"To go from self-employed individual to welfare case is devastating. It's like . . . future shock."

SURVIVING ON WELFARE -A NO-FRILLS FLIGHT

March, 1986

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TABLE OF CONTENTS

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| | | PAGE | |
|-----------------|---|------|--|
| PROJE | ECT HISTORY | 1 | |
| RESEA | ARCH METHODOLOGY | 2 | |
| REPOF | RT RATIONALE | 2 | |
| I. | How recipients view the financial assistance they receive - "Emergencies are not allowed (on a welfare budget)." | 4 | |
| II. | How recipients view their treatment within the system - "Add a little HEART to the department." | 13 | |
| III. | The social consequences of being on welfare - "They treat you like community bums." | 17 | |
| CONCI | USION | 22 | |
| SUMMARY | | | |
| RECOMMENDATIONS | | | |
| APPENDICES | | | |

.

- 12.1

SURVIVING ON WELFARE - A NO-FRILLS FLIGHT

The title for this report was taken from a comment by a welfare recipient in response to the question "Do you feel that welfare provides you with enough money to live on?" His answer was "Bare necessities only - a definite nofrills flight!"

HISTORY

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In the fall of 1984, program committee members of the Edmonton Social Planning Council met to identify areas of study for 1985. Issues concerning unemployment and poverty, specifically financial social service programs, were identified.

Alberta Social Services and Community Health (ASSCH) provides financial assistance to Alberta individuals and families in need, through a variety of programs. However, research indicated that many recipients of these programs were unaware of their entitlements and responsibilities.

The Edmonton Social Planning Council's Executive Director, Peter Faid, suggested a project in which social allowance recipients would be surveyed to determine what areas of the system required further clarification. Using the responses to the survey, project workers would prepare a handbook explaining the system from a recipient's point of view.

Early in 1985, an agreement was reached with Canada Employment and Immigration to fund a twenty-six week project with four staff members, sponsored and supervised by the Edmonton Social Planning Council. Roger Laing was hired as project manager, Pat Sytnick as researcher and Gayle Dreaver and Lorraine Mitchell as community workers. An advisory committee, composed of interested individuals and representatives of agencies working with welfare recipients, was formed to oversee the project (Appendix I).

RESEARCH METHODOLOGY

In order to get an initial idea of how welfare recipients view the system, we interviewed staff of approximately 50 non-government agencies regularly in contact with welfare recipients (Appendix II). From these interviews, we designed a questionnaire (Appendix III), asking about the adequacy of benefits and treatment of recipients by the department and the community.

To reach as many welfare recipients as possible while maintaining confidentiality, we asked ASSCH officials to include our questionnaires in their mailings. When this request was refused, we returned to the non-government agencies previously interviewed. Many volunteered to assist in the distribution by making our questionnaires available through their offices. Questionnaires were delivered to these agencies, and almost 300 were completed by welfare recipients and returned to the Edmonton Social Planning Council.

Using the responses to the questionnaire, the ASSCH Income Security Manual, and the information from our many interviews, we prepared <u>The Other</u> <u>Welfare Manual</u>, available for distribution in March 1986.

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REPORT RATIONALE

The purpose of <u>The Other Welfare Manual</u> was to increase awareness among welfare recipients about their entitlements. We developed the questionnaire to determine what recipients didn't know about the system; as such, the survey was experiential rather than statistical.

Responses to the questionnaire indicated that Alberta welfare recipients had concerns about the system which could not be addressed by simply putting their entitlements in handbook form.

These concerns centered around three major areas:

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- First, respondents believe that the amount of money they receive from ASSCH does not provide them with the basic necessities;
- 2. Secondly, respondents state that they experience humiliation and frustration in dealing with ASSCH;
- 3. Finally, respondents believe that being on welfare has negative social consequences for them and their children.

In consultation with the Advisory Committee and the Edmonton Social Planning Council, we decided to produce a separate report which would address these concerns.

This report is based on 270 completed questionnaires. Responses were detailed, and in many instances recipients added extra pages of comments to more fully express their feelings. Wherever possible, we have included comments made by respondents in order to illustrate their experience of life on welfare.



<u>SECTION I</u> "EMERGENCIES ARE NOT ALLOWED . . . (on a welfare budget)"

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Rose is a single parent, 30 years old. Her daughter, Cindy is 7. Two months ago, Rose's husband left them, clearing out their joint bank account when he left. Rose had been unemployed for six months at the time, having been laid off from a part-time job in a department store. With no income, she was forced to apply for social assistance to support herself and Cindy.

Rose has grade 10 education. Due to Cindy's age, she is deemed employable by welfare. Her social worker ** has referred her to the Employment Opportunity Program to determine if she needs further training in order to get a job, but has informed Rose that the waiting list for the program is approximately six months.

Rose's budget on welfare is \$708, which includes \$430 for shelter and utilities, \$13 for a telephone, \$32 for transportation, \$17 for laundry and \$216 for food and personal allowance combined. *** The amount of the personal allowance (\$21 per month) is deducted from Rose's cheque before she receives it (see Recovery, below) leaving her with \$687 per month from ASSCH, plus the family allowance cheque of approximately \$25.

The following is an item by item breakdown of Rose's budget:

<u>Recovery</u> - When Rose moved into the apartment, she had no money to pay the \$200.00 damage deposit required by the landlord. Welfare gave her a voucher to pay for it, and the \$200.00 is recovered by the department at the rate of \$21.00 per month, deducted from Rose's welfare cheque.

* The name of the individual represented and minor details about her situation have been changed to protect her identity.

** The term "social worker," as used throughout this report, refers to income security workers, reflecting the language and understanding of welfare recipients. The authors of this report recognize that not all income security workers are professionally trained social workers.

*** The amount's given by the department as Basic Allowance are meant to include food and personal allowance for those on short-term rates, or food, clothing, personal and household allowance for those on long-term rates. "Rose" receives short-term rates, because she is employable and has been on welfare less than three months. Shelter - Without financial assistance from her husband, Rose could not continue living in their \$600.00 per month rented house. She preferred not to move out of the area, as she felt that her daughter had suffered enough trauma without having to also change schools. The only apartment available close enough to allow Cindy to walk to school was \$425.00 per month, not including utilities, which are \$35.00 per month. Welfare allows \$430.00 per month for shelter, which must include utilities. .

- <u>Telephone</u> Welfare allows approximately \$13.00 per month for a phone for a period of three months while Rose looks for work.
- <u>Transportation</u> Rose is allowed the price of a bus pass, \$32.00 per month, for transportation costs because she is looking for work. In addition, she takes Cindy grocery shopping with her every Saturday as an outing, at a cost of 50 cents each way for the child.
- Laundry In Rose's apartment, laundry facilities consist of a coin washer and dryer costing \$1.50 per load. Because they have very few clothes, Rose finds that she does an average of one load per day, at a cost of \$45.00 per month, excluding detergent and fabric softener.
- <u>Coffee</u> Rose's social worker requires her to do 20 job searches each month. Twice a week she stops at a restaurant for coffee, at a cost of 50 cents each time, to read the classified ads in the newspapers provided.
- <u>Field Trips</u> Cindy attends a community school which takes a field trip every second Friday, at a cost of \$3.00 per trip, including transportation. As this is the only recreation Cindy gets, Rose pays.
- Food After paying for rent, utilities, telephone, transportation, laundry and allowing money for coffee and field trips, Rose is left with \$123.00 per month for food and clothing. She has not bought any clothing for either of them. Cindy should be drinking a litre of milk per day, but at a cost of \$27.00 per month, Rose often substitues Kool-Aid.

Dish detergent, laundry and hand soap, shampoo and conditioner, toilet paper, and sanitary napkins cost about \$20.00 per month.

After buying milk and the above personal items, Rose and Cindy are left with approximately \$80.00 per month for meat, vegetables, fruit, staples, and bread. Rose uses Cindy's Family Allowance cheque to supplement this, for a total food budget of about \$105.

<u>Conclusion</u> - Rose doesn't go out without Cindy, except to look for jobs while Cindy is in school. There is no money for child care, or for recreation for either of them.

Rose doesn't invite friends over because she doesn't want anyone to see how little food she has.

Her depression over the break-up with her husband, her concern for her daughter's well-being and her desperation over her financial situation combine to make her see herself as worth very little. Consequently, Rose does poorly in interviews for employment. Rose is not alone. The majority of those who responded to our questionnaire wrote of the difficulty of trying to exist on a welfare budget. In this section of the report, we look at the financial aspects of living on welfare. We have attempted to list budget items in order of priority as seen by welfare recipients.

Seventy-six percent (76%) of our respondents reported deductions by ASSCH from their monthly cheques. Almost half of those had deductions from their cheques of between \$21 and \$42. If a welfare recipient needs to move, she/he must pay a damage deposit. If the utilities are in arrears, services could be disconnected. If the department or the client make an error in the client's favor, it is considered an over-payment. If the department pays a damage deposit, utility arrears or makes an over-payment, this money is recoverable, that is, it must be paid back to welfare. Recoveries are also made based on the amount given to recipients who are waiting for unemployment insurance if the waiting period is over four weeks.

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"For 1 1/2 years I have been deducted \$20 a month off my cheque. They say it's a computer error and they can't find it."

"They had to take \$70 (off my cheque) that they gave me at the (battered women's) shelter for clothing for myself and formula for my baby. So my first month under social assistance wasn't so great."

Fifty-three percent (53%) of those surveyed were paying more than the maximum allowed for shelter and utilities. The average extra amount paid by respondents for shelter and utilities was \$80 per month. Maximum shelter rates allowed by the department vary according to the number of people in the household. No consideration is given to the ages or sex of children. Shelter costs must include utilities, and maximum rates cannot be exceeded. Appeals are allowed only by families of six or more, when moving would cause extreme hardship.

"Somehow, I feel they really don't take a good look at your basic needs ...
(what) I mean is, you pay rent, then you have nothing left to eat."

"If your utilities are over what is allowed it comes out of the grocery money

<u>Twenty-seven percent (27%) of those looking for work said they received</u> <u>money from welfare for a telephone.</u> ASSCH policy states that money will be provided recipients to pay for a telephone if it is needed for employment, training, conducting job searches, or for medical reasons. While very few of our respondents were employed or in a training program, 44% said they were looking for work.

"The telephone is considered a luxury, when this should be a necessity to all people."

"It took me ten months to get a telephone and transit allowance although I was eligible for both."

<u>Fifty-five percent (55%) of those who responded to our survey said they</u> received money for transportation. Department policy allows money for transportation if a recipient is employed, in a training program, looking for work, or needs it for medical reasons.

"Sometimes you need a cab to get the groceries home."

"I need to cover the cost of Caravan cabs when DATS can't pick me up."

"I cannot take my turn and drive for groups because of the (cost of) gas."

"The family is not allowed to use any money from their (children's) recreation allowance to pay transportation costs to get to the various recreation facilities."

<u>Sixty-one percent (61%) of respondents indicated they received money</u> for laundry if they needed it. Welfare provides money for laundry if the recipient does not have a washer and dryer, or access to free laundry facilities. 65% said they needed money for laundry. However, the laundry allowance for a family of three is \$17.00 per month. A conservative estimate of the amount of laundry for a family of three would be one load per day. At a laundromat, the approximate cost is \$1.50 per load, for a total of \$45.00 per month. Respondents indicated that they had few clothes; therefore they needed to do laundry more often.

"There is not even enough provided for laundry or food."

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Everyone who has been on welfare over three months should receive a monthly clothing allowance of \$33 per adult, \$23 per child 0-11 years old and \$26 for a child 12-17 years old. Unemployable recipients should receive this from the time they first go on welfare. Yet often, this money is not enough for larger purchases such as winter clothing. As well, it will probably be insufficient if the recipient has young children or if the state of the family's clothing is very poor to begin with.

Forty-nine percent (49%) of recipients had asked their worker for additional money for clothing. Of these, only 50% had their request granted. In some cases the department does allow money for additional clothing to be purchased if the recipient's clothing is below a minimum standard. They should allow it if the recipient gets a job, is in a training program or needs maternity clothing. These are considered "special needs" by the Department, and in most cases vouchers for clothing will be given only after the recipient has asked.

"It's bad enough to be sightless, but when one has to dress like a poor person, well, I think it stinks."

"They expect you to look for work in clothing that is outdated or second-hand."

<u>Thirty-six percent (36%) of respondents had asked for furniture and, of</u> these, 60% had their request granted. 32% of our respondents had asked for household supplies and, of these, 59% had their request granted. The department has policy stating that money can be authorized to purchase certain kinds of furniture and/or household supplies. People on welfare often require furniture or household supplies, either to set up a new home or to replace goods that are worn out or broken. "I'm really curious as to why I was refused furniture and voucher for dishes, when more than three people received this, no problem, a few months before I asked." - Lucie

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"When my daughter was born, (my social worker) never mentioned a crib or chest of drawers for her to start off with."

<u>Fifty-four percent (54%) of the respondents to our survey stated they</u> had debts. Nearly 50% of these are paying part or all of their debts. Few people plan ahead to be on welfare. As a result, many have such debts as bank loans and credit card payments. Our society holds a "good credit rating" in high esteem and this places additional pressure on the welfare recipient to meet his/her financial commitments.

"One time I was on welfare and they did not cover my child and I for AHC, so I am being hounded for \$179."

"Now, without work and on welfare - I'm thankful it's there, but I can't get myself sorted out financially with my credit cards."

<u>Twenty-seven percent (27%) of our respondents stated they had been</u> <u>extra-billed by a doctor while on welfare.</u> Welfare recipients' health care costs, including medical, dental and prescription drugs, are usually covered by ASSCH. Employable recipients are not provided dental services, although some emergency dental work will be paid for by the department. However, non prescription drugs, such as aspirin, vitamins, or cough syrup, are not provided.

"(I need) special salve and cream that are not considered medical but required by the doctor. The pharmacy refuses the prescription because it can be bought across the counter."

The items listed previously affect all welfare recipients, but those with <u>children</u> have extra costs which we look at here.

Seventy percent (70%) of those recipients who had children and were looking for work said they did not receive money for child care. Department policy states that babysitting services and subsidized day care should be provided to recipients who are employed or in a training program. Hourly babysitting costs and subsidized day care (for a maximum of one month) should be provided for recipients looking for work.

"Daycare costs twice what the worker allows me."

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"I have no money to pay a baby sitter so I can go look for a job."

Fifty percent (50%) of respondents with children stated they got money for school supplies. Both school fees and school supplies are to be included in the school allowance cheque, available on application each fall at the beginning of the school term.

"I'd rather try to get it out of the budget than go to welfare because then they have forms and the kids get treated different at school."

"They should pay cash for kids to get their school books, not by voucher, because other kids can be cruel when they find out."

<u>Twelve percent (12%) of our respondents with children said they received</u> money for such things as a gym suit or running shoes. ASSCH policy states that these items may be provided in addition to school fees and supplies.

"My youngest gets harassed by teachers for having no runners."

Sixteen percent (16%) of those families with children who responded to our questionnaire stated that they received a recreation allowance for their children. Up to \$220 per child per year is provided by ASSCH to allow children to participate in recreational and cultural activities. One half of this money may be used for equipment, such as skates or a musical instrument. However, the recreation allowance specifically excludes bicycles, and does not include transportation costs to and from the activity.

"They should pay for fun things for children so the child doesn't feel left out from friends. They should care a little."

"Let bables use their recreation allowance for things they need like a backpack or strollers."

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Seventy-two percent (72%) of our respondents stated that they had other basic needs not covered by welfare. While the question specifically mentioned birthday presents for children, or adult recreation, many respondents listed such things as fire or life insurance, graduation clothing or non-prescription drugs such as aspirin or cough syrup.

"When a person is confined to a wheelchair and can't go out, it is necessary to have cable T.V. or a radio or something to keep them occupied with."

"I don't have enough money for pads when I menstruate."

"Everyone needs a break from their kids, but on welfare you can't pay a babysitter regularly and if you could afford that, you can't afford an exercise class, etc., anyway."

Forty-seven percent (47%) of our respondents had, at some time, found themselves without food and had requested an emergency food voucher from ASSCH. Of those who had asked, 31% were refused. For those who received a voucher, the waiting period ranged from the same day to two weeks.

For most welfare recipients, the amount allowed for food is the only discretionary portion of their budget. While some may argue that a nutritious diet is not "discretionary", especially for those families with children, the reality is that landlords can evict, utilities can be disconnected, and debt collectors have the power to harass, repossess, and garnishee bank accounts. After these items are paid for, often the recipient does not have enough money left to buy food, and requires emergency assistance.

"Why do most welfare people run out of food in two weeks? Doesn't that tell you something?"

"You have to scrimp and stretch every penny. By the end of the month you are eating soup."

"I can't always eat hamburger and macaroni all the time - you need a variety (for good) nutrition."

Forty-eight percent (48%) of those who answered our questionnaire said that they had received food from other agencies such as the Food Bank. 24% or respondents stated that they had been referred to other agencies by their social worker.

"I have to borrow money to get through the month or go to the food bank."

"... I thank the food bank for giving food to us when we needed it. I have gone without eating just so I can feed my child at times and that gets pretty bad for this day and age."

<u>Eighty-five percent (85%) of the respondents stated that the money they</u> receive from welfare is not enough to live on. Welfare recipients have very little control over their budgets, in that the landlords, utility companies, coin laundries and school systems must be paid. Food and clothing (if a clothing allowance is received) must be traded off in order to pay other, more pressing, bills.

"It's hard to accept being underdogs. Can't even invite friends over often if at all because it's too embarrassing to let them see what little food we have."

"I am usually very uptight about money. It's my #1 concern always."

<u>Thirty percent (30%) of respondents indicated that they had to receive</u> additional money from family or friends.

"We're surviving OK, but without my sewing ability, my mom buying clothes for the kids, my beyfriend fixing my car, grandma's veggie garden, my neighbour's lawn mower, etc., well, I don't know.

"I'm in a better position than most or many recipients because my parents are able to buy my children bikes and some clothing for them and myself."

"I'm afraid to answer the question."

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SECTION II "ADD A LITTLE HEART TO THE DEPARTMENT . . . "

"I was told ... to go and live in my car when I was eight months pregnant - that they couldn't help ... only temporarily. We had no trouble (in a different office) before that when we needed help for two months. Now ... I have seen my social worker once on a home visit and it has been nearly impossible to reach him by phone and every time I have gone into the office - he has 'just stepped out'. I was told they would not pay for babysitting while I was looking for a job even though they wanted me to find work"

Many of the respondents to our questionnaire told of problems they encountered with the department which were unrelated to the dollar amounts they received. In this section of the report, we look at how recipients view their treatment by the department.

<u>Twenty-six percent (26%) of our respondents stated they had been</u> refused welfare. While these individuals are now receiving assistance, their initial applications were refused. Reasons given by the department staff for the refusal were varied:

"I was too young, but I appealed and won."

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"I don't have an address - I live in my car."

"I was pregnant and supposedly could get UIC but was cut off UIC because I was too pregnant to find work . . . "

"I had (immigrant) sponsorship, but I never was supported by them."

Fifty-four percent (54%) of our respondents felt they were not treated with respect by social workers and other staff in the department. Of those who said they were treated with respect, many qualified this response stating they were treated with respect by their social worker but not the front desk staff, or

that their current social worker was respectful but she/he was the first one to treat them in this manner.

"How do you define respect? As a person or as an untouchable?"

"My particular social worker is quite understanding, but the front desk personnel are rather impossible most of the time."

"They treat you as if you are a piece of dirt and they also make you feel like you are taking their money."

Sixty-five percent (65%) felt their social worker was not helpful in letting them know what they were entitled to on welfare. A vast majority of the comments on the questionnaires showed that people simply did not understand the system at all. Very few people knew about the additional benefits they could receive. For example, only 16% of respondents with children were receiving a recreation allowance for their children. Most people seemed to feel their social worker simply would not or could not tell them all they needed to know about the system. As a result, they felt confused and threatened by most of their dealings with the Department of Social Services.

"The social workers really try to help but the supervisors and minister don't care about the recipient and they pass it down the line."

"She was helpful, but not fair in letting us know what we were going to get, which wasn't much."

"They never tell you anything unless you ask them. Usually we find out from friends and then we ask the social worker."

Eighty percent (80%) of respondents stated that their social worker was not easy to contact in person. 58% said their worker was not easy to contact by phone. Some people commented they had never even met their current worker while others expressed frustration at constantly having their social worker changed. Some felt they were deliberately being ignored while others felt their worker simply did not have the time to adequately meet their needs. Over all it was obvious that clients do not see the social worker as someone who is accessible and/or helpful in their dealings with the system.

"I have only spoken to my worker twice in five years."

"It takes me a week to get an appointment with her."

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"It doesn't work because there are too many clients on one worker's case load."

Sixty percent (60%) of our respondents stated that their cheque had been late in the last year. Some reported that it had been late several times. This indicates that in addition to what recipients saw as poor treatment by department staff, over half of them could not be sure their cheques would arrive in time to pay rent.

"This month I didn't receive my cheque. I was just about evicted from my apartment . . . (my social worker) will give me a voucher for rent, no drug card. I will have to call in my prescriptions and I won't receive any other part of the cheque for at least 10 days. I need a bus pass and food."

<u>Fifty-five percent (55%) of respondents stated that they did not know</u> <u>about the appeal procedure.</u> If a recipient disagrees with a decision made by a social worker, department policy allows her/him to appeal to the District Office Manager. If this fails, she/he may appeal to the Appeal Committee. A recipient may waive the review by the District Office Manager and appeal directly to the Appeal Committee.

"I lost the appeal . . . They wanted written proof that my ex-husband had not paid child support. This was unobtainable."

"I'm on appeal. Waiting two weeks for an answer but with no help while waiting."

"I have wanted to appeal, but I don't know how."

"When I moved and changed social workers, the new one would no longer pay for day care costs even though the previous social worker had. The appeal was rejected."

"I won my case after embarrassment, harassment, mental crueity, and perseverance."

<u>Eighty-four percent (84%) of respondents felt they could use assistance</u> in dealing with the Department. Respondents indicated that they needed to know more about their entitlements. Many stated that they needed someone to speak on their behalf to department personnel.

"I did not feel I could fight the system."

"Mostly I feel there must be lots of people who, when faced with the kind of treatment I've received, would give up. A support system for welfare recipients is needed."

"There should be an ombudsman for the recipient to go to."

<u>SECTION III</u> "THEY TREAT YOU LIKE COMMUNITY BUMS"

"I feel that although I have children to care for, I am considered 'lazy' or a 'bum' or a 'leech' by members of my community - therefore, I don't get involved. It's too humiliating ... I fail to see why if my children and I were victims of my husband's abuse and abandonment, we continue to be victimized by a system which purports to 'help' victims of circumstance."

This section examines the social consequences of living on welfare. Respondents indicated that they were treated differently in the community if it was known that they were on assistance, and that their children suffered as a result of being on welfare.

<u>Seventy percent (70%) of our respondents felt that they were treated</u> <u>differently by the community because they were on welfare.</u> The majority of these stated this treatment was negative and included comments such as "they look down on you," or "they think you are a bum." Those who felt they were not treated differently often indicated that most of their friends were also on welfare, or that they didn't let anyone know they were on welfare.

"When a (welfare) card is presented for drugs or dental work, you are treated brusquely from then on - I don't tell anyone if I can help it."

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"The government is constantly complaining about the amount they spend on welfare and the general public dislike us for being on it as a result of this complaining."

"If you happen to have a friend stay overnight, people will notify Social Services and you are inspected."

If respondents were provided vouchers rather than cash by the department, it was impossible to hide the fact that they were receiving assistance.

<u>Twenty-two percent (22%) of our respondents stated they were paid by</u> <u>voucher, or a combination of cheques and vouchers.</u> Of these, 76% stated that they had been questioned in a store about what they were buying. Department officials have publicly stated that store employees may call the department rather than question recipients if they feel that purchases made by recipients are inappropriate.

"The voucher system is one of the most humiliating parts of the whole system. When shopping and having to use vouchers, you are stared at by other customers."

"The voucher system does not permit me to do dry cleaning or get a haircut or eat while looking for work."

"The worst is using vouchers at Safeway - prejudice supreme. It's more work for them - they hate it and let you know (and everyone else in the line up)."

Eighty percent (80%) of our respondents felt that their children were affected in some way by being on welfare. The negative consequences for children of being on welfare, according to respondents to our questionnaire, are for the most part due to financial restrictions.

"You usually could not attend or participate in anything that costs money, so the kids would be teased about that as well as having second-hand clothes, poorer lunches, etc."

"Children are cruel to your children since they think you're on a lower level than other people."

"The stress is very high when children need something which is too expensive, like a vaporizor."

<u>Thirty-seven percent (37%) of respondents felt poor nutrition was a</u> problem for their children. The majority of comments in all sections of the questionnaire were related to food. "The poor nutrition is because I can't afford the cost of food on top of baby formula."

"We could never afford cheese or fruit as required by the Canada Food Guide or even the milk and eggs!"

"The money just doesn't cover all areas needed: therefore (we are) without proper food. We get sick. This makes our life very hard at times, fighting sickness plus the system."

"You can't afford vitamins, meat, natural foods."

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<u>Twenty-four percent (24%) of respondents identified poor housing as a</u> problem for their children. In Section I, we stated that over half of respondents were paying over the maximum allowed for shelter. This indicates that recipients feel strongly regarding adequate shelter for themselves and their families, and perhaps explains why this figure of 24% was not higher.

"They should give us better housing and better areas to live in."

"When you are only allowed a certain amount for rent and that includes utilities, without living in a dump, it's not great, especially when you have to go into food allowance."

Sixty percent (60%) of respondents stated that poor clothing was a problem for their children. In Alberta, the cold climate requires that children be dressed appropriately for the weather. Winter clothing is expensive and as we have shown in Section I, the budget of welfare recipients does not allow for major purchases like snowsuits and boots.

Additionally, adolescents are extremely susceptible to peer pressure, and the inability to purchase clothing similar to that of their peers contributes to a feeling of being different.

"I can't give my baby things other mothers are able to (like) new clothes."

"I found that I cannot clothe my kids the way they should be, and don't get a clothing allowance. I've got to rely on second-hand stores and handouts all the time."

"Relatives and friends buy a few clothes for (my) kids."

<u>Thirty-six percent (36%) of respondents stated that their children were</u> <u>unable to attend school functions.</u> Some stated that they would keep their children at home rather than admit to school staff that they did not have money for school field trips. Π

"My son cannot attend functions at school because of extra cost."

<u>Sixty-two percent (62%) of respondents stated that having no spending</u> <u>money was a problem for their children.</u> Many expressed frustration at constantly having to refuse to allow their children to participate in social activities due to financial restrictions.

"I can't give the kids any money when they want to go to a movie or swimming with a friend."

"No extra spending money, nothing to do but sit at home."

<u>Sixty-one percent (61%) of respondents felt that having no money for</u> recreation was a problem for their children. ASSCH has attempted to remedy this situation by providing a recreation allowance for children. As shown in Section I, however, only 16% of respondents received this allowance.

"They don't give us enough to feed our children, never mind recreation."

"... A friend told me I'm entitled to \$200 per kid for enrolling (them) into Brownies, Scouts, soccer, etc. If this is <u>TRUTH</u> then my kids will be able to do things." Thirty-seven percent (37%) of respondents stated their children had emotional problems as a result of the family being on welfare.

"The things that hurt is the kids seeing other people have fun at swimming and other recreation,"

"My oldest son is developing ulcers."

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"My kids come first. It's not their fault their father didn't care for us or want to take care of us."

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CONCLUSION

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With this survey, we set out to do something that is very rarely done. We asked those on welfare for their opinions about how they are affected by the system. Responses indicated that recipients both needed and wanted the opportunity to express their concerns.

The stated purpose of the welfare system in Alberta is to provide the basic necessities essential to the health and well-being of people in need. Responses to our questionnaire indicate that recipients or "people in need" view the system as failing to achieve its stated purpose.

In the first section of this report, we looked at dollar amounts provided recipients and what is left for food after the bills are paid. People on welfare cope by juggling money from one budget item to another. They put off bill collectors, or pay them a little to avoid being taken to court. They pay telephone bills, babysitters, and buy bus passes out of food money in order to look for work. They probably even buy birthday presents for their children, also out of food money, in order to avoid seeing the hurt caused by saying "no" one more time. But by the end of the month, they often run out of food, and must endure the humiliation of getting an emergency food voucher, if they can, or receiving food from a food bank agency.

A popular myth about welfare recipients is that they lack budgeting skills. The information presented in this report indicates the budgeting skills of welfare recipients are, by necessity, well above average.

In the second section of this report, we examined respondents' views of the accessibility of the system. Questionnaire respondents indicated that their treatment by the department reflected at best, indifference, and at worst, suspicion and antagonism. Rarely were they aware of many of their entitlements; if they were, the information was obtained through sources other than the department.

Many respondents expressed the opinion that they had few rights as welfare recipients. This opinion appears valid. For example, the Income Security Manual of ASSCH contains a lengthy list of individuals who may obtain information contained in a recipient's file. The recipient is not included. Ē

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It is little wonder that few choose to challenge the system. Often, recipients are not aware that they can appeal a decision by a worker. Of those who are aware, many feel that they will lose, or that the time and stress involved is too much to cope with. Even a favourable decision by the Appeal Committee will ease their situation only a little, and only temporarily. The fact is that the Appeal Committee does not have the authority to make the changes necessary to ensure welfare recipients of a decent standard of living.

In the final section of this report, we examined the social consequences of living on welfare. Respondents expressed humiliation at using vouchers in the community, frustration at their inability to provide a nutritious diet for their families, and despair at the isolation of their children from peer groups.

One recipient commented "The only good thing about welfare is that you are not starving to death and on the streets." Welfare recipients pay in self-esteem every time they walk into a welfare office. They pay in dignity every time they use a voucher in a store. They pay in pride every time they see their children ridiculed for ill-fitting second-hand clothes. The price is high for the goods received.

SUMMARY

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In 1983, the Edmonton Social Planning Council sponsored a project to produce a handbook for social allowance recipients. Project workers designed a questionnaire to determine what information should be included in the handbook. The questionnaire was distributed to welfare recipients through non-government agencies, and responses to the survey were used to write <u>The Other Welfare</u> Manual, available in March of 1986.

While the manual was produced to inform those on welfare of their entitlements, survey results indicated that respondents had concerns which could not be addressed by simply listing benefits in handbook form. These concerns centered around the amount of financial assistance available, treatment of recipients by department personnel, and the social consequences of being on welfare. This report focuses on these concerns as expressed by the welfare recipients who responded to the questionnaire.

Respondents described the difficulty of surviving on the financial assistance provided to them by Alberta Social Services and Community Health (ASSCH). Rent and utility payments higher than what is allowed, debt payments, deductions made by ASSCH from welfare cheques, and extra-billing by doctors, combine to reduce the disposable income of welfare recipients. They cope by juggling money from one budget item to another. More often than not, the only available money is from the food budget.

Our respondents indicated that their treatment by ASSCH personnel reflected at best, indifference, and at worst, suspicion and antagonism. Frontline social workers, who are the link between ASSCH and welfare recipients, are not seen as either accessible or helpful. Recipients were rarely made aware of their entitlements; information was usually obtained through sources other than ASSCH staff.

Respondents strongly felt that they, and their children, are treated differently by members of their community if it is known that they are on welfare. They expressed humiliation at using vouchers to purchase groceries and other items. Those with children expressed despair at the isolation of their children from peer groups.

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With this survey, we set out to do something that is rarely done. We asked those on welfare for their opinions about how they are affected by the social allowance system. The responses we received indicated that recipients both needed and wanted the opportunity to speak out about their concerns. What is needed now is for someone to listen to what they have said.

RECOMMENDATIONS

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- 1. That Alberta Social Services and Community Health (ASSCH) immediately undertake a comprehensive cost of living study to determine an objective level of adequate support, as recommended by the Food Bank's February 1985 report, <u>Hunger in Our City</u>. Further, that income security allowances be adjusted to reflect the results of the comprehensive cost of living study.
- 2. That shelter, utility, food, clothing, telephone, transportation and laundry allowances, as well as personal and household allowances, be considered as "basic needs," by ASSCH, and provided to all recipients regardless of their employability.
- 3. That the AASCH policy of recovering money issued for "basic needs" be discontinued.
- 4. That the accessibility of income security workers to clients be substantially improved, by increasing the number of income security workers to ensure reduced caseloads.
- 5. That every effort be made by ASSCH to ensure that services provided by district offices reflect the consistent implementation of policy to the advantage of clients.
- 6. That the frequency of late delivery of cheques be reduced by allowing clients to collect them at district offices, and that clients be reimbursed for all costs incurred as a result of the late delivery of cheques.
- 7. That readable printed information regarding the appeal process be made readily available to clients through district offices. Further, that the appeal process be critically examined to ensure both improved accessibility and judicial fairness to all clients.
- 8. That vouchers as a method of payment be used as sparingly as possible.
- 9. That the restrictions on the recreation allowance for children be relaxed, and further, that welfare recipients with children be routinely made aware of its availability.

APPENDIX I

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ADVISORY COMMITTEE MEMBERS

Larry Brockman

Mary Burlie

Ken Crook

Dave Durning

Tom Grauman

Betty Gray

Gerard Kennedy

Elvira Leibovitz

Bob McKeon

Linda Winski

APPENDIX II

LIST OF AGENCIES CONTACTED FOR INITIAL INFORMATION ABOUT WELFARE RECIPIENTS

Alberta College Alberta Seventh Step Society Alberta Status of Women Action Committee Alberta Vocational Centre **Bissell** Centre Boyle McCauley Health Centre Boyle Street Co-op Calgary Coalition for Support of Persons on Welfare Canadian Mental Health Association Changing Together Edmonton Gleaner's Association Edmonton Learner Centre Edmonton Social Services Elizabeth Fry Society Everywoman's Place Foursquare Church Goodwill Hilltop House Hope Mission Humans on Welfare Inner City Housing Inner City Youth John Howard Society Laser Marian Centre McMann Youth Services Millwoods Information Centre National Household Careers Native Friendship Centre New Beginnings Norwood Centre Open Door Information and Referral Centre **Operation Friendship** People for Employment Prisoners of Welfare Sacred Circle Salvation Army Social Justice Commission Solidarity Alberta Student Legal Services Terra Urban House Win House Youth Emergency Shelter

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Edmonton Social Planning Council



If you are on welfare or have ever applied for welfare, we would like to hear about your experiences with the welfare system in Alberta.

WHO ARE WE?

This questionnaire is being conducted by the Edmonton Social Planning Council. The Council is an INDEPENDENT agency which is funded by the United Way. It is not accountable to any level of government. The purpose of the Council is to show how social policies affect people.

WHAT ARE WE GOING TO DO WITH THE RESULTS?

From the answers you give we are going to write a handbook for welfare recipients.

WHAT ABOUT THE QUESTIONNAIRE?

We have interviewed workers from agencies which assist people on welfare. They have identified a number of areas which they see as being a concern to people on welfare. In this survey we ask questions about these areas of concern. We have left space for you to tell us your concerns, experiences, and how you think the system could be changed. However, if you don't want to answer one of the questions, that is okay.

PLEASE DO NOT WRITE YOUR NAME ON THE QUESTIONNAIRE. They are not numbered or marked in any way. We believe that the handbook should be written from the point of view of those who use the welfare system. We feel that you should feel free to express your opinions without worrying about whether or not you could be identified.

WOULD YOU LIKE TO TELL US MORE?

If you would like to tell us more, in person, about your experiences, we would like to interview you. These interviews would be confidential. To arrange an interview call Pat or Roger at 425-1057.

PLEASE USE THE STAMPED ENVELOPE TO RETURN THE QUESTIONNAIRE TO US AS SOON AS POSSIBLE.



#418, 10010 · 105 STREET, EDMONTON, ALBERTA T5J 1C4 • TELEPHONE 423-2031

| WELFARE | QUESTIONNAIRE |
|---------|---------------|
|---------|---------------|

General Information

| Ge | eneral Information | | | . . |
|----|---|-----|------|----------|
| 1. | Which welfare program do you get most of your money from? Alberta Social Services Assured Income for Severely Handicapped Indian Affairs Don't Know | | | |
| 2. | Have you been refused welfare? If yes, what reason were you given? | Yes | _ No | |
| 3. | Do you feel you are treated with respect by social workers and other staff in the welfare department? Please comment. | Үез | No | |
| If | you have <u>never been</u> on welfare please answer only questions 41 to 50. | | | |
| 4. | Do you feel that welfare provides you with enough money to live on? Please comment. | Yes | _ No | |
| 5. | Do you feel your social worker is helpful in letting you know what you are entitled to on welfare? Please comment. | Yes | _ No | |
| 6. | Do you feel that you, or members of your family, are treated differently by other members of the community if they know that you are on welfare? Please comment. | Yes | No | |
| Ba | sic Needs | | | |
| 7. | How much do you <u>pay</u> for rent <u>\$</u> or mortgage? <u>\$</u> per month? | | | |
| 8. | Does your rent include utilities? | Yes | No | |
| 9. | If no, how much do you pay for utilities? \$ per month | | | |

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Method of Payment

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| 36. Are you usually paid by cheque vouchers combination _? 37. Have these payments been late during the last year? If yes, how many times? Yes No 38. If you get vouchers, have you ever been questioned in a store about what you were buying (i.e. cigarettes)? Yes No 39. Is your social worker usually easy to contact: by telephone in person Yes No 39. Is your social worker usually easy to contact: by telephone in person Yes No 40. Do you know about the appeal procedure? Yes No | | | | |
|---|-----|---|--------------------|------------------|
| If yes, how many times? | 36. | Are you usually paid by cheque vouchers combinations | ation? | |
| you we're buying (i.e. cigarettes)? Yes No Relationship with Worker 39. Is your social worker usually easy to contact: by telephone in person Yes No 39. Is your social worker usually easy to contact: by telephone in person Yes No Appeals 40. Do you know about the appeal procedure? Yes No 41. Have you appealed a decision made by a social worker? Yes No Comments | 37. | | | Yes No |
| 39. Is your social worker usually easy to contact: by telephone in person Yes No Appeals 40. Do you know about the appeal procedure? Yes No 41. Have you appealed a decision made by a social worker? Yes No Comments | 38. | | a store about what | ¥ев No |
| in person Yes No | Rel | ationship with Worker | | |
| 40. Do you know about the appeal procedure? Yes No 41. Have you appealed a decision made by a social worker? Yes No Comments | 39. | Is your social worker usually easy to contact: | | Yes No Yes No |
| 41. Have you appealed a decision made by a social worker? YesNo Comments | Арг | eals | | |
| Comments | 40. | Do you know about the appeal procedure? | | Yes No |
| Ideas about the system 42. Do you feel you could use assistance in your dealings with the welfare system? Yes No Comments: | 41. | | | Yes No |
| change? | | Do you feel you could use assistance in your dealings system? | | Yes No |
| | 43. | | | - - - |
| | | | | _ |
| | 44. | | | - |
| | 44. | | | - |

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| 27. | If you receive a training allow How much is deducted from yo | vance how n our welfare | nuch is it? <u>\$</u> cheque? | per month. | | |
|------------|--|------------------------------|----------------------------------|--|--------|------------------|
| 28. | If you are working or taking a allowance include money for: | training co | ourse, does yo | ur welfare | | []] |
| | transportation child care | f es f es | No No | Don't Know Don't Know | | |
| <u>Deb</u> | <u>ts</u> | | | | | |
| | Do you have debts not covered cards, Life Insurance, etc.? | by welfare | , such as car | payments, credit | Yes No | |
| | Do you: negotiate pay par How much do you pay on your | t pay al debts? <u>\$</u> | I pay nothi | ng each month. | | |
| 30. | Have you had money deducted | for: | | | | |
| | damage deposit c utilities c | over paymen other reason | ts s | | | |
| | How much is/was deducted (pe | r month)? S | \$ | <u>.</u> . | |] |
| Fam | <u>illies</u> | | | | | |
| 31. | Do you feel your family life ha | as been affe | ected by being | g on welfare? | Yes No | • • • - : • |
| | | | | | _ | |
| 32. | If you have children, have the | y been affe | cted by being | on welfare? | | |
| | In what ways? poor nutrition poor housing | | poor clothing trouble with | law | | |
| | emotional problems unable to attend school fur | ctions | no recreation | n | | . 1 |
| | Comments: | | | | | i. 1 |
| 33. | Do your children receive a rec | reation allo | wance? | Don't Know | YesNo | |
| 34. | If you have school age children school fees Y | es | No | Don't Know | | |
| | school supplies Y school bus passes (if needed) Y clothing (gym shoes, etc.) Y | es es es | No | Don't Know Don't Know Don't Know | | |
| 35. | If you need infant formula, do | you get it l | by prescriptio | n? | ¥es No | آ <u></u> |
| | | | | | | |
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| | Have you tried to get an emergency food voucher? Did you get one? If you did get one, how long did it take? days | Yes No Yes No |
|------|--|----------------------------|
| 11. | Were you referred to another agency (i.e. the Food Bank) by your social worker? | Yes No |
| 12, | Have you received food from other agencies, such as the Food Bank? | Yes No |
| 13. | Have you asked your worker for clothing? Why did you need the clothes? Maternity To Start Work Medical Reasons Other | Yes No |
| 14. | Did you get clothing? | Yes No |
| 15. | Do you have a Medical Services card from welfare? | Yes No |
| 16. | Have you been extra billed by a doctor while on welfare? | Yes No |
| 17. | Have you ever asked for furniture from welfare? Did you get it? | Yes No Yes No |
| 18. | Have you ever asked for household supplies (like bedding, dishes, etc.)? Did you get it? | Yes No Yes No |
| 19. | Have you ever been referred by your worker to other agencies for furniture, or bedding etc.? | Yes No |
| 20. | Do you have: a washing machine? a dryer? or access to <u>free</u> laundry facilities? | Yes No Yes No Yes No |
| 21. | Do you get extra money for: laundry? Yes No Don't Know Don't Know phone? Yes No Don't Know Don't Know child care? Yes No Don't Know Don't Know Don't Know Don't Know No Don't Know Don't K | |
| 22, | Do you have other basic needs not covered by welfare, such as birthday presents for children, or recreation for yourself? If yes, what are they? | Yes No |
| Trai | ining and Employment | |
| 23. | Are you employed? | Yes No |
| | Are you looking for work? | Yes No |
| | How many jobs are you expected to apply for? per month. | |
| | Have you been referred to Employment Opportunities Program? If yes how long was the waiting period? months If yes do you feel this program was helpful? | Yes No Yes No |

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|-----------|-------------------------|--|--|--|------------|----------|-----------|
| 45. | Age: | 16 or 17 35 to 44 | 18 to 24 25 to 34 45 to 54 55 to 64 | 65 and over | | | ; 1 F] |
| 46. | Female | _ | Male | | | | |
| 47. | Marital St | tatus: | Single Married Se Divorced Common-lay | eparated w Widowed | | | |
| 48. | How old a | are your children? _ | | | | | |
| 49. | Which Dis | strict Office do you | l go to? | | | | |
| 50. | How muc | h do you get right ı | now from welfare? <u>\$</u> | each month. | | | |
| 51. | How mucl each mon | | om other programs (i.e. U.I | .C.)? <u>\$</u> | | | |
| 52. | Do you de If yes, ho | eclare additional ind w much do you dec | come? lare each month? <u>\$</u> | each month. | Yes | No | |
| 53. | Do you ha | ve to receive additi | onal income from: | family or friends? casual employment? | Yes Yes | No No | |
| 54. | Do you re | eceive welfare beca | use of medical reasons? | | Yes | No | |
| 55. | 0 - 3 mon | have you been on v ths ths | 6 months - 1 year | | | | |
| 56. | Do you liv | ve in a hostel or ha | lfway house? | | Yes | No | [] |
| 57. | If yes, do | you get a personal | allowance? | | Yes | No | |
| | Additional | l comments: | | | | | |

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