



**Community Economic Development to Reduce Women's
Poverty and Improve Income**

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Partners:

Andrews Street Family Centre
Prairie Women's Health Centre of Excellence
SEED Winnipeg Inc.
Wolseley Family Place

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Young women work – in their homes, communities, schools, with other youth and in the labour force. Just like generations before them, they are working to improve their lives - and the lives of those around them - through everyday tasks such as helping a friend, caring for children, or finishing a homework assignment.

But young women who live in poverty continue to find themselves unable to make our economy or society work for them. Struggling to stay in school, working for low wages, confronting teen pregnancy, and lacking childcare, young women told us that they have many challenges. In the face of a future living in poverty, and possibly raising another generation to do the same, young women told us they want to work to build a better future for themselves and those around them.

We spoke to 50 young women in inner-city Winnipeg, Manitoba. Located in the gateway province to Western Canada, Winnipeg's West Broadway and North End neighbourhoods are characterized by high levels of poverty and low levels of school attendance. Small family centres such as Wolseley Family Place and Andrews Street Family Centre provide basic supports for women living on low incomes: free laundry facilities, childcare, breakfast clubs, health services. These services help people get by day-to-day, but the question remains, how can community groups support people to improve their incomes and quality of life?

In Manitoba, a growing group of organizations is focusing on Community Economic Development (CED): economic development that starts with the assets of individuals and the community, and is guided by the community in a long term strategy to reduce poverty. This research was developed with community workers who identified the need for more analysis on how to support young women out of poverty.

Young women are living in poverty because they do not benefit equally from the economy. The current "new" economy, with its emphasis on computer literacy, technology and innovation, requires particular levels of education, a familiarity and comfort with computer technology, and supports such as childcare, in order to

participate. It also discriminates against women in similar ways as the "old" economy always has, by perpetuating the gender division of labour, and rewarding different monetary values for certain occupations.

This project seeks to describe the barriers and opportunities for young women in the new economy, and outline how CED can address poverty among young women. We are attempting to understand which community supports help young women, and how we could build CED into the current network of community-based organizations they already use.

Using a feminist, social justice approach we document the realities of young women ages 15 – 24, who make use of community programs and thus can suggest action to improve their economic status and quality of life, thereby identifying opportunities to develop an "up stream" approach and prevent a lifetime of low-wages and poverty for women and their families. As girls and women, the participants speak of shared experiences based on their gender. But at the same time, their situations vary because of race, ability, and sexual orientation.

WHY LOWER INCOMES FOR WOMEN?

There are many reasons for women's lower earnings compared to men, including tenure in the labour force, occupational segregation, unionization and discrimination. Statistics Canada has found that 18% of the wage gap is explained by the fact that women generally have less work experience than their male counterparts, supervise other employees less often and are less frequently involved in administrative decisions. Roughly 7% of the gap is explained by the fact that women are more likely to work part time than men.¹ Other factors include differences in job tenure and the fact that men are more likely to graduate from programs leading to high-paying jobs, such as engineering.² When controls for occupation and employment industry are added, about 20% of the pay gap is explained by differences in occupation and industry.³

¹ Statistics Canada 1997. "Survey of Labour and Income Dynamics: The wage gap between men and women" *The Daily* Monday, December 20, 1999 Statistics Canada website. Downloaded August 29, 2004.

² <http://www.statcan.ca/Daily/English/991220/d991220a.htm>

³ Ibid.

The presence of children is also a factor. Women who postponed having children after age 28 earned at least 6% more in 1998 than women who had their children earlier. This is because wage growth and promotion opportunities occur early in on women's careers.⁴

A 1996 Canadian study found that low paid workers tended to be young and female, with an education of high school or less. In addition, they often worked part time in service occupations. Their workplaces tended to be small and non-unionized, and they tended to live in the Atlantic or Prairie Provinces, such as Manitoba.⁵ Women were twice as likely to be low paid than men: 44% of women were low paid compared to 21% of men. Men were twice as likely as women to advance as women.⁶ Women improved their odds of moving up if they obtained a university degree, worked in a large organization, worked in the public service, or in professional or science occupations and industries.⁷

Unions give a significant wage advantage to women. Women in unions earned an average \$6.29 per hour more than those who were not part of a union.⁸ This difference reflects factors other than union membership alone; union members are more likely to be older and more experienced, work in public services, for large firms, and be highly trained.⁹ Belonging to a union brings further advantages such as health benefits and paid leave.¹⁰ Notably the unionized for childcare workers (predominately female) earn \$5.31 per hour more than non-unionized childcare providers.¹¹

These studies suggest that any options to reduce the wage gap and help employed young women improve their incomes must be considered on a number of fronts. Young women need specific supports to enter the paid labour force. There must be continued challenges to the male/female segregation that persists in some occupations, and measures can be taken to increase the number of women in non-traditional, higher

⁴ Statistics Canada 2002. "Wives, mothers and wages: Does timing matter?" *The Daily Wednesday*, May 1, 2002. Statistics Canada website. Downloaded August 29, 2004 < <http://www.statcan.ca/Daily/English/020501/d020501a.htm>>

⁵ Statistics Canada 2004. "Study: Moving out of low-paid work" *The Daily Friday* March 26, 2004 Statistics Canada website. Downloaded August 29, 2004 < <http://www.statcan.ca/Daily/English/040326/d040326d.htm>>

⁶ Ibid.

⁷ Ibid.

⁸ No author. 2004. "Canada's unionized workers earning \$5.80 an hour more than those without a union" *CCPA Monitor* February. p. 31.

⁹ Ibid.

¹⁰ Ibid.

¹¹ Ibid.

paying fields, including the public service. Unionization is also important for improving the overall wages for women in some sectors.

CED builds on both the capacities of young women, and community supports, to maximize resources. Programs and supports offered to young women through the network of community organizations they already access can start to work with young women as individuals to prepare them to enter into the waged economy.

If young women are to share equally in efforts toward CED, the gendered implications of the programs must be considered. A gender-based analysis of current CED programs would likely find divisions between the types of CED activities women and men do. Women can be found doing community catering and sewing. Men often work in local home construction. This is often because community-based organizations start with the interests and activities participants feel comfortable doing, which are based on learned gendered skills. While both sewing and construction are equally beneficial and worthwhile, consideration must be given to the gender implications and the longer term economic benefits of the skills developed by these CED activities. Cooking and sewing skills will likely remain low-paid, whereas construction skills can lead to substantially higher earnings.

Solutions to this end are two-fold. CED needs to support skill development in non-traditional fields for women. For example women learn best in non-intimidating environments, and an all-female training and construction crew would be an excellent CED activity to meet the Canadian housing shortage. At the same time, it's important to work strategically toward improving wages in traditionally female occupations, such as childcare, and sewing operators. This has frequently been done through unionization.

As we have seen, unionization improves wages for women workers, however, the idea of incorporating unions in CED activities needs consideration. CED businesses with relatively low revenues may not be able to support union wages. Where it is possible, it should be examined as one tool to improving the wages of workers in CED initiatives.

CED does offer the potential to help young women make a transition to better-paying positions in sectors such as the public service. As we shall see, CED can meet both the short-term needs young women have to earn income, and the long term needs of gaining marketable skills they will take with them into their futures.

Caroline Moser's conceptualizations of practical and strategic gender needs have been pivotal in development theory. She explains that any efforts towards gender equality require us to think in terms of women's practical and strategic gender needs.¹² Practical gender needs refer to assistance for women in their existing subordinate position in society.¹³ They do not challenge the gender divisions of labour, but are a response to an immediate perceived necessity within a specific context.¹⁴ They are concerned with basic needs, health care and employment. The family centres, which were partners in this project, are funded to provide for the practical needs of those most vulnerable: they are used to a large extent by women because they offer basic services.

Strategic gender needs are those required to transform women's existing subordinate position to men. Meeting strategic gender needs helps women achieve gender equality and changes existing roles.¹⁵ This includes instituting change in gender divisions of labour and power, the threat of domestic violence, equitable wages, division of household responsibilities and child rearing, access to credit and other resources, and reproductive choice. As we will see in this study, there are few resources available to assist young women to meet their strategic gendered needs to eliminate the wage gap through economic skills development. Family centres in the community do not provide programs centred on improving income, and there are very few organizations with the resources and capacity to transform structural barriers, which are the cause of young women's poverty.

A gender analysis of programs offered can help us understand the important strategic role CED can play in improving young women's status in the long term. This presents an opportunity to build partnerships between family centres, which are supporting

¹² Moser, Caroline. (1989) "Gender planning in the Third World: meeting practical and strategic gender needs", *World Development*, 17(11):1799-1825.

¹³ Ibid.

¹⁴ Ibid.

¹⁵ Ibid.

community women daily, and CED organizations that have the expertise in building economic literacy and skills. For example, the non-profit organization SEED Winnipeg offers an Individual Development Account (IDA) program that supports people to save money toward education, housing or a business. It can be tailored to the needs of the population being served. Such a program for young women could take into consideration some of the circumstances they face as a group.

Using a holistic perspective, we spoke to young women about practical needs for food, shelter, childcare, transportation; and their strategic needs for education, equitable wages, equal gender division of labour, and reproductive choice. If systemic barriers to economic and social equality between men and women are going to be overcome, both practical and strategic need to be included in programs with young women. Moreover, a strong safety net and supports such as adequate housing and childcare are required for young women to participate in CED.

Methodology and Background

This research project is participatory in nature. Participatory research is committed to the emancipation of marginalized and oppressed groups, and honours the principles of respecting, valuing and bringing into the foreground the lived experience and indigenous knowledge of those being researched.¹⁶ Participatory research also uses methods that minimize hierarchical relationships between the researched and researcher, and involves a collaborative approach throughout all stages of the research process.¹⁷

The project is participatory in the following ways: it was guided by an Advisory Committee; Interviews were conducted by local young women trained as Community Researchers; the research questions were refined by the Advisory Committee and the Community Researchers; both the Advisory Committee and the Community Researchers participated in the analysis and conclusions from the data. While there are several levels and types of involvement in participatory research, this research project aimed to balance input by young women and supporters of the research project in an expeditious manner

¹⁶ Rose, Damaris. 2001. *Revisiting Feminist Research Methodologies: A Working Paper* Ottawa: Status of Women Canada.

¹⁷ Reason. 1994. in *Ibid.*

that allowed the participation of a significant amount of young women, given limited resources and time.

THE RESEARCH QUESTIONS

Our research questions are:

- What community resources exist, and what resources are needed, to support young women ages 15 - 24 to achieve economic equality?
- How do young women participate in the unpaid and paid economy now, and how do they anticipate participating in the future?
- What are the opportunities and barriers young women see for themselves in terms of unpaid and paid work?

We attempted to answer these questions in several ways. First, we conducted a scan or survey to ascertain the types of programs available to young women. Secondly, we talked to 50 young women: 28 participated in interviews and 22 participated in focus groups. We used both focus groups and interviews to diversify the ways we collected information. The focus groups allowed us to hear how groups of young women build on the questions we raised with them. The interviews were a chance to talk in-depth with young women about their lives.

The interviews and focus groups asked young women a range of questions about unpaid and paid work, career aspirations, attitudes toward education, computers, perceptions of future earnings and if they had any role models. The intent was to get a broad scan of these topic areas, as we identified them all as significant to young women's economic well-being. The following is a discussion of three of the topic areas: unpaid work, paid work and visions for the future.

UNPAID WORK

Unpaid work is work that is not paid but needs to be done to sustain daily living, such as housework, yard work, caring for children and elders. The greater likelihood that women do a great deal of unpaid work is one of the structural reasons for women's poverty.¹⁸

¹⁸ Morris.

This work is required for households to function, and for children and elders to be cared for, but is not counted as economically valuable.¹⁹ According to Statistics Canada, if Canadian women's unpaid work were valued monetarily, it would be worth between \$234 and \$374 billion dollars per year.²⁰

The 2001 Canadian Census statistics on unpaid work of women and men ages 15 and over finds that 19% of women in Winnipeg do 30 hours or more of unpaid housework, compared to 7% of men; 17% do 30 hours or more unpaid childcare, compared to 8% of men; and 4% give 10 hours or more of unpaid care to seniors, compared to 2% of men.²¹ In every case women are performing more unpaid work than men. The high proportion of women using this much of their time in unpaid work can mean they have less time available to them to work for pay, or they are responsible for a heavy load of unpaid and paid work.

All of the young women we spoke to did some sort of housework. If they were not mothers, many of the young women cared for other people's children in some way. When asked, "Do you take care of any kids like sisters, brothers, or cousins?" nearly half (48%) of the young women who answered this question said yes. When asked how often they did this work, their answers ranged from daily to a couple of times a month. Several of the young women wanted to take babysitting certificates.

Young women also did unpaid work in the form of volunteering at local organizations like the community club or drop-in centres.

PAID WORK

We asked the participants questions about paid work they do now, and might want to do in the future when they "grow up". Before we get to these responses, several considerations must be made about women and paid work. Firstly, a lot of the important work women do is not paid, and by asking what paid work young women aspire to do,

¹⁹ Waring, Marilyn. 1988 *If Women Counted* Hampshire: MacMillan.

²⁰ Statistics Canada. 1995. "Unpaid Work of Households" *The Daily*. December 20.

²¹ City of Winnipeg, 2001 Census. Calculations performed by Principal Investigator

we were careful not to devalue their unpaid work. For example, being a mother is a full time job in itself.

Secondly, seeking out paid work should always be the choice of women themselves. Policies adopted by conservative government administrations such as workfare, which force social assistance recipients into the workforce, "...create a source of low-wage and free labour by providing subsidies to the private sector and forcing recipients to volunteer in exchange for assistance".²² These policies are based on a distrust of those living in poverty, and do not empower, but malign people into working for pay.

Thirdly, taking on paid work in the face of women's gendered responsibilities for housework and childcare means women face a double-burden that can affect their quality of life and health. The National Population Health Survey found that "For some women...changing from a routine to a substantially longer work week may have increased the chances of weight gain, smoking or alcohol consumption".²³ Work-life balance is an important part of leading a healthy life, and we must be cautious that when discussing paid work for women we also consider the resources that ensure unpaid work also gets done equitably.

This being said, working for pay is currently the only way that people can elevate themselves out of poverty. It can be difficult, when making the transition from social assistance to the paid labour force, to offset the benefits recipients are eligible for, such as paid prescriptions and dental coverage. Full time work at minimum wage provides a living at only 70% of the poverty line and rarely offers health plan benefits. People need to earn at least \$9.44 per hour in order to earn a living wage in Manitoba.²⁴

²² MacKinnon, Shauna. 1999. "Workfare in Manitoba" *Solutions that Work: fighting poverty in Winnipeg*. Winnipeg: Canadian Centre for Policy Alternatives. P. 60.

²³ Statistics Canada. 1999. "Longer working hours and health" *The Daily*. Tuesday November 16, 1999 Statistics Canada website. Downloaded August 29, 2004 < <http://www.statcan.ca/Daily/English/991116/d991116b.htm> >

²⁴ Just Income Coalition. 2004. *Minimum Wage in Manitoba*. Brief submitted to the NDP Caucus. April 26, 2004 p. 3

Paid Work Now

Young women living in the neighbourhoods in question have higher rates of unemployment than average in Winnipeg, and are also less likely to be in the labour force.

Most of the participants in this study said that they did not work for pay. Some worked casually babysitting or cleaning homes for others. A few were connected with the Youth Opportunity Project, a program that matches youth to volunteer with local organizations. Two worked at fast food restaurants.

Young women identified several barriers to entering into the labour force: lack of work experience and discrimination. Making the transition from school to work can be difficult:

I'm a medical assistant, I graduated a couple of years ago but because I don't have any experience, nobody will hire me. Which I think is crap, because how are you supposed to get the experience if somebody's not going to give it to you?

This one young woman's experience points to the need for internships and co-ops to bridge the gap between education and the workforce.

Several young women were discriminated against as mothers in the paid workforce. One young woman told us about a job interview:

They like me right up to the point that I said I have a kid. Well, all right thank you for your time. And I've never heard from them. But I have all the skills; I have all the qualifications, you know, to do this job. But because I have a baby, they're not going to let me. And I know why, because emergencies. They happen. yeah and maybe they want someone without a kid, but what about us people with kids. We're not allowed to work, you want us to sit on a government wage, which is barely nothing to live on. Like, this is not fair, it's not fair.

I wish there were more jobs that like helped mothers, like who understood what mothers needed, like when they needed to go to appointments...you need the flexibility because of other important things. Like your job is important but still your kids are No. 1 on your list

These young women are willing they work for pay, however since they are single mothers they know they require support and flexibility at the same time. CED responses to young women's work needs would be a good fit for these young women, because the holistic CED approach considers not only the need for paid work, but creating the conditions under which young women would be successful in this work.

Unions and Fair Treatment

Since we know that unionized workplaces offer benefits to women workers, we were interested in knowing if young women worked under fair conditions, or belonged to unions. None belonged to a union. Several told us they were not treated fairly in their present or past employment.

I'm getting paid \$6.75 an hour to sit on my knees and scrape vestibules. I had a lady come by and say you know what, "They don't pay you enough to do that." Lately there's been stuff wrong there, the manager's been yelling at me...I think they're just trying to pick on me, they want me fired or something. For the past couple days I've been thinking of quitting because my mom says that's not acceptable and stuff.

CED employment for young women could provide better quality work environments where skill development is a focus, rather than the poor quality experiences of the young women above.

Paid Work Young Women Want to Do Now

Young women were asked if they wanted to work for pay right now, and what they would imagine themselves doing. The jobs they identified were either in the service industry, such as working in a restaurant or store, or in the caring professions. Young women said they wanted to do things to help their community, such as being a teacher's aide, taking care of pets, babysitting or childcare, or working in the community centre.

Many had good ideas of things they could do to help them get a job, such as taking a baby-sitting course, talking to family and friends to find a job, writing a resume, volunteering, and filling out applications in the newspaper. However, about half of the young women said they did not know what they could do to help themselves find a job right now.

This points to the needs to teach young women about job searching techniques, and links to future career options. CED initiatives with young women could offer career planning and job searching skills.

What Young Women Want to be When They "Grow Up"

The young women had a broad range of paid work they aspired to do. One of the strongest themes was professions that give back to the community and help others, such as social worker, nurse, or community worker. For example, one young woman wanted strongly to encourage other youth:

(I want)... to be a motivational speaker I guess you could say? Because I used to be really bad...I was hating on everybody when I was younger, I did lots of bad things and I got into like running around with a bad crowd and everything, but that changed after I had my kid...I mean like I know a lot of these kids need to know like before they run into trouble and something they need living proof.

The young women we spoke to aspire to a wide range of professions and told us they were influence by those around them. Here are the types of jobs young women told us they would like to do:

Service

Community Centre Worker
Deaf Translator
Hairdresser
Family Support Worker
Marine Biologist
Nurse
Children's Worker
Paediatrician
Veterinarian
Police Officer
Teacher
Probation Officer

Business / Professional

Work in a business office
Work in government
Lawyer
Own her own business (restaurant, bar, taxi cabs)
Forensic Scientist
Interior Designer
Botanist
Architect
Actor
Writer

Some young women knew what career they wanted to have, and had some idea of what was needed to get there:

I want to be a police officer, I've wanted to do that ever since I was young, so that's like my goal. (What kind of training would help you get this job?) This summer I was planning on going to Bald Eagle. It's like military camp...I think that would help out a lot.

Others knew what they wanted to be, but were not clear on what education or training they might need:

I want to be a veterinarian (What kind of training do you think would help you get this job?) Probably have my own pet or something like that, I don't know.

I'm going to college after school, after my high school and I'm going to take teaching lessons...like to be a math teacher, I like math (What do you think your school could do to help you get this job?) give me lots of math work? I don't know.

Another theme that emerged is the aspiration to professions familiar to young women.

I would like to work for the government and my mom works for Aid Administration for farmers? And that's one of the things I'd like to do, help farmers.

Young women in the focus groups who told us they had been to career planning and career fairs with their school had a much broader range of professional aspirations, whereas those who said they had not had any career planning, aspired to work that is likely more familiar: social workers, nurses or probation officers. More research is needed to corroborate this, however it is safe to say that career education and role models for youth can only broaden their horizons and show them a larger variety of paths to take in their lives.

When asked, young women have enthusiasm for the possibilities the future holds, however they lack information on how to get there, and the career possibilities that exist. CED programming for young women could build on this identified need, by offering skills development and career information sessions and mentoring young women. As we shall see, though, there are other impediments to the opportunities young women have.

VISIONS FOR THEIR FUTURES

All the young women had strong visions of better futures for themselves and their families. We asked them to map out a "day in your life" five years from now. It was hard for some to imagine, but all envisioned they would be working for pay, either part time or full time. Most thought they would see the same people as they do today. Many anticipated owning a home.

In terms of future earnings, few could pin down how much money they would earn in five years. Here is an assortment of responses:

As much as I can get.

I don't really care about the money or anything. Because money comes and goes.

Hopefully \$300 every two weeks.

Probably \$6.00 or \$7.00 an hour, something like that.

\$7.50 an hour.

I don't know I'd probably want to make at least \$9.00 or \$10.00 an hour.

Right now with Social Assistance yearly is like \$10,000 a year. That's crazy...It's not even \$1,000 a month really..So I think I don't know, \$30,000 a year?

...just enough to live comfortably, you know. To live comfortably and be able to go out every once and a while and watch a movie or something, go to the bar, have some fun, stuff like that. Be able to get internet.

We can see by the responses above that the participants did not aspire to high earnings, possibly because they do not have a sense of how much money is required to earn a living wage, and/or because they have grown up in poverty. The latter two respondents have a sense of the connections between earning and living standards. The gap in knowledge around earning capacity could be one starting place to help young women assess how much they need to earn in order to attain a living wage. The need for economic literacy is starkly apparent from the responses above.

Conclusion

The study finds that young women are ready and willing to participate in holistic programs that respect their cultural backgrounds and build strong futures for themselves, their families and their communities. Programming and supports need to encompass both young women's practical daily needs and their strategic long term needs, for both are equally important. This has several of implications for how CED is delivered in inner-city Winnipeg. It finds that a strong social safety net is a key support to economic development efforts with young women. Young women also require safe, welcoming spaces in order to participate in programming.

The study finds that CED approaches should be centred on young women's needs – childcare was most frequently mentioned as a key component of any support to young mothers, for example. CED must consider the long-term benefits for women to improve their wages and economic security by building transferable skills that are valued in the economy. Whenever possible, these should be guided and led by young women themselves, who identified that they wish to have the opportunity to lead the next generation of youth.

This study found that many of the supports young women are accessing do not incorporate economic skills. This restricts the scope of the programs to meeting only practical needs, however we must remember that much gender inequality is inextricably linked to economic equality. More supports and incentives need to be developed at every site where young women access services to assist them to build their economic skills, find meaningful work, and plan for their futures.

Partnerships between organizations with different core competencies can result in holistic programming to this end. For example, CED organizations can partner Aboriginal organizations, and women's organizations, to build on the strengths of each.

The study contains suggestions and ideas for CED emerging from the findings of this research study. The following key features are identified as essential and should be incorporated to support young women's success in the programs:

- Aboriginal cultural teachings led by the Aboriginal community
- Basic needs such as childcare, transportation, and nutritious food
- Living wages where applicable
- No cost to participants
- Economic literacy and career guidance
- Mentorship / role modeling

Young Women Work finds that females ages 15 – 24 experience poverty in a specific cluster of ways, based on their status as young mothers, and experience of gender discrimination. In response to this, the family centres involved in this study have several

program components exclusively with young women. There is an emerging focus on the need for programming for girls and young women in Canada. One study found that "Girls overwhelmingly identified the need for 'safe' and girl-specific spaces in schools, shelters, and services...for reasons of safety, positive development of self, and identity formation".²⁵ In the United States, the Ms Foundation supports gender-specific programming because "universal" programming for youth does not distinguish between the needs and strengths of girls and boys.²⁶

Gender-specific, or young women only programming is important. It provides an incubator where young women can build their self-esteem, gain confidence and develop analysis about their position in relation to the labour force, as potential mothers, and as community leaders (just to name a few benefits these programs can offer). Young women as a group experience poverty in specific ways, and steps to address their poverty must give them the tools to combat the circumstances they are at risk for, or find themselves in.

²⁵ Jiwani, Yasmin, Kelly Gorkoff, Helene Berman, Gail Taylor, Glenda Vardy-Dell and Sylvie Normandeau. 1999. *Violence Prevention and the Girl Child: Final Report*. The Alliance of Five Research Centres on Violence.

²⁶ Ms. Foundation for Women 2001. *The New Girls' Movement: Implications for Youth Programs*. New York: Ms. Foundation for Women. p. 6

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