operating on a pay-as-you go system. Contributions of the currently employed are used to pay for the currently retired. Average contributions from women are lower because of lower income levels. Program also includes the Retirement, Survivor and Disability benefits. Since 1984, women receiving these benefits have increased 173% (retirement), 100% (survivor) and 155% (disability)



Alberta's Seniors Benefit (Provincial) 1995/96 Budgeted- \$148 million April 1996 Number of Beneficiaries - 152,277

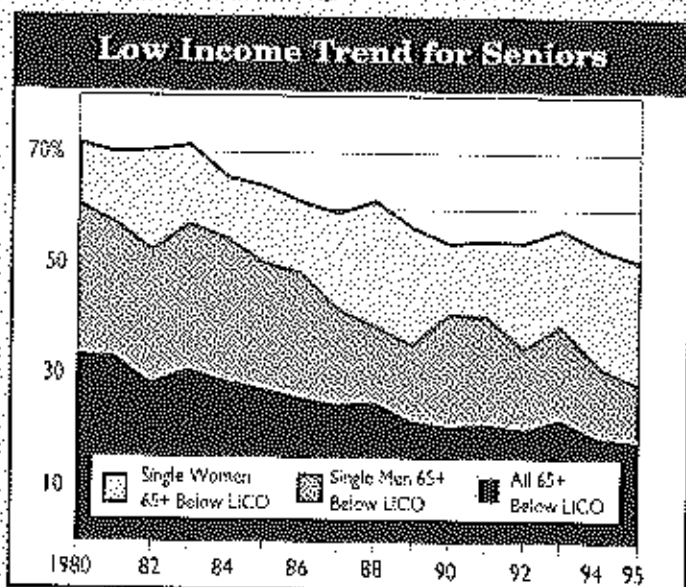
Provides supplementary assistance to lower income Alberta seniors. Annual cash payments are dependent on income, marital status and type of accommodation. Alberta Health Premiums are also paid (full or partial) for eligible seniors.

Registered Retirement Savings Plans/Registered Pension Plans (Private) 1993 4.4 million females contributed to RRSP/RRP

Private pension programs to encourage long-term savings. Women are less likely to contribute to plans in all age groups. Likely resulting from lower rates of pay and more interruptions in employment. Average size of RRs only 67% of men's.

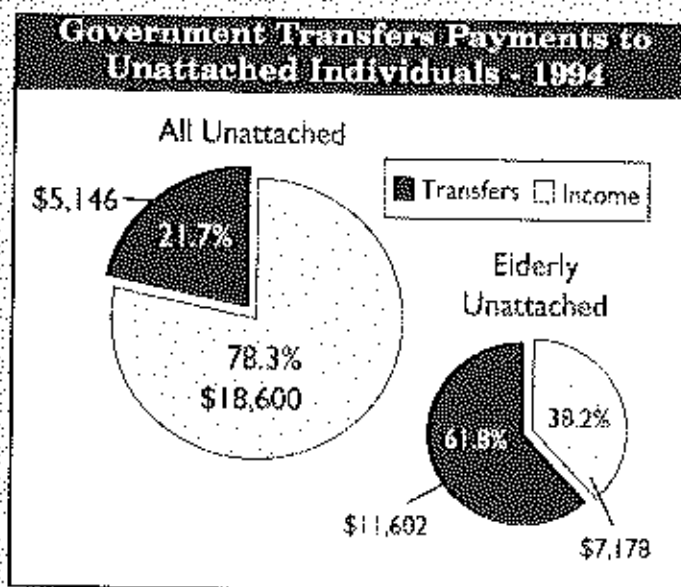
Source: Statistics Canada, Human Resources Development Canada, Canadian Council on Social Development

Figure 21



Source: Statistics Canada 13-207. For purposes of this analysis the Statistics Canada Low Income Cutoff rate (1992 base) is used to measure poorer Canadians. See Box 1 for further explanation.

Figure 22



Source: Statistics Canada, *The Daily*, March 23/1996. Transfers include all social welfare payments. Income includes wages, salary and investments and all sources except transfers.

nearby or able or willing to take in ageing relatives. In 1991, 38% of all women aged 65+ (but only 22% of senior men) lived alone (Statistics Canada 93-311), raising a variety of isolation issues not represented in a numerical analysis.

Unattached seniors and particularly women are significantly more dependent on transfer payments (such as Old Age Security and the Guaranteed Income Supplement) as their main sources of support (see Figure 22); for these individuals, government transfers account for more than three dollars in every five of their total income. This is not surprising as most seniors are no longer part of the workforce. The result of this reliance on government is that unattached seniors, like single mothers, are more vulnerable to changes in government policy.

A variety of support programs are available for Alberta's senior women. Provincial, federal and private support mechanisms work together in an attempt to provide a basic level of subsistence for those seniors who are unable to do so from their own efforts or resources. As is typical of all social supports (except CPP), women are disproportionate users of public senior support programs; private and public pension plans are less utilized by women because of their historic lower participation in the

labor force, and their lower wage rates when they did participate.

The major government programs affecting women seniors and their relative impact are outlined in Table 6. For a more in-depth look at issues facing seniors, see R. Roach, *The Safety Net and Seniors in Alberta* (Canada West Foundation, 1997).

VIII. Conclusion

It is true that women face numerous challenges that do not apply, or do not apply as rigorously, to their male counterparts. They are on average poorer, rely more heavily on government transfers of income, have less stable jobs, are paid less, have greater trouble finding full-time work, disproportionately occupy service and clerical jobs, suffer the majority of violence within the family, are primarily responsible for raising children (and sometimes for caring for seniors as well), have problems finding quality day-care, and are more financially dependent on government as seniors. These facts speak to the reality facing women, and explain why they are the primary users of many government-funded social services. A summary of the major services for women and recent changes to these services are outlined in Box 2 on page 19.

What is not equally apparent from these data is whether the circumstances of individual women have, on balance, been disproportionately worsened through the current fiscal restraint policies. The evidence indicates that women have absorbed proportionately less of the cuts to social services than men. Overall, it would seem that fewer women have left the welfare rolls or lost their jobs. As well, women are more likely to be enrolled in government job training programs, and most of the new jobs emerging in the Alberta economy are in areas in which women are already well represented. However, subsidized and affordable day-care centres have become scarcer, and shelter facilities for women are so heavily utilized that women in not-quite-emergency situations may be put at some risk.

Despite this evidence, it is difficult to identify gaps in the services for women because a comprehensive

picture of the need for services is not available. Governments and community agency need to collect data on those that do not (or no longer) use services. Without an attempt to measure the impact that changes have had on the **people** who use the system, we must draw conclusions based only on data on the system itself, not the clients.

Using this criteria, it is reasonable to suggest that while the circumstances facing women have not become measurably worse (and may, in proportionate terms and on some measures, actually have improved), problems still remain. Fiscal restraint measures limit the overall capacity of the social service safety net to meet the potential needs of high-risk population segments, a category in which women are over-represented, and the marginal financial situation of seniors (especially women) remains a concern. ■

Another Point Of View: Gender Based Analysis

As the main suppliers and users of government services, it can be argued that women are severely impacted by any reduction in services levels, even if those reductions are equitable. This argument is based upon the notion that only those changes that are designed to help women gain economic independence and break patterns of existing inequity can be seen as improvements. It is insufficient to lower the level of services for both sexes (even if cuts to men's services are more severe) and proclaim that equality has been achieved. Proponents of this view believe that to truly answer the research questions set forth in this report, gender-based analysis must occur.

Gender-based analysis (GBA) involves examining situations and data from the premise that the experiences, needs and life situations of women are different than those of men (for a detailed description of GBA see the *Federal Plan for Gender Equality*, Government of Canada, 1995). Using this criteria, many of the conclusions reached within this document can be said to be based more on **sex** differences (eg. physical characteristics) than **gender** differences (eg., the impact on women of societal expectation that they are more responsible for child care). As a result of this omission, some transparent issues (eg., women have a lower economic and social status relative to men) are not visible when only examining, for example, employment or welfare data. The issue is not captured by a statistical analysis alone unless a consideration is made in each instance for the circumstances of the women affected by a policy change. In the simplest form, if a man and a woman both lose their good paying jobs, GBA suggests that the woman has suffered a greater loss because she is less likely to find a replacement position.

Therefore it should be considered when reviewing the report whether the impact of restructuring has **affected** men and women equally, not whether the changes have **occurred** equally. Particularly considering the following:

Unpaid work 1992 - Employed married women (with at least one child under 5 years of age) contribute 2 more hours per day in unpaid house work than men.

Type of job: 1994 - 70% of employed women were in teaching, nursing, clerical or sales & services positions

Race discrimination: 1991 - 16% of female population were immigrants (9% were visible minorities)

Education: 1993 - 19% of math & physical science & 11% of engineering & applied sci. students were women.

Seniors: 1991 - 58% of seniors are women (38% of which also lived alone)

Disabilities: 1991 - 16% of all women had disabilities (48% of those 65+ had some form of disability)

Lone parent families 1991- over 80% of single parent families are headed by women (unchanged since 1960)

Violence: 1993 - 3% of married or common-law women report (to StatsCan) having been assaulted that year.

Source: Statistics Canada - 89-503E