

Stacking the Deck:

The Relationship Between Reliable Child Care and Lone Mothers' Attachment to the Labour Force

**A Campaign 2000
Summary Report From the Interviews**

May, 2001



CAMPAIGN 2000 is a cross-Canada public education movement to build Canadian awareness and support for the 1989 all-party House of Commons resolution to end child poverty in Canada by the year 2000. Campaign 2000 began in 1991 out of concern about the lack of government progress in addressing child poverty. Campaign 2000 is non-partisan in urging all Canadian elected officials to keep their promise to Canada's children.

Since 1989, the number of children living in poverty has increased by 463,000 and child poverty is clearly a signal of the increasing hardship for Canadian families.

Our partners support the need for serious consideration and public discussion of the options promoted. However, the authors assume full professional responsibility for the details of the paper. For a complete listing of Campaign 2000 partners across the country, please refer to the back page for more details.

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Also available in French (Disponible en français) under the title:

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For further information, to order copies of full report (\$15.00/copy), and/or to order other Campaign 2000 publications, please contact:

LIYU GUO, CAMPAIGN 2000

c/o Family Service Association of Toronto
355 Church Street, Toronto, Ontario, M5B 1Z8

TELEPHONE: (416) 595-9230 EXT. 244

Fax: (416) 595-0242

E-mail: liyugu@fsatoronto.com

Web site: <http://www.campaign2000.ca>

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PURPOSE OF THE STUDY

What determines whether or not lone mothers decide to enter into or return to the workforce? How do they weigh the interconnected issues of employment, child care and family life in arriving at a course of action? For those who do enter the paid workforce, what role does child care play in supporting their continued attachment to employment and helping them achieve increased responsibilities in their jobs? These are the main issues this study set out to explore, using the first-hand stories and experiences of lone mothers themselves.

Description

For this study, we interviewed 95 women over 21 years of age, with children between the ages of 2-6, and earning less than \$34,000 annually. The interviews were conducted in Vancouver, Toronto and Saint John, New Brunswick over a period of three months during the winter of 2000.

The study was a qualitative, rather than quantitative, analysis. This kind of analysis is intended to ground the findings in the experience, words and meanings of the interviewees. We used the relevant literature to provide a broader context for the issues studied and to support or illustrate where our findings differed from others'.

About half of the women we interviewed were fully employed and their children were in regulated child care. The other half were not in the full-time labour force. Nonetheless, some of them also used regulated child care while they participated in skill development and training programs, searched for employment or went to school. In the sample group as a whole, we found that lone mothers could not always be divided into discreet categories of employed or not employed, and were frequently piecing together complex arrangements to enable them to work and/or study.

We chose to include only regulated child care settings in our sample to ensure more or less equivalent child care experiences from province to province. Unlicensed care was not included since there are no assurances that it meets government regulations about staff-to-children ratios, health and safety, and other criteria. Mothers of infants were not included due to the scarcity of regulated child care for this group.

POLICY CONTEXT

Women's employment

Over the past 20 years, participation in the paid workforce has increased dramatically for women generally, and in particular for women with preschool-aged children. But while 63% of women with children under 3 were employed in 1999 (double the percentage in 1976), only 38% of lone mothers with children under 3 were in the workforce. Lone mothers with children 3-5 years of age were more likely to be employed, yet were still less frequently employed than women in two-parent families: 55% compared to 68% (Statistics Canada, 2000a).

There is evidence that the lack of available quality child care in the early years is an important factor that tips the balance for lone mothers weighing the pros and cons of paid employment. Currently, only 12% of the need for child care is adequately met. Many of the existing services are inadequately funded, making them too expensive for the majority of parents (Friendly, 1999). Thus the growth in the employment rate has occurred in spite of the slower growth of regulated child care services, suggesting that lone parents, as well as partnered parents are dependent on less satisfactory, informal and unregulated child care to enable workforce participation.

Although there are more women in the paid workforce today than 20 years ago, the majority of women in Canada have not seen their economic situation improve. Many lack the supports such as affordable child care that are necessary to support opportunities in employment, education and training. Among those women who are in the paid work force many are in low-paid jobs that have no benefits, pensions or security. For many women, the work is part-time, temporary, contract or part-year, or generated through self-employment. There is evidence to suggest that many women do not choose these working arrangements over full-time jobs, and would prefer full-time employment if it were available (Statistics Canada, 2000b).

The persistence of poverty among women is indicative of the limitations of policies that focus on paid employment alone as a strategy to guarantee economic security and well-being for lone mothers and their children. In 1997, 2.8 million women – 19% of the total female population – were living in low-income situations (compared with 16% of men). The majority of families led by a lone mother (56%) had incomes that fell below Statistics Canada's low-income cutoffs (LICOs) – a mere one per cent improvement over the percentage who were in the same situation in 1980 (Statistics Canada, 2000a:139).

In the final analysis, Canada's poverty rate for women speaks for itself. Of seven industrialized nations (the United States, Australia, West Germany, Canada, the United Kingdom, France and the Netherlands), Canada and the United States have the highest women's poverty rates, 13% and 15%, respectively (Christopher, England, McLanahan, Ross & Smeeding, 2000).

Social policy: the "deserving" and the "undeserving"

In the early 1920s, some provinces began paying a Mothers Allowance to "deserving" widows and deserted women (Little, 1995). "Fit and deserving" mothers with more than one child were eligible for assistance, while many other single women were not (Evans, 1991). One of the underpinnings of these welfare policies was the idea that (at least some) mothers played a valuable social role and therefore deserved aid. The other side to this belief was that there were also people in need who were "undeserving" of assistance. These people were excluded from welfare benefits.

By 1966, the Canada Assistance Plan (CAP) came into being, marking a shift in attitude towards society's responsibility for the poor and the disadvantaged irrespective of circumstance. Under CAP, the federal government provided 50% of the provinces' welfare costs. The government said welfare benefits must be made available to all "in need." It further stated that the provinces could not require recipients to work for pay as a prerequisite to receiving social assistance.

Over the years, the costs of the social assistance program continued to rise and so did the numbers of lone mothers and the unemployed.

In 1996, the federal government, signaling a new shift in ideas about responsibility for the poor, ended the CAP agreement. The federal government, pursuing a deficit reduction agenda and the devolution of powers to the provinces, cut the amount of money it transferred to the provinces and introduced the Canada Health and Social Transfer (CHST).

Under the CHST, a single-block grant covers provincial expenditures for social welfare, health care and post-secondary education. As the CHST gave the provinces more freedom to restructure their social assistance programs, provincial governments shifted to an approach based on employability, training and "workfare" requirements, abandoning the principle of rights-based assistance required under CAP. The dichotomy of "deserving" and "undeserving" poor reappeared, with lone mothers being classified in the latter category. The notion of society's collective responsibility for those in need faded.

The prevailing ideology today is that individuals and families in need, including lone mothers and their children, are responsible for their own survival. This means that lone mothers are expected to get off social assistance and become self-reliant, looking after their children at the same time. The problem, as this study demonstrates, is that the supports they need are not adequate.

What child care system?

There is no coherent child care "system" in Canada. Levels and methods of funding for the service vary depending on the province or territory, as does the range of services and regulations, resulting in a fragmented situation. Meeting the cost of child care is largely the private responsibility of parents.

Furthermore, regulated child care is not available to most families: only 12% of the need for regulated child care is adequately met. Many of the existing services are underfunded, and this makes the resulting child care fees unaffordable for most parents (Friendly, 1999). Part-time or flexible child care services to meet the schedules of parents whose hours of work are outside of the traditional 9-5, 5-day-a-week workday are almost non-existent. These factors leave many families with young children dependent on informal, familial, or other unregulated child care of indeterminate quality, or forced to do things like work opposite shifts so that one parent is always home with the child.

For most lone mothers, employment is predicated on access to regulated child care and depends chiefly on the availability of child care spaces and fee subsidies. These too vary, depending on the province or territory, as was evident from the three provinces we studied.

- In New Brunswick, the number of subsidies is capped. To qualify for a subsidy, applicants must meet a needs or income test and other criteria, such as the child's at-risk status, geographic location and program.
- ♦ In British Columbia, the number of subsidies is not capped and subsidies may be used in unregulated care. To qualify for a subsidy, applicants must satisfy an income test alone. (During the time of this study, British Columbia introduced new legislation [March 2001] committing the province to move towards universal child care, beginning with the introduction of a \$7-a-day program for after school care.)
- ♦ In Ontario, the system is more complex. There are no caps on the number of subsidized spaces, but there is a cap on the overall subsidy budget. This means that there are many more

eligible parents than there are available spaces. Subsidy eligibility depends on an income-based needs test and several other criteria. Subsidy levels vary widely depending on the municipality which is responsible for determining many aspects of child care provision including availability and level of services.

FINDINGS

For the lone mothers we interviewed, the availability of subsidized, regulated child care was central to their ability to obtain and sustain paid employment. Their decision about whether or not to look for a job was also influenced by the availability of paid work, their earning capacity and the age of their children.

A key finding was that although lone mothers could not participate in the labour force without child care, it was not a sufficient support on its own to allow them to remain in the paid workforce. Other supports were necessary, including supportive work environments, family and friends who can lend emotional and physical support, affordable housing and other supports in the community including recreation and transportation.

Another critical finding was that the age of the child often determined whether or not a mother would consider seeking paid employment. Lone mothers with children under 3 years of age experienced more guilt about their employment than those with older children. Many of these mothers believed "my child needs me" and that they were the best providers of care for their children. Some were uneasy about placing their children in the care of others, especially unregulated child care providers, and waited until the child was verbally competent (approximately age 3) before considering entering the workforce. Others felt that when their children gained verbal competence they need the greater social and developmental stimulation of child care, and this facilitated the mother's entry into the labour force.

In addition, the decision-making process was affected by beliefs about the value and role of motherhood, and about the social status conferred by employment versus being on social assistance. Emotional ambivalence and conflicted feelings about entering or re-entering the workforce were common. As one mother said, "You feel stigmatized if you stay at home looking after your kid, characterized as a lazy welfare mother, and criticized for leaving your kids if you go out and get a job."

Child Care

Child care is an essential piece of the puzzle lone mothers must put together in order to enter into and remain in the labour force. But child care itself is another puzzle with many parts that must fall into place before lone mothers can accept a job and have peace of mind while they are at work.

Those mothers interviewed who had children in regulated child care were by and large satisfied with the care and attention their children received. At the same time, they found many aspects of the so-called child care "system" unsatisfactory.

- ◆ Many lone mothers said they would be unable to work or continue their education without a subsidized child care space, because of the high cost of child care. "Even \$15 a day would have been too much," said one mother, "because the pay for working the sewing machine was really low . . . it's not worth it."
- ◆ Getting a subsidy was complicated and bureaucratic. Furthermore, child care subsidy ceilings ensured that mothers could not get ahead financially. One mother described how an increase in her hours of work was just enough to bump her into the next salary level where the subsidy was reduced disproportionately to her potential earnings. In some cases, child care subsidies had been reduced due to child support payments being added onto newly earned wages. This also restricted a mother's ability to improve her family's overall financial situation.
- ◆ Even if they qualified for a subsidy, many lone mothers found that subsidized spaces were not available because waiting lists were long.
- ◆ Others said existing child care did not meet their needs. Child care centres were unable to accommodate the hours of work for those who worked shifts or were in the retail industry, with its weekend and evening hours. Parents of children with disabilities experience additional difficulties in terms of funding approach and inclusive child care services. In addition, child care crises resulting from sick children (even those with minor conditions such as a rash) were difficult to contend with because emergency child care other than care provided by relatives or friends was virtually non-existent.
- ◆ Those lone mothers who were occasionally or sporadically employed had difficulty affording full-time, full-year child care. Some opted out of the employment market or had to rely on informal caregivers when they had work.

- ◆ Even for those with 9-5 workdays, it was often a scramble to get to the child care centre before it closed. The mothers in our study understood the need for staff to be able to leave work at a set hour. But the late fees were high and particularly onerous for a lone mother earning working-class, or lower, wages.
- ◆ The location of the child care centre was sometimes inconvenient, making transportation an additional obstacle.

Income security

Lone mothers find themselves caught between two, mostly conflicting, sets of expectations. On the one hand, they are expected to be the primary caregivers for their children. On the other, they are expected to become independent of social assistance and support themselves and their families.

If they remain on social assistance, they are stigmatized for relying on the system – a system that is highly intrusive into their private lives and keeps them in poverty. Provincial social assistance benefits are low. A single parent with one child receives \$8,772 a year in New Brunswick; \$10,798 in Ontario, and \$10,548 in British Columbia.

The federal National Child Benefit – intended to reduce the depth of child poverty and promote labour force attachment – is “clawed back” by most provinces, underlying the incoherent and conflicted position regarding poor children and their parents. This leaves children in families reliant on social assistance no better off financially.

The lone mothers who decided they wanted to enter into the paid workforce often found they could not get ahead financially. Good jobs are in short supply, and supports for this transition, such as child care, training, housing and transportation tend to be woefully inadequate.

Employment

Finding a suitable job with decent wages and long-term job security was difficult for the lone mothers we interviewed, especially those with little formal education or prior experience. They also told us that there were times when it does not make economic sense to pursue full-time employment, since additional earnings are soon lost to increased child care expenses as subsidies are reduced.

Still, the employed mothers in the study said that participation in the paid workforce brought many rewards. These included feelings of increased self-worth, competence, and being independent of the social assistance system, which they felt carried a stigma. These mothers believed that the financial and personal benefits of paid employment made the added effort of remaining in the paid labour force worth it.

The not employed mothers tended to focus on the increased personal and economic hardships that paid employment could bring, although they acknowledged it could increase one's self-esteem. Their personal concerns included guilt at leaving their children, exhaustion that would result from the double burden of work and family, and less time for family. They felt they could lose economically too: in exchange for assured benefits like drug cards, subsidized housing and dental coverage, they would get low paying jobs with no benefits or long-term security, and added out-of-pocket expenses, such as transportation.

Workplace issues

Remaining in the paid labour force poses additional challenges for lone mothers. A "family friendly" workplace can go a long way to supporting their efforts to stay employed. The mothers interviewed described what they needed from their workplaces: family leave time to care for sick children or parents; flexible work hours which permit employees to work through lunch and take time off when needed; managers who support and encourage their employees, believing they are doing the best they can; co-workers who understand the double duty burden and are willing to support and pitch in when it is needed most.

Employed lone mothers said some employers were sensitive to their situation and needs, but many workplaces were not. One mother said she was fired during her training period because she was late for work three times due to child care problems. In addition, the lone mothers we interviewed spoke about being very sensitive to any indication, no matter how subtle, that they might not be working up to employer expectations. Even with these stresses, however, the mothers were clear that when it came right down to it, their children's well-being always took priority over their jobs.

Family support

Other than child care, the support of family members, specifically mothers and sisters, and friends was the most important to lone mothers' ability to remain in the paid workforce. These women would step in and help during child care crises when the lone mothers could not leave work easily, and would babysit occasionally in the evenings, giving lone mothers a much-needed break. They also provided emotional support.

Their help was particularly, but by no means exclusively, critical during the first few months of a new job. During this period, children in new, more social child care arrangements often get sick more easily and have to be taken home on short notice until they are well again. Their mothers are under stress from their new work situations and exhausted from trying to balance work and family life.

"I can't imagine somebody that doesn't have the support I do, how hard it would be for them," said one mother.

Lone mothers who were not in the paid workforce also indicated they needed social support, and often found that support through family and friends. Moreover, since they had more time to explore neighborhood resources, they also found support through local mom-and-tots groups, drop-in programs, family resource centres, parenting groups, groups for lone mothers, and ESL and other types of classes.

Housing

The lone mothers living in subsidized housing or sharing a home with parents or other family members, were substantially better off, economically and emotionally, than those paying market rent.

Subsidized housing provided some women with opportunities and benefits other than decent, affordable accommodation: free in-house courses on computers and business skills, participation in the tenants' board enabling them to develop new skills and confidence, and emotional and social support from neighbours. Said one mother about her subsidized housing: "... it's unbelievable how much stress it's taking away from us."

Some of the lone mothers, however, were not as positive. They said they did not like living in a neighbourhood they would not otherwise have chosen, and far from friends, family and the familiar. Moreover, they often felt uneasy about the safety of their neighbourhood. This was a factor in their decision about whether, how much and at what times during the day to work outside the home, since they were anxious about leaving children who were too old for child care home alone.

Lone mothers who paid market rent for housing fared far worse. They sometimes shared accommodation with others to save money, and lived in cramped quarters or run-down buildings with minimal furnishings and structural inadequacies.

Those who lived in their parents' homes often benefited from affordable accommodation and family support. However, some described increased family tension and clashes in this type of arrangement.

ANALYSIS

High quality child care allows mothers to work, study or train, thereby potentially increasing the family's economic standing, and provides their children with a healthy, stimulating environment in which to grow and learn. In this study, however, we saw that this critical social support is far from adequate to enable many lone mothers to enter and/or remain in the paid workforce. There are insufficient numbers of regulated child care spaces and subsidies for those spaces.

- ◆ In Ontario, municipal spending on regulated child care was cut by \$70 million between 1995 and 1998 as a result of provincial downloading (Childcare Care Resource and Research Unit, 2000).
- ◆ In Vancouver, one lone mother noted that at least one child care centre she knew of had a waiting list "twice as long as their existing number of spaces."
- ◆ In Saint John, child care subsidies have stayed the same since 1998, while child care costs have risen.

We also learned that child care was not sufficient either to maintain the attachment to the workforce or facilitate significant economic and personal advancements. A host of other supports were almost as essential to employed lone mothers, and these supports were also sadly lacking in every province we studied.

In addition, good jobs with real wages did not exist as a prospect for most of the lone mothers we interviewed, many of whom did not have the education, skills or experience for positions that pay more than low or minimum wages.

In Ontario, for example, the minimum wage has not increased since 1995. A full-time, full-year employee earning the minimum wage has lost \$1,352 in real purchasing power in the past six years. Moreover, cuts to training programs and child care subsidies for educational purposes put many lone mothers who are trying to improve their employment prospects in a no-win situation.

As inadequate as income support programs are, many of the lone mothers we interviewed were anxious about leaving social assistance because it would likely mean

taking a low-wage job, with few opportunities for advancement. These jobs don't provide the necessary compensation and security families need to survive. They do not include benefit packages to offset the loss of health and drug benefits that are made available along with social assistance. They frequently involve shift work, part-time or weekend work, making child care difficult to arrange.

Clearly, the deck is stacked against lone mothers – whether or not they try to make the transition from social assistance to paid employment. Without a range of supports over an extended period of time, beginning with affordable, accessible, flexible and high-quality child care, it is difficult to see how most lone mothers entering the labour market can succeed in improving their family's economic security and overall well-being.

RECOMMENDATIONS

1. Implement a comprehensive, affordable and accessible child care system across Canada that both responds to the diverse needs of parents and the learning needs of children. The following considerations are essential to achieving such a system:
 - ◆ In order to ensure that services support children's learning, child care must be regulated and of high quality.
 - ◆ Regulated care is also essential to alleviate parent's anxiety and meet their expectations for quality early childhood development experiences in an appropriate environment.
 - ◆ Child care services need well-trained staff, adequate staff-child ratios, good facilities and excellent nutrition.
 - ◆ The system of child care must accommodate the needs of parents who work outside of regular hours, in evening or irregular shifts, or who have to travel long distances to drop off and pick up their children.
 - ◆ Access to high quality child care as a child development program must be extended to children whose mothers are not in the paid work force as well as those who are currently employed.
2. Improve maternity and parental leave policies to account for the particular experiences of mothers in the workforce. This includes:
 - ◆ Expanding coverage to part-time, seasonal, and other workers who currently do not meet the federal government's criteria.
 - ◆ Improving benefits paid to mothers under Employment Insurance to reflect the costs of raising children and not merely parental earnings prior to the child's birth.
3. Institute a system of income security that ensures that parents can adequately provide for their families.
 - ◆ This includes ensuring social assistance and related benefits across the country are focused on preventing families and children from falling into poverty.

- ◆ The federal government also needs to improve child benefits for all low and modest income families in order to prevent and substantially reduce poverty. Considerable improvements can be achieved through a consolidated child benefit of at least \$4,200 per child that will raise the standard of living and contribute to the costs of raising children within poor, modest and middle income families.
4. Make a commitment to improve other employment-related legislation to ensure family-friendly workplaces and good jobs.
 - ◆ A first step towards ensuring mothers can afford to participate in the labour market must include an improvement to earnings through raising the minimum wage across the provinces.
 - ◆ In order to facilitate the participation of mothers in the workforce and to recognize the unique demands facing mothers, more efforts need to be put into instituting expanded sick leave benefits and family responsibility leaves.
 - ◆ Provide meaningful skills training and education to parents who are looking for work, waiting to enter the labour market, or who need to upgrade skills while employed.
 - ◆ Provide additional supports to parents with young children who lack coverage for dental or drug expenses for their families and who express anxiety about losing these benefits upon leaving social assistance.
 5. There must be a commitment from all levels of government to increasing the supply of safe, affordable housing.
 6. Ensure that a range of community supports are in place to help parents including:
 - ◆ Community centres, recreation and leisure activities, family resource programs, and information and referral services.
 - ◆ An affordable, quality transportation system.

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