



**Learning from the Public and the Lived
Experience of
St. Christopher House Participants.**

Observations by John Stapleton
2nd Community Undertaking Social Policy
(CUSP) Fellowship

Background

The Community Undertaking Social Policy (CUSP) program at St. Christopher House in Toronto is a unique program in two respects. The policy fellow who takes on the CUSP role is asked:

- To take his or her experience from a policy sector in government or elsewhere and bring this experience to St. Christopher House. The purpose is to permit all levels of staff, volunteers, donors, and board members to understand how policy is actually developed far away from their doors and to learn to influence policymaking in a way that would not normally be available to them; and
- To take the lived experience of St. Christopher House participants back to the social policy sector from which he or she has come in an effort to show the real effects of policymaking on participants. The purpose is to influence social policymakers in three ways:
 - To understand the unintended consequences of policymaking – how policies sometimes do not work in practice;
 - To change the policy development process and minimize unintended consequences; and
 - To revitalize the policy development process, in order to ensure that social policy outcomes are positive for agencies like St. Christopher House and their communities.

Bringing the Policy Experience to St. Christopher House: 2002-03

I have tried to bring the “policy” experience to St. Christopher House through presentations and written papers. Here is an inventory of these products:

- Understanding Civil Servants: A Guide explains the world of the civil servant and makes several suggestions to improve relations with civil servants in general;
- Making a Case to the Public: Social Assistance Advocacy, the ‘905 Belt’ and the “Next 100 People Walking Down Yonge Street” asks advocates for the vulnerable are asked to look at the role of the public in shaping policy in the eyes of government. **It is often more important to make a case to the public at large as opposed to governments.** This paper attempts to show that effective advocacy could be achieved through closer attention to lobbying various sectors of the “non-sympathetic” public in terms that could be both effective and understandable to them.
- A Proposal for a Registered Development Savings Plan (RDSP). This is the principal work of the second fellowship and is an attempt to write a government-friendly policy document aimed at the successful implementation of a tax-advantaged savings vehicle for low income Canadians. A real effort is made in this paper to show policy developers how current savings vehicles for low-income people don’t work for them.
- A Primer on the National Child Benefit Clawback makes a serious attempt to take an extremely complex social policy issue and provide a framework document that government policymakers and advocates could share. This issue was chosen because there is no common frame of reference at this time.
- Lecture at Massey College – February 4, 2003: In this lecture, I canvassed the above themes and added a new theme loosely named “welfare deconstruction”, in which largely unreformable elements of welfare are rethought in a new vision of welfare and income security for poor Ontarians.¹

¹ All of the above presentations and papers are available through St. Christopher House by contacting Maureen Fair, Director of Community Response and Advocacy at maureenfa@stchrishouse.org

Bringing the “Lived Experience of St Christopher House” Participants to Social Policymakers

Over the period of seven months I spent at St. Christopher House from October 2002 to April 2003, I interviewed 15 St. Christopher House participants in some depth. I also talked to staff in 12 formal interviews and numerous informal settings.

I was also able to speak at length with Board members and members of the CUSP Technical Committee. The direction and thrust of these talks centred on the topics noted above. In addition, my previous life as a government social policy analyst provided unique opportunities to talk about issues related to social assistance recipients. “Brown bag” lunch sessions were held on the issues such as new Immigration Act, Ontario Works’ policies and procedures, and welfare assets rules.

I have 3 main findings from my experiences:

- 1. Social assistance recipients don’t see themselves as social assistance recipients**
- 2. CUSP Fellowship # 1 Revisited – access to income security programs is still a problem for low income people**
- 3. Living on low income accentuates the important role of Minor Windfalls**

In all my interviews, I started by asking participants on social assistance how they saw themselves. Interestingly, they saw themselves first and foremost in terms of what they do for a living even if they are temporarily not doing it. They then saw themselves, as mothers or fathers, as friends, as volunteers, as community members, as citizens, as immigrants, as voters, as taxpayers, and as advocates.

I now believe that what often gets mistaken for apathy or lack of interest in their situation as social assistance recipients is really a detachment from political and social debates over issues in which they do not see themselves as having a real interest.

Like society at large, participants see themselves as individuals struggling for self-sufficiency. Like anyone else, they think that they would do better if they had more money from the system and they don’t like stigma, but they see themselves as solving this dilemma by individual effort or perhaps with personal assistance to help them individually out of poverty.

Part of this viewpoint may be explained by the times we live in. Paid work, mostly outside of the home, is valued highly in our society by both men and women. Like governments that see work as an alternative to welfare, they largely share this value and vision for themselves, even when they are raising young children alone.

Insofar as St. Christopher House helps them to achieve their own goals to become self-sufficient, they are very much advocates of the work of St. Christopher House and other agencies. However, few had strong feelings in favour of a social policy agenda to make changes in society and social policy in general.

In social policy terms, government, agencies and advocacy groups from both left and right, argue the pros and cons of welfare reform, some believing in further cuts while others call for increases to strengthen the safety net.

But from the perspective of welfare recipients, perhaps agencies like St Christopher House could achieve more success by promoting the quality and equality of opportunity in the workplace itself, rather than trying to improve welfare. In this way, the “deconstruction of welfare” as a policy alternative could be of interest to advocacy agencies.

This approach is not new. It was originally championed in Ontario with the publication of the *Transitions* document in 1988. It is often referred to as the SARC report or (Report of the Social Assistance Review Committee).

For the last ten years, government policymakers have paid much attention to a type of welfare reform that has resulted in lower rates and tighter rules. These changes are designed to get people to go to work. This approach needs to change. More emphasis should be placed on the quality and adequacy of paid work itself.

People become trapped on social assistance because the workplace simply does not offer them an economically viable set of opportunities to achieve self-sufficiency. Minimum wages, tenuous hours, and equally tenuous work-place experiences we have do not support independence from programs. Moreover, benefit structures for welfare programs were designed to support non-work.

What is needed is work-friendly policies such as improved childcare, financial literacy, and income supplementation, private and public job security, and advancement regimens.

A particular work-unfriendly policies are the tax advantaged savings vehicles available to the middle class and well-to-do but not the poor. The RDSP concept (that I explain in one of the written products of this fellowship is a vehicle that policymakers could use to promote opportunity in new and creative ways.

One other reason people become trapped on social assistance is that they simply cannot afford to save. They are also prohibited by welfare rules from taking on the arduous process of returning or entering the workplace.

In the US, polling results suggest that a majority of people favour welfare savings going into providing greater opportunity for the recipients from whom the savings have been realized. Making a case to the public that some of the savings should be spent on recipients themselves will fall on receptive ears.

Participants at St. Christopher house seem to be simply asking governments, their agencies and the public to help them get ahead and to refrain from policy efforts that stop them from doing so. They are asking for no special favours – they are just asking for policies that level the playing field to give them the same opportunities that others with higher income and wealth already have.

By pigeonholing people into the very unpopular label of social assistance recipients, advocates see participants as people who are outside the labour force who have needs, yet the wider society sees them as people who don't work.

The reality is neither. Most working poor will either go on welfare or alter their life patterns as a result of a fear of ending up on welfare. Most welfare poor experience a constant cycling between welfare, EI, and work. They take their identity from the less stigmatizing role of “worker temporarily not working”.

By focusing on social assistance, agencies, governments, and the public divert themselves into a debate over entitlement vs. forced work when the real debate is over the availability vs. the non-availability of opportunity to enter the mainstream. We need to focus on that mainstream, improving both its reality while breaking down the barriers to access to it.

2. CUSP Fellowship # 1 Revisited – access to income security programs is still a problem for low income people

Richard Shillington, the first recipient of the CUSP fellowship, discovered that governments do not actively notify people of eligibility for government income security programs even when they are aware (through large computer systems) that people are eligible for them. He was able to elicit real changes to policies at the federal level to use these computer systems notify people of their eligibility for basic income security.

The fact that people are unaware of the programs for which they are eligible reveals that social inequality in Canada results in part from the availability and quality of basic information. The good news is that there are a number of areas where progress can be made.

For example, the federal government could do a better job to notify low-income families with children in Ontario of their potential eligibility for the National Child Benefit and other tax-based benefits. St. Christopher House has taken an active interest in this area and has written to Canada Customs and Revenue Agency in order to make progress on this matter. A positive response to begin a dialogue on these issues has been received.

I was struck by the low quality and lack of availability of information on basic income security program eligibility experienced by St. Christopher House participants. Program complexity, difficulty in access, language and cultural barriers all conspire to keep needed information and assistance on eligibility and application processes away from needy low-income people.

Repeatedly, I interviewed people eligible for social assistance who did not receive it and did not know how to go about receiving it. The same was true for processes to lower public housing rents, to apply for Canada Pension Plan (CPP), disability benefits, and the Guaranteed Income Supplement (GIS)

People living sometimes chaotic and disorganized lives, often living without the help of others, have particular problems in accessing information, processes and services. Information requirements involving photocopying, faxing, filling out forms and access to third party verification are often onerous enough to prevent people from receiving benefits for which they are eligible.

Governments and the public alike often believe that potential recipients of benefits are expert in the rules surrounding access and eligibility. However true this may be for a small minority of people, it is not the case for a large cadre of people who come to the attention of social service agencies with a host of issues that find their root cause in lack of access to basic income.

As we move in to a period of greater automation of access for government services, these same governments should provide needed assistance to those who have difficulty with these innovations. Many simply do not possess the set of skills required to understand and access basic income security.

3. Living on low income accentuates the important role of Minor Windfalls

In all of the discussions about helping low-income people to build assets to save towards an income for later life, much of the discussion in the literature tends to centre on savings (e.g. Individual Development Accounts or IDA's).

Although important, the whole idea of saving money while on welfare is not only rare and difficult, it also invokes serious debate over the adequacy of social assistance rates in two important ways. The first centres on the level of deprivation that one would have to endure in order to save money while receiving welfare while the second invokes the possible adequacy of social assistance rates if one is able to save in the first instance.

In my immediate experience before coming to St. Christopher House, I worked in a social assistance field office talking to clients on a daily basis. Only two recipients had questions around saving money while on assistance. Each was in a special situation with special housing and other supports which allowed them to entertain the possibility of building assets. I was impressed with the number of people calling on the subject of how to handle a minor windfall.

These windfalls came in three varieties:

- minor inheritances or payback of money owed in a personal situation;
- compensation awards of some type; or

- Lump-sum payments from a program where amounts had accrued over a period of time.

Put together, these three varieties of windfall result in a fairly common phenomena experienced by welfare recipients (or people worried about needing welfare in the near to medium term). In many instances, governments exempt these windfalls under social assistance rules. However, the common denominator among recipients, their trustees, and advocates is how to use the windfall in a responsible way to meet the needs of the recipient.

In my mind, windfall management is a whole area that relates to the daily, lived experience of low-income people that requires much more policy consideration by governments and policymakers. On the one hand, a concerned public can be driven to distraction over stories of “welfare spending sprees” where clients spend their assets just to remain eligible for a program. On the other, explicit policies insist on real impoverishment as a requirement for eligibility. These policies are often complicit in forcing these hurried spending sprees in the first instance.

At St. Christopher House, we are proposing the Registered Development Savings Plan (RDSP) as a place to *park* a windfall until a point in time is reached where recipients can put the money to its best use.

Poor people are used to living in their private boom and bust economies made up of long droughts and minor windfalls – they learn to manage their money to meet these realities. Social policymakers should study these realities and try to make policies that reduce recidivism among social assistance recipients. Good evidence from the US shows that recidivism is dramatically decreased where former recipients are able to retain and save a cushion of funds to call on during the inevitable rough patches that occurs from time to time.

Concluding Remark Low Income Individuals and Communities

A demanding public wants to have social programs that exact responsible behaviour from those who benefit from them. Those who may benefit from social programs must be prepared to change their behaviour in positive ways in order to derive the maximum benefit.

But the public also wants programs that work and perform in the best interests of individuals and society. There is no point putting a program in place that is too hard to access or which creates incentives to work where the rewards of work are too meagre.

Low-income people are in agreement with society at large on the best ways to alleviate poverty. They share a common view of dependency and have the same dreams for themselves and their children.

At the community level, the same is true. Community activists have started new approaches to reverse the negative view of low-income communities as vulnerable and weak. They portray low income communities as strong, innovative and resilient (just like so-called rich communities). Through such approaches as community assets mapping these activists replicate the positive approaches that agencies use commonly when they approach their donors for funding.

By reversing the safer and more traditional approaches that emphasize weakness, under funding, discrimination and vulnerability, these new approaches show the hidden assets that these communities contain.

But we need to be mindful of the reasons that low-income communities hide their assets in the first instance. This is not a simple paradigm shift. It is the reality that communities hide assets for the same reasons that individuals do – the fear that if exposed, the assets will be at risk of being taken away.

We need assets retention strategies for individuals to gain traction to live, work, and build their assets in plain view. Communities need the same strategies and need them even more urgently when they take pride in the assets and strengths that low income communities possess. Just like individuals, communities need to be able to live, work, and build their assets in plain view.

This note on my impressions of a seven-month stay at St. Christopher House is meant to challenge governments, agencies, and staff to change the nature of a debate over social policy alternatives that have carried on for thirty years.

The views of the public and program participants alike are at odds with the debate taking place between governments and advocates over old program categories that no longer work well. It is time to re-engage the public and participants on the issues that are real for them.