Boosting Women's Political Resources: The Power of Women's Social Networks

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FINAL REPORT OF RESEARCH FINDINGS[1]

Introduction

We know surprisingly little about the ways in which women's political resources and involvement are affected by the types of social interactions in which they engage and by the context in which these interactions take place. Robert Putnam and several other scholars have argued that the social interactions in which citizens engage can have powerful political consequences (Granovetter 1974; Lin 2001; Putnam 1993, 2000). According to Putnam, as they socialize with their fellow citizens, people acquire political resources and develop civic competence. It is far from clear, however, that women reap the same political returns on their investments in social capital as men do on theirs (O'Neill and Gidengil 2006).

Our study examines how women's formal and informal social networks can contribute to their political resources and encourage their political mobilization. However, we cannot answer this question without first considering the nature and type of political resources that are most useful to women. Until fairly recently the social science literature assumed that women, just like men, ought to know facts and figures about democratic procedures and important political institutions. The literature also equated political participation with acts such as voting and membership in political groups and organizations. Research in this tradition typically shows that women are less interested in politics than men, that they pay less attention to news about politics, and that they are less likely to talk about politics (Gidengil et al. 2004; Fournier 2002). For example, women are less likely to know the names of prominent politicians, such as the leader of the Conservative Party or their provincial premier, and they are less likely to be familiar with where the parties stand on the issues. The gender gap in political knowledge cannot be explained by differences in women's educational attainment or material resources or by the greater demands that child care responsibilities continue to make on many women's time. The gap has persisted despite the massive influx of women into the paid work force. Rich or poor, married or single, young or old, women tend to know less about politics than their male counterparts. This pattern holds in most Western industrial democracies (Delli Carpini and Keeter 1996; Verba,

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Burns and Schlozman 1997; Kenski and Jamieson 2000; Norris 2000; Claibourn and Sapiro 2002; Frazer and Macdonald 2003; Mondak and Anderson 2004).

Feminist scholars, however, argue that these findings reflect gender-biased measures that implicitly treat politics as synonymous with the traditional arenas of electoral and legislative politics.[2] As a result, their critique continues, these measures necessarily underestimate women's political knowledge. Marion Smiley (1999), for example, suggests that knowing how to access government services for herself and her family is a more appropriate criterion for assessing a women's political knowledge. Knowing how to obtain welfare and other public services undoubtedly matters more to the immediate well-being of a single mother and her family than any amount of political knowledge as conventionally conceived.

This is not to deny the importance of traditional political arenas for determining such fundamental matters as who is entitled to welfare assistance and how much should be allocated to its provision. However remote these arenas may *seem* to a woman who is struggling to make ends meet, what transpires there is of crucial importance to her ability to feed and house her family. Gender gaps in knowledge about these arenas are consequential because lack of knowledge ultimately translates into lack of power" (see Donohue, Tichenor and Olien 1973). Women who are well informed about politics will be better able to voice their political opinions and to influence political decision-making. Those abilities are the essence of women's political equality.

Clearly, however, any assessment of women's political knowledge needs to encompass more than traditional textbook knowledge of electoral and legislative politics. Similarly, any assessment of women's political activity needs to look beyond actions like voting and contacting politicians to consider other ways of being active in the political sphere, be it as consumers or as parents, and to take account of women's involvement in their local community. Conventional measures of political participation often fail to capture these other forms of engagement (Lowndes 2000; Stolle and Hooghe 2005). Accordingly, one of our key objectives in preparing this research report was to integrate the feminist critiques and thereby provide a more encompassing evaluation of women's political engagement.

The study on which this report is based offers a number of advantages over existing social capital research. First, it takes into account women's particular ways of building social capital, a major omission in much of the work on social capital (O'Neill and Gidengil 2006). Our

[2] A quite different form of possible gender bias in measuring political knowledge stems from the fact that women are more likely than men to respond "don't know" (Kenski and Jamieson 2000; Burns, Schlozman and Verba 2001; Claibourn and Sapiro 2002; Frazer and Macdonald 2003; Mondak and Anderson 2004). The cultural norm that politics is a man's world may make it harder for men to admit to being ignorant of basic political facts. If this makes men more prone to guess, men's knowledge scores will be inflated. Conversely, if women are more reluctant to respond unless they are confident of their answer, women's knowledge scores may be deflated. Either way, the gender gap in political knowledge will be overstated. The jury is still out on how much of the knowledge gap is attributable to gender differences in readiness to answer (Nadeau and Niemi 1995; Dalager 1996; Kenski and Jamieson 2000; Mondak and Anderson 2004).

measures of women's informal networks significantly enhance measurement of the concept of social capital for policy purposes. Second, the study explicitly builds in recognition of the ethno-linguistic and socio-economic diversity of women living in Canada's major metropolitan areas. Third, the design distinguishes three key contextual characteristics of social interactions that have been insufficiently studied in previous social capital research: the arena in which social interactions take place (the workplace, the neighbourhood, voluntary associations, etc.), the socio-economic and ethnic diversity of the setting, and the degree of formal organization that characterizes the setting. Finally, the study explicates the link between women's investments in social capital and their political returns.

This report has four parts. First, the scope of "useful" political knowledge is broadened to include knowledge about government services and programmes and how to access them, as these are more practical and consequential forms of knowledge, particularly for women. At the same time, though, some basic knowledge of the political process is also necessary for each individual citizen in order to be able to make civic and political judgments and to participate in politics. Accordingly, we also include conventional political knowledge items as well as a variety of traditional forms of political engagement. In addition to providing the overall distributions on these knowledge and participation measures, we compare various groups of women and compare women with men. The second part of the report gives an overview of women's formal and informal networks. Do Canadian women have strong ties or weak ties, bridging ties or bonding ties? How many resource ties do women have available to them? How do women's networks and resource ties compare to men's? How are these various networks and ties distributed across various groups of women? In the third section, the report examines how women's formal and informal networks--their family and friendship ties, their work relations, associational memberships and neighbourhood contacts--affect their political resources and involvement. Which are more useful: strong ties or weak ties? Bridging ties or bonding ties? Do different types of ties matter for different kinds of knowledge and engagement and for different groups of women? How do resource ties facilitate the acquisition of information about government services and engagement in society? Finally, in the fourth section, the report will summarize the basic findings and translate them into policy initiatives and recommendations.

Data and Methodology

This report relies on two data sources. The first set of data is derived from four focus groups, two in Montreal and two in Toronto, which took place in July and August 2005. The focus groups were designed to provide insight into the social networks that women utilize to acquire various forms of political resources and to serve as a basis for the development of the survey questionnaire. The focus groups were carried out by the survey firm *Environics* and each entailed discussions with approximately 10 women and one moderator. Because the types of political resources that women need differ depending on their personal situations, the participants were divided into the following groups: low-income women with children; low-income women with no children; middle-income women with children; and middle- income women with no children. Each group also included both minority and non-minority women. The survey firm recruited the women from an available list, using a specific recruitment guide to ensure the correct mix of women for each group. The recruitment guide is attached in the Appendix. The moderator guide for the focus group interviews was established in collaboration with the authors of this report, and contained several questions about various types of political resources,

organized around themes such as housing, health, parental benefits, tax benefits etc. All of the focus group interviews were fully transcribed and some of the discussion is excerpted in this report.

The second part of the data collection involved a 27-minute telephone interview with 1,689 respondents in Toronto and Montreal. The two cities of Montreal and Toronto were chosen because they are Canada's major metropolitan areas; our results can therefore be generalized to larger Canadian metropolitan settings where most visible minority, immigrant, and low-income women live. In fact, according to Statistics Canada, 93 per cent of all female visible minorities, 85 per cent of all female immigrants and 66 per cent of all Canadian females living in poverty, reside in the 15 largest Census Metropolitan areas (with populations above 300,000).

The interviews were conducted by telephone by the Institute for Social Research at York University (http://www.yorku.ca/isr/home.html) in the period between November 11, 2005 and April 23, 2006. The questionnaire was designed by the authors of this report in collaboration with David Northrup, the Director of ISR, and was extensively pre-tested.[3] The telephone interview used the CATI procedure and random digit dialing (RDD).

The 1,286 female and 403 male respondents were chosen from 42 neighbourhoods in the two cities of Toronto and Montreal. Neighbourhoods were selected as the sampling units in order to ensure that the sample included sufficient numbers of respondents with the specified social background characteristics. In the case of Toronto, neighbourhoods are defined by the city; whereas in Montreal we relied on the definitions developed by a Statistics Canada research team (see the sources listed with the neighbourhood maps in the Appendix). In selecting the neighbourhoods, we paid particular attention to representing four different contexts: poorer/diverse; poorer/homogeneous; richer/diverse and richer/homogeneous. The rich-poor dimension was measured by the neighbourhood median household-income. The diversity-homogeneity dimension was measured by the share of immigrants per neighbourhood and the heterogeneity per neighbourhood.[4] The neighbourhoods were classified into quintiles, based on the share of immigrants; within each quintile, neighbourhoods below and above the median household income and below and above the median heterogeneity score were selected. We also ensured that the neighbourhoods were spread out throughout the entire geographic area of the city. This stratified sampling procedure resulted in the selection of the neighbourhoods listed in

[3] The research project was reviewed and approved by York University's Ethics Review Board as well as by McGill University's Ethics Review Board.

[4] Heterogeneity was measured using a standard index of racial and ethnic fragmentation. This index measures the probability that two randomly drawn individuals in a given neighbourhood belong to two different racial or ethnic groups), given as:

$$\text{Race}_i = 1 - \sum_k S_{ki}^2$$

where i represents the neighbourhood, k represents the racial or ethnic groups (we counted the 12 most prevalent groups per neighbourhood), and S_{ki} represents the proportion of the racial or ethnic group in the neighbourhood. The index is scored between 0 and 1, indicating maximum homogeneity to maximum heterogeneity. For better visibility, we multiplied the index with 100 for our summary tables in the Appendix.

Tables 1 and 2 in the Appendix. These tables also list their population size, share of immigrants, and heterogeneity score, as well as their median family income. Respondents were randomly sampled from these 42 neighbourhoods.

PART I:
The DISTRIBUTION OF POLITICAL RESOURCES

Knowledge

Conventional Political Knowledge

There is extensive evidence that governments respond better and more efficiently to citizens' demands when conventional political knowledge is more evenly distributed (Delli Carpini and Keeter 1996, 17). Some basic knowledge of the political process is also necessary for each individual citizen to be able to make civic and political judgments and to participate in politics. There is a consensus in the social science community that citizens do not need to be policy experts, but they do need to have a "minimum understanding of the political system in which they express preferences and elect representatives" (Niemi and Junn 1998, 1).

The common finding has been that women typically know less about politics than men do (Gidengil et al. 2004). This lack of political knowledge might not be so critical if women and men shared the same values and material interests, but they do not. On the contrary, there are significant gender gaps in opinions on questions relating to social welfare policy, free enterprise, and the use of force.[5] Women are more skeptical of the virtues of free enterprise, more supportive of the welfare state, and more reluctant to endorse market solutions than men are (Terry 1984; Kopinak 1987; Wearing and Wearing 1991; Everitt 1998b; Gidengil et al. 2003), and they attach a higher priority to social welfare issues than men do (Gidengil 1995; Everitt 2002). Women are also more reluctant than men to endorse the use of force (Terry 1984; Everitt1998b). They are typically less likely to want a punitive approach in dealing with crime, less likely to favour the death penalty, and more likely to support gun control (Gidengil et al. 2003). Moreover, there is evidence that some of these gender gaps might actually widen if women were better informed about politics (Gidengil et al. 2004).

Much less attention has been paid to variations among women themselves. Clearly, some women are going to be much better informed than others and one of our goals is to understand how women's social networks and resource ties affect how much they know. First, though, we

[5] The evidence is more mixed when it comes to gender differences in feminist beliefs and views about so-called women's issues (Terry 1984; O'Neill 1995; Everitt 1998a, 1998b; Gidengil et al. 2003) and there are typically few differences on questions of morality and social mores, with the notable exception of same-sex marriage (Gidengil et al. 2003). This may reflect the conservative influence that religion has on many women's lives. O'Neill (2001) has shown how religiosity works to offset the impact of feminism on views about civil liberties, including questions of morality.

need to examine how different groups of women in Canada differ in their knowledge of politics, as conventionally defined.

In order to better gauge women's level of knowledge, we asked a variety of questions across all three levels of government. The questions included the names of the mayor of Montreal and Toronto (depending on where the interviews were conducted), the name of the premier of the respondent's province of residence, the name of the Governor General of Canada, the official opposition party in the House of Commons, the name of a female Cabinet Minister, and finally the name of the Prime Minister himself. The questions all employed a multiple-choice format (see the results in Table 3 in the Appendix).

Most women in this sample knew who the Prime Minister of Canada was (91 per cent), and most knew the name of the mayor of their city (86 per cent). A large number of women also knew the name of their provincial premier (78 per cent), and the name of the Governor General (70 per cent). The numbers fell when we asked about the name of the judge who headed the commission of inquiry into the sponsorship scandal (65 per cent) and the party forming the Official Opposition (60 per cent). Surprisingly few women (only 40 per cent) could name a female Cabinet Minister, even though they had a list of four female politicians from which to choose. However, the fact that the government (and thus the composition of the Cabinet) changed while the survey was under way may have confounded responses to this question. When we combined the other six political knowledge items into a scale of conventional political knowledge, we found that 39 per cent knew all six items, and another 20 per cent knew at least five of the six items. However, 28 per cent of the women were only able to identify three or fewer items correctly.

Not all women in Canada have had the same opportunities to acquire political knowledge. For example, many immigrant women may have come from very different political backgrounds and may know little about Canadian politics when they arrive. Women who are new to the country face enormous challenges in settling into their new environment and it may well take time to get oriented to an unfamiliar political system. Yet very little is known about immigrants' interest in Canadian politics or the extent of their knowledge of Canadian politics, still less about whether or not this varies along the lines of gender.

Research to date suggests that prior experience with politics may be a key factor in immigrants' orientation to Canadian politics. An important series of studies in the 1980s found that newcomers who were already interested in politics and had participated in politics in their country of origin were often able to draw upon their prior political experience in adapting to their new political setting (Black 192, 1987; Black et al. 1987). Interestingly, this *transferability* was not contingent upon the nature of the political system in the immigrant's country of origin: "More important than the specific context in which political involvement takes place is the question of whether it takes place at all - that is, it is the accumulation of experience with, and interest in politics per se that is more important" (Black 1987, 739). Past interest in politics was by far the most important predictor of interest in Canadian politics. However, the learning curve may be steeper for women coming from countries where women's participation in politics is discouraged since they may have little past political experience to capitalize upon.

Not surprisingly, then, differences in conventional political knowledge are largest between women who came to Canada as immigrants and women who are Canada-born citizens. On selected questions, such as the provincial premier, the Governor General, or the female Cabinet Minister the knowledge gap reaches 20 points or more. Immigrant women are also less well informed than Canada-born women about the judge who headed the commission of inquiry into the sponsorship scandal. This is telling since it cannot readily be attributed to length of exposure to Canadian politics, given the topicality of the sponsorship scandal at the time of the survey. Recent immigrants are the least knowledgeable of all, separated by a large distance from any other group of female respondents. This lends weight to the assumption that the start-up costs of making a home in a new country may just be too great to allow much time to follow politics (see the knowledge gaps in Figure 1 in the Appendix).

There are similarly large knowledge gaps between visible minority women and non-minority women. This may partly reflect the fact that minority women are more likely to have been born outside Canada. However, it may also reflect the lack of visible minority women in Canadian politics (the Governor-General being a notable exception[6]) which may make for a reduced level of interest (see Figure 1 in Appendix).

Another important distinction exists between different educational and income groups. On nearly all of the political knowledge questions there is about a 20 to 30-point difference between the lowest and highest education and income groups (see again Figure 1, Appendix). Socio-economic resources are still some of the most important predictors of conventional political knowledge (Verba et al 2001). Reading about politics in the newspaper or going on-line to access political information on the Internet requires basic literacy skills. Formal education enhances people's cognitive capabilities, making it easier for them to acquire and interpret information (Delli Carpini and Keeter 1996). People with higher levels of educational attainment are more likely to participate in social networks where information about politics is likely to circulate and to occupy social roles where information about politics comes in useful (see Tichenor, Donohue and Olien 1970). People with less education also tend to be poorer, and as such they may lack both the resources and the perceived stake to pay much attention to news about politics. Simply providing for their basic needs may leave poor women with little time or energy to follow politics and they may see little point in paying close attention to what is going on politically if they feel that the political system is not particularly responsive to their needs and concerns. Affluent, educated women, by contrast, have both the resources and the motivation to inform themselves about politics, and as a result, they may be better placed to make their voices heard in politics.

There are few differences between women in Toronto and Montreal. Toronto women were less likely to know judge Gomery (27-point gap), as well as the name of the Right Honourable Michaëlle Jean (28-point gap). These differences may be explained, in part, by the fact that both the Gomery Commission hearings and the appointment of Mme Jean received intense media coverage in Quebec. On all of the other questions, the differences are smaller with women in Montreal usually being a little more up-to-date about the names of political figures

[6] However, there was a 24-point gap between minority and non-minority women on the question asking the Governor-General's name.

and basic political knowledge than women in Toronto. Francophone Montrealers have significantly more knowledge of judge Gomery, the Governor General, and the name of a female Cabinet Minister.

The knowledge gaps between men and women turn out to be quite modest, though they differ depending on the question asked. For example, both men and women were equally likely to know the name of the Prime Minister of Canada and the name of the Governor General. They were also fairly close when it came to knowing the names of the city's mayor, the provincial premier and a female Cabinet Minister. The largest differences occur for judge Gomery and the Official Opposition party, with women giving fewer correct responses than men (the differences are 10 and 17 points, respectively).

Overall, the differences among women themselves are much larger than the differences between women and men. We find substantial gaps for conventional political knowledge, depending on women's social backgrounds. Socio-economic resources matter tremendously: income and education clearly contribute to being better informed politically. Furthermore, visible minority women and women who came to Canada as immigrants tend to be less informed about Canadian politics. Some minority women may not feel represented by Canadian institutions, while some immigrants may be less tied to the Canadian political system. For recent immigrants in particular, adjusting to their new home may well take time and resources away from following politics. These knowledge gaps among women are troubling because "knowledge inequalities…may lead to serious power differentials and reflect on the capacity of [of a political system] to serve the needs of all their members equitably" (Viswanath and Finnegan 1996, 189).

Practical Political Knowledge

Tellingly, there is one area of politics in which the traditional gender gap in political knowledge has been reversed: women appear to be better informed than men about school board politics.[7] A survey in Quebec, for example, found that women were more likely than men to know the date of the next school board elections and to know the name of at least one of their school board commissioners (see Gidengil et al. 2004). They were also more likely to have voted in school board elections. School board politics also appear to be more salient to women than they are to men in the United States (Verba, Burns and Schlozman 1997). Verba and his colleagues suggest that this may reflect the fact that school board politics has traditionally been more hospitable to women, but it could also be that this is an area of politics that touches very directly on the day-to-day preoccupations of women with pre-school and school age children (though women who were able to answer the school board questions correctly were very much a minority in Quebec and the United States alike).

This reversal of the gender gap reinforces Smiley's point that we need to broaden our conception of politics when asking about women's political knowledge and their competence as political agents. There has been remarkably little study of women's practical knowledge of

[7]Interestingly, Norris's (2000) analysis of Eurobarometer data found that men knew more than women about economic issues, citizenship rights, European Union institutions, and party policies, but the gender gap was reversed when it came to knowledge of the risks of skin cancer. The European Union had been conducting a public awareness campaign on the latter issue.

government services and benefits. How much do women know and where do they turn when they need to find out how to access a service? There is a presumption that women prefer to focus their energies on their local communities where many of the issues--such as public safety, schooling, recreation, street lighting, and public health--that touch directly on women's daily lives are dealt with. However, we do not know the extent to which this is the case. The following sections begin to address these gaps in our knowledge. How much do women know about government services and programmes and how to access them? How ready are women to act upon problems that arise in their neighbourhood or in their children's schools? And how much difference does a woman's social background make to what she knows and her willingness to act?

Housing

Shelter is one of the most basic human needs, but for women living in poverty in Canada's major cities it can be a struggle to find affordable housing. According to the 2001 Census, 36 per cent of Montreal households and 42 per cent of Toronto households spend 30 per cent or more of their income on rent. This figure is much higher among immigrant households. In Toronto, immigrants who have been in Canada for less than five years are almost twice as likely as Canadian-born households to spend more than 30 per cent of their income on rent, and one in four new immigrants spends more than 50 per cent of their income on rent.

Approximately half of the Montreal women and a third of the Toronto women in our sample were renters (see Table 4 in the Appendix). Whether women were living in rented accommodation was strongly correlated with their household income. Almost three-quarters of women in the bottom income quartile were renters, compared with slightly more than one in ten of women in the highest income quartile. The other key correlate of housing tenure was whether or not the woman was a recent immigrant to Canada: over three-quarters of women who immigrated within the past 10 years were living in rented housing.

Rent Increases

It is important that women who are renting their home know their rights and know where to turn when they have a housing complaint**.** Accordingly, we asked renters whether they knew the maximum percentage by which landlords are allowed to increase the rent. We also asked about the best place to go if someone got a rent increase that was too high and they wanted to get it reduced. Respondents could choose among City Hall, the Ontario Rental Housing Tribunal (Toronto respondents)/Regie du logement (Montreal respondents), Ministry of Housing (Ontario)/Ministry of Municipal Affairs (Montreal respondents), and the Canada Mortgage and Housing Corporation.

In Quebec, each case is treated individually. However, the Regie du logement estimates average increases on appeal of between 0.5 per cent and 2 per cent, depending on how the housing unit is heated. Accordingly, for Montreal respondents we counted any figure between 0.5 per cent and 2 per cent as being correct. In Ontario, the government sets guidelines for rent increases. A landlord who wishes to increase the rent beyond the specified percentage has to apply for permission to the Ontario Rental Housing Tribunal. The guideline for the coming year is announced at the end of August and takes effect the following January 1. The 2005 guideline

was 1.5 per cent and the 2006 guideline is 2.1 per cent. Accordingly, we counted any figure between 1.5 per cent and 2.1 per cent as a correct answer for Toronto respondents.[8]

Barely a quarter of the women gave a response that was even close (4 per cent or less)[9] and only one in ten got the answer right (see table 4 in the Appendix). Five per cent of women believed that increases of 10 per cent or more are permissible. The men were better informed: fully a third gave an answer that was either correct (14 per cent) or at least close (20 per cent). Women in the bottom income quartile**,** women with less than a high school education, visible minority women and women who immigrated to Canada within the last 10 years were the least likely to come up with the correct answer or a close approximation**.** However, even women with a university degree had difficulty with this question: only a quarter of graduate renters came even close to the right response. It was clear from our focus groups, too, that most of the women believed that substantial rent increases were generally permissible (though we did not ask the participants if they knew the correct percentage).

The women fared better when it came to knowing where to go to appeal a rent increase, perhaps helped by the fact that this was a multiple-choice question. Overall, almost three-quarters of the women who were renting selected the Ontario Rental Housing Tribunal (Toronto respondents) or the Regie du logement (Montreal respondents)**.** Women were as likely as men to choose the right answer and the percentage of correct responses varied little, if at all, by income or education. The Montreal women were much more likely (88 per cent) than the Toronto women (52 per cent) to make the correct choice, just as they were twice as likely to know the maximum amount by which rents can be raised. Still, while many of the women in our Montreal focus group knew about the Regie, most were hesitant to turn to the Regie to appeal a rent increase. For Rose-Marie, who works for a bank in Montreal, turning to the Regie is only the last resort should all else fail: "Where I used to work, I had many people who told me their story of when they went to the Regie and I learned that it's pretty long, it's complicated and it doesn't always result in very much. [The Regie] could be a last resort."

The other striking differences in knowledge related to race and immigrant status. Only 56 per cent of visible minority women and immigrant women knew that the Rental Housing Tribunal/Regie du logement would be the best place to go to get an unreasonable rent increase reduced. This figure dropped to 40 per cent for women who had arrived in Canada within the past 10 years. These groups of women were also the least likely to know the maximum permissible increase. What makes this particularly disturbing is that immigrant women are more likely than Canadian-born women to be spending half or more of their income on rent, especially if they are recent arrivals. In other words, the women who could benefit the most from knowing what constitutes an unreasonable rent increase and how to contest it are the least likely to have this information.

[8]No-one in Toronto gave a figure of less than 1.5 per cent and no-one in Montreal gave a figure of less than 0.5 per cent.

[9] We used 4 per cent as the cutoff because the Ontario guideline went as high as 3.9 per cent in 2002.

About a third of the women who knew where to go reported (when asked) that they had themselves called or gone to the Tribunal/Regie in the past. This figure was quite similar for the different groupings of women. However, the figure for Montreal women (38 per cent) was much higher than it was for Toronto women (25 per cent).

In the focus groups, we asked women what they would do or what they had done in the case of a rent increase. Very few women had actually appealed a rent increase with the Tribunal/Regie. Many women stated that they would either pay the increase or move out. Corinne moved out of her apartment when her rent increased too much. In retrospect, she feels she should have appealed the increase, but at the time she thought the increase was "normal". Fernande, a retired grandmother from Montreal, pays an increase on her rent every year. She trusts her landlord that this is the maximum amount allowed, although she does not know the exact percentage. Because she does not consider herself a "battailleuse," or the kind of woman who is good at putting up a fight, she says that if her rent ever reaches a point where she is no longer able to pay, she will move out. Emy and Amina, both students, have also moved out of an apartment after large increases in their rent.

Most of the women in the focus groups who knew how to appeal a rent increase were pessimistic regarding the success an appeal could bring, especially if they were fighting it alone. Anne-Marie has lived in her apartment for ten years and was contesting a rent increase as part of her building's tenants' association at the time of the focus group session. Like several of the other women, she claims she would only contest a rent increase if there were other tenants involved: "Since I'm not doing it by myself, I might be successful. If I was on my own, I don't think I would stand a chance. […] If I wanted to stay there, I'd probably end up paying [the increase]. And if didn't want to pay, I'd just move out. But I've lived there for ten years so I consider it my own."

Building Permits

Women who owned their home or whose home was owned by a household member were asked where someone who wanted to make renovations would go to get a building permit. Again, this was a multiple-choice question. The options were: the Real Estate Board, City Hall, the Ministry of Housing (Toronto respondents)/Ministry of Municipal affairs (Montreal respondents) and the Canada Mortgage and Housing Corporation.

Three-quarters of the women correctly chose City Hall (see Table 4 in the Appendix). The figure for men was almost the same. While education was not a significant factor, there was a clear income gradient: the higher women's household income, the more likely they were to give the correct response. There was a 30-point gap between women in the highest and lowest income quartiles. Visible minority women were less likely to know where to go to get a building permit and barely a quarter of women who immigrated in the last 10 years got the answer right. On this question, though, the gap between Montreal women and Toronto women was only five points.

Over a third of the women who knew to go to City Hall had themselves obtained a building permit in the past. However, the majority of correct responses came from women who had not learned via personal experience. The same was true, as we have seen, of renters who

knew where to go to contest a rent increase. This begs the question, of course, as to how these women come to know and, more importantly from our perspective, of why some women know and some do not, even when they share similar background characteristics.

Health Services: Screening Tests

Understanding the variation in women's awareness is even more important when it comes to matters of health. One in nine Canadian women can be expected to develop breast cancer during her lifetime, making breast cancer the most common cancer to afflict women in Canada.[10] It is estimated that 22,300 Canadian women will be diagnosed with breast cancer in 2006 and 5,300 will die. According to the Canadian Cancer Society, the mortality rate might be reduced by almost one-third if most women between the ages of 50 and 69 had regular mammograms and/or clinical breast examinations. It is thus important that women 50 years and older be aware that mammograms are free under their provincial health plans.

Eighty-four per cent of the women we surveyed in this age group knew that there is no charge for mammograms and the vast majority of these women (94 per cent) had themselves had a mammogram (see Table 5 in the Appendix). Awareness was equally high among women in Montreal and Toronto. Whether women were Canadian born or came to Canada as immigrants made little difference. However, visible minority women in this age group were a little less likely (77 per cent) to know that mammograms can be obtained free of charge. What mattered most was income: only 74 per cent of women with family incomes in the lowest quartile were aware that mammograms are free, compared with 89 per cent of women in the highest income quartile. In other words, the women who could least afford to pay were the least aware that this vital screening procedure is available without charge under their provincial health plans.

We asked women under 50 a parallel question about screening for cervical cancer. Regular Pap testing is credited with reducing both the incidence of cervical cancer and mortality rates by half or more over the past 30 years. Yet only 71 per cent of the women we interviewed were aware that a Pap test is free under their provincial health plan. Compared to breast cancer, the incidence of cervical cancer is much lower and so is the number of deaths: an estimated 1,350 Canadian women will be diagnosed with cervical cancer in 2006 and 390 will die. As a result, cervical cancer receives much less publicity. Still, it is disturbing that over a quarter of the women under the age of 50 did not know that this simple test is freely available. This also has disturbing implications for the number of women who are having regular gynecological check-ups since a Pap test is a routine part of the examination. Surprisingly, even among those who knew that the test is free, 13 per cent of women under the age of 50 had never had a test themselves, even though it is recommended for women who have ever had sexual intercourse in their lifetimes.

Again, it made no difference whether women were living in Montreal or Toronto. However, immigrant women (59%) were much less likely than Canadian-born women (79 per cent) to know that there is no charge for a Pap test. There was a similarly large gap (19 points) in awareness between visible minority women and other women. Awareness was once again much

[10] All of the cancer statistics cited in this section are taken from the *2006 Canadian Cancer Statistics* www.cancer.ca/ccs

lower among low-income women, but now the gap widened to fully 30 points: only 58 per cent of women with family incomes in the bottom quartile knew that the Pap test is free, compared with 88 per cent of women in the top income quartile.

While the variation in awareness among women is certainly cause for concern, women on average are more knowledgeable than men when it comes to screening tests. The most common cancer among Canadian men is prostate cancer: it is estimated that 20,700 new cases will be diagnosed in 2006 and that 4,200 men will die as a result of prostate cancer. The vast majority of these men will be aged 50 or over. Yet, in our sample only one man in two (50 per cent) in that age group knew that testing for prostate cancer is free under provincial health plans. Of these men, only 71 per cent had ever been tested. Where men lived made a significant difference to their odds of knowing that there is no charge for the test: 61 per cent of Montreal men got the answer right, compared with only 21 per cent of Toronto men. Access to information may be a factor here. Where income was a key factor in women's awareness, for men education seemed to be more important than income. At 22 points, the gap between university graduates and men who have not completed high school was twice as large as the income gap. Being born in Canada or being an immigrant made little difference. Interestingly, there appeared to be greater awareness (59 per cent) of the availability of free testing among visible minority men, though the small sample size warrants caution.

Men under 50 were queried about testing for sexually transmitted diseases (STDs). The most commonly reported STDs in Canada are chlamydia and gonorrhea.[11] Between 1997 and 2004, chlamydia rates among men more than doubled while the reported rate for gonorrhea almost doubled, with men accounting for over 60 per cent of the cases. Only half (49 per cent) of the men surveyed in the under-50 age group knew that testing for STDs is free of charge under the Ontario and Quebec health plans. Of these, less than half (44 per cent) had ever been tested. Visible minority men (41 per cent) and immigrant men (45 per cent) were less likely to know that there is no charge for testing, but these differences, like those across education and income levels, were modest.

Legal Issues

Knowing what to do if someone experiences discrimination or suspects that a child is being abused or finds herself in an abusive relationship or unable to afford a lawyer are important pieces of information that women ought to know. It is difficult to obtain accurate statistics on the prevalence of assault, domestic abuse and child abuse since many crimes go unreported, but the number of reported cases is still significant. Yearly, over 72,000 women are assaulted or abused in Canada. There are also an estimated 136,000 investigations regarding child abuse each year, almost half of which result in confirmation of abuse and 20 per cent of which result in continued suspicion (Trocme et al. 2001).

Discrimination

To assess women's knowledge of what to do in cases of perceived discrimination, we posed a hypothetical scenario to our survey respondent asking, "If someone was refused an

[11]The information in this paragraph is taken from Public Health Agency of Canada (2004) *2004 Canadian sexually Transmitted Infections Surveillance Report: Pre-Release*

apartment and thought it was because of their racial background, where would be the best place to make a complaint?" Several answer options were given: The Ombudsman of the respective province, the Ministry of the Attorney General, the Police, the Rental Board or the Provincial Human Rights Commission. A majority of the respondents indicated that they knew the best place to go: 74 per cent of all women in our sample mentioned that they would go to the Human Rights Commission (see Table 6 in the Appendix).

However, awareness of this institution was quite unevenly distributed and the differences between selected groups were statistically significant. Only 65 per cent of immigrants mentioned the Human Rights Commission and only 48 per cent of recently arrived immigrant women knew about it. This is worrying because these are the women who may be at the greatest risk of experiencing discrimination based on race or country of origin. Overall, knowledge of the Human Rights Commission as an institution which takes complaints about discrimination was much lower for respondents with lower incomes or lower education. Provincial and linguistic differences were relatively minor, however. Interestingly, men were not as knowledgeable as women about the Human Rights Commission (7-point difference). Few women had had any actual experience with the Human Rights Commission. Only about 2 per cent of the women who knew about the Human Rights Commission had ever been in contact with the Commission or knew of someone who had.

One or two of the women in each of the focus groups had heard of the Human Rights Commission, but few had a firm understanding of the institution. Corinne, from Montreal, "would check into Human Rights on the Internet, because there are lawyers who work who are paid by the government to defend people. But that's more nebulous, I would not know exactly what to do with that… I would go on the Internet and I would call the number I found for more information." Emy, when asked if she was familiar with the Commission, answered that she recognized the name but knew nothing more than that, while Anabella had never heard of it.

Domestic Violence

Another scenario asked about an abusive relationship posing the following question to the survey respondents: "If someone is living in a physically abusive relationship, what is the best thing for them to do?" Again, respondents had several answer options: the police, a women's shelter, friends, or family, and the option to deal with it on one's own. Most of the women mentioned the police (51 per cent) and another large group mentioned the women's shelter (31 per cent) (see Table 6 in the Appendix). Both responses could be considered appropriate choices. A smaller group of women chose friends and family (11 per cent), and about 3 per cent said they would suggest that the woman deal with the abuse on her own.

The police was the dominant choice for visible minority women, immigrant women, Francophones and Allophones in Montreal, and several educational and income groups, though an even higher proportion of immigrants, particularly those who arrived only recently, and slightly more Francophones picked the police compared to Canadian-born women and Montreal Anglophones. Women's shelters were chosen less frequently by immigrants (24 per cent) and visible minorities (19 per cent) as well as Francophones (23 per cent). On the other side of the coin, Anglophone Montrealers picked women's shelters (43 per cent) over the police (39 per cent). Men chose the police more often than women did (64 per cent), and men were also

significantly less likely to mention women's shelters (12 per cent). It is perhaps understandable that men would have heard less about these institutions which are designed specifically for women.

About 5 per cent of the women in our sample did not know what to do in case of abuse. This is despite the fact that a fairly large group of women (more than a third of women in our sample) have had contact with someone who was or is in an a abusive relationship (some volunteered that they are personally in such a situation). Women with low incomes and/or less formal schooling were the least likely to know what to do in case of abuse.

The women in the focus groups responded very strongly to this portion of the discussion. Many had either experienced abusive relationships or been in very close contact with someone who was abused. When asked what they would do in this situation, it was common for women to mention all of the above options, as in the case of Emy: "I would report it to the police. If I was married I would divorce. I would live with my parents who could help me in this transition and I would also ask for help at a women's shelter." Most women similarly mentioned either the police or a shelter or both. Some, who had not personally experienced domestic abuse, emphasized getting out of the situation as soon as possible with the help of friends or family, while others who had been in or close to abusive relationships put more weight on asking for help from authorities. Cory, who had been badly beaten by her partner and initially found little help from the police, advised going straight to the hospital if it were to happen again, because "if the hospital calls and says 'Look, this person is being abused, she needs to get out'" the police are more likely to take it seriously.

The literature indicates that calls for help in situations of abuse are sometimes not made to the police because citizens do not trust the police (perhaps believing the police to be corrupt and unreliable) or because they are fearful of approaching the authorities (Lin 2005).We therefore asked whether respondents thought the police would do a good job of protecting people in abusive relationships. The overall evaluations of the police in this regard were mostly positive. Visible minorities, immigrants and particularly recent immigrants, as well as respondents with less education and lower incomes, evaluated the police more positively, whereas more educated and affluent women, as well as Anglophones in Montreal, were significantly more negative in their evaluation of police help in cases of abuse. The evaluations of the police match the mentions of the police as the best source of help in abusive relationships; that is, respondents who mentioned women's shelters tended to evaluate the police more critically.

A number of the women in the focus groups worried that the police response would be inadequate. Several based this belief on personal experience: especially if it was the man's first offence, he was sometimes let off the hook and allowed to remain at home. One woman had been badly beaten by her boyfriend. The police arrived three hours later and left without arresting him because it was his first offence, leaving her alone in the house with him. As another woman in the group says, "You lose all that trust in the system, you know what I mean. Because you're not protected, they're supposed to protect you and they're not doing that, they're leaving you to die. They leave you in that situation, just leaving you to die." Many women spoke of cases where they or their friends did not call the police because they were afraid of what the man would do if he found out, especially if the police response is not serious or prompt enough to help the woman

leave the situation: “I think it would be a better idea for the person being assaulted to leave and either go directly to the police station or to the hospital and get them to phone the police officers. And the reason I’m saying that is just so the person assaulting you does not become more violent, knowing the fact that you telephoned the police.” Another woman had a friend who was in a very abusive relationship for over ten years. She constantly advised her to call the police and leave her partner: “I never took it upon myself to call because I don’t want her to go and tell him that I said to call ‘cause he had so much power over her, so much control and I don’t know what he might do ‘cause he was very violent.” Sadly, the abuse continued until the woman was killed in front of her two children. Most women agreed on the prevalence of domestic abuse and felt strongly that abuse must be taken more seriously: “It’s very, very common these days. As we speak, right now, somebody’s getting abused. I mean, it’s so common, it’s not even funny, I mean, it’s like an epidemic…”

Still, among the women in the focus groups there was a consensus that improvements are underway: while ten years ago the police would barely react, now “they’re getting really, really tough, I mean you have no chance these days if you hit a woman, you’re going, you’re going with them, they’re taking you down.” Many women approved of new, harsher measures regarding domestic abuse: “The control must be taken away and handed (to the police). That’s why I’m glad that the police are allowed to press charges if the woman doesn’t because in that situation, your mentality is not right, you’re not thinking correctly. And again, you’re taking back the abuser. It’s a vicious cycle.” Even Michelle, who was particularly vocal regarding police inaction, would call the police: “There is still some trust in the legal system, there is still some… I would call them. As much as there’s problem with timing and all, I trust.” Indeed, the women in our survey generally expressed a high level of overall confidence in the police (see “Institutional Confidence” below).

Child Abuse

We also asked our survey respondents about child abuse, posing the question: “If you knew of a child being abused, where would be the BEST place to go?” Again, the respondent had several answer choices: the school board, Youth Justice Services, Children’s Aid (Toronto)/ Directeur de la protection de la jeunesse (Montreal), the Ministry of Children and Youth and the police. More than two thirds of the women mentioned the best choice here: namely, Children’s Aid/DPJ (see Table 6 in the Appendix).

Again we find knowledge gaps between women who came to Canada as immigrants and Canadian-born women (18-point gap). The gap is particularly large for recent immigrants (31 points) in comparison to Canadian-born women. We also find the usual gaps between low and high income women (24 points) and across educational groups (13 points). Differences between the cities or between men and women were minor here. However, significantly more women (10 per cent) than men (3 per cent) have personally contacted Children’s Aid/DPJ about an abused child. Highly educated and affluent women are the most likely to have done so, and recent immigrant women the least likely.

Many of the women in the focus groups had some experience with Children’s Aid or the DPJ, either personally through foster care, through friends or family, or through their jobs, and most women mentioned contacting Children’s Aid or the DPJ when asked what would be the

best thing to do. Montrealer Rose-Marie's response was typical: "When I go through situations like that [that is, witnessing child abuse], I often need to calm down first, so I would turn to my best friend to talk about what I had seen. Then I would turn to either the police or the DPJ, depending on the time, and also Info-Santé because I know that you can call them and they have 'phone numbers and resources to refer you to, depending on the type of situation."

Legal Aid

Finally, we probed knowledge about Legal Aid by asking "If someone had to go to court and could not afford a lawyer, where would be the BEST place to go?" Besides Legal Aid, answer choices included the Ombudsman, the Ministry of the Attorney General, and the provincial Bar Association. Many women knew about Legal Aid (84 per cent), although we still see knowledge gaps particularly for those who would need it the most: namely, low income women (the gap between the lowest and highest income groups was 18 points) (see Table 6 in the Appendix).

Looking at those who knew where to go, 17 per cent of the low-income women indicated that they have used Legal Aid before, which predictably is much higher than the average for all women (9 per cent). Visible minorities and immigrants, particularly recent immigrants, did not know about Legal Aid to the same extent as Canadian born women and non-minority women (the gap for recent immigrants is 35 points), indicating that more information needs to be distributed to specific groups of women.

Again, most of the women in the focus groups knew about Legal Aid and they all either mentioned seeking assistance from Legal Aid, or else turning to a friend or family member who is a lawyer for advice. In the Toronto focus group, most of the women had heard of Legal Aid but there was notable confusion and disagreement among the women regarding the process and the cost of Legal Aid. Also, a number of women felt that it would be a waste of time and would prefer to avoid the legal system altogether and deal with situations privately. Milagros, a chamber maid and recent immigrant from Cuba, heard of Legal Aid when she was sorting out her immigration status, but has "no idea" whether it would be useful if she ever needed to go to court. Anne Marie, a single mother and bartender in Toronto, would not turn to Legal Aid even though she has used the service in the past: "they'd rather leave (me and my child) in poverty than force (my ex) to pay when he had a job… and then I went to apply again and then they said that 'Well, now, single-moms, we don't cover that anymore, you'll have to pay for your lawyer or a percentage or something so I just didn't bother."

Taxes

Canadians receive a variety of tax credits and benefits from their federal and provincial governments. Besides the Child Tax benefit and the GST tax credit, benefits include the property tax refund in Quebec, disability tax credits and deductions covering medical and child care expenses. We considered it important that women of all walks of life know about these various benefits and programmes, and therefore included a number of tax knowledge questions. We also asked the respondents whether they fill in their tax forms on their own or whether someone is helping them and if so, who.

Women were typically not very enthused by the topic of taxes. The women in our focus groups expressed little interest in the matter. In one focus group, most of the women had nothing to contribute to the discussion besides "I don't do my taxes." Indeed, very few women fill out their tax forms on their own (see Table 7 in the Appendix): only 19 per cent of the women in our sample do (compared to 25 per cent of men). Immigrant women, women with less education and those with lower incomes are even less likely to do their own taxes. Most women (51 per cent) use an accountant to help with their taxes. Immigrant women who have stayed in Canada for longer periods of time are the most likely to use an accountant. This is also true of Allophones in Montreal. Obviously, language could be a significant factor when it comes to needing help with tax forms. About a third of the women sampled also receive help from their family with tax forms. It is important to note here that immigrants and Allophones are much less likely to receive help from family, as their families often live far away.

About 20 per cent of women overall indicated that they need help with other government forms. Although one could imagine that immigrant women might need more help with government forms, if only for language reasons, this is not the case. The only women who needed more help than average were those with lower education and lower incomes (14-point gap between the lowest and highest education groups and 10-point gap between the lowest and highest income groups). Men and women do not differ when it comes to needing help with government forms.

Women seem to be relatively well informed about tax benefits. Nearly three quarters of the women knew about the GST tax credit, and even more knew about the Canada Child Tax benefit. Immigrants and particularly newer immigrants did not know as much about the GST tax credit (17-point gap for immigrants who arrived within the past 10 years), but their knowledge of the Child benefit was similar to non-immigrants. The GST tax credit was also less well known to Anglophone and Allophone Montrealers compared to their Francophone counterparts. The Child Tax benefit was least familiar to women who have not completed high school (16-point difference from university graduates). This is cause for concern since these are the women who might benefit the most. Women and men proved to be equally well-informed.

In the focus groups, it was clear that many of the women knew about the main credits and benefits available to women in their position. While they often did not know their exact names, they were at least aware of the types of programmes that exist. Marie-Claude, a single mother who is actively involved in a mothers' weekly discussion group at her local community centre, seemed to know the most about the credits available to low-income mothers: "[There are] federal and provincial child tax benefits, the 'a part' program which I don't participate in because I have not yet returned to work. There is also the GST that gives an amount for children… also, daycare is $7, but for me, because I am on social assistance, [the government] pays for half of it. [There is also] a credit for nursing mothers and social assistance pays for milk for the baby." Few of the Montreal women knew about the property tax rebate available in Quebec and no one mentioned deductions for prescription drugs or other medical expenses.

Minimum Wage

Women are much more likely than men to be working in jobs that pay only the minimum wage as stipulated in provincial employment standards legislation. In 2005, the minimum wage for adult workers was $7.45 in Ontario and $7.60 in Quebec. Almost two-thirds of minimum wage workers are women.[12] This partly reflects gendered patterns of employment: women are more likely than men to be working in the service sector where minimum wage work tends to be most prevalent. Women are also more likely to be working part time, and part-time jobs are much more likely to pay only minimum wage.

Over half (57 per cent) of the women we interviewed either underestimated the minimum wage or simply said that they did not know (See Table 8 in the Appendix). Only 37 per cent of women could be considered well informed.[13] In contrast to many of the other knowledge questions, social background made very little difference to the probability of a correct answer. The one exception was recent immigrants: only a quarter of the women who arrived in Canada within the last 10 years were able to give the correct answer.

It bears emphasis that those women who need this information the most were no more likely to answer correctly than other women. Workers who have not completed high school are almost five times as likely to be in a minimum wage job as those with some post-secondary training.[14] However, only 35 per cent of women with less than a high school diploma knew the hourly rate.

Employment Benefits

One of the striking findings from our focus group discussions was the lack of familiarity with the various benefits that are available to working people under Employment Insurance. In addition to providing benefits for loss of employment, the federal government offers a variety of policies that benefit employees when they have a baby or have a sick or dying relative to care for, most notably maternity and parental leaves and compassionate care benefits. We asked a number of questions to gauge women's knowledge of these policies.

Unemployment Benefits

Respondents who were in the paid workforce were asked the maximum percentage of their salary that someone who is laid off from their job can receive as unemployment benefits: 25 per cent, 55 per cent, 75 per cent or 100 per cent. The correct answer (up to a specified maximum) is 55 per cent. We also asked whether someone who quits their job voluntarily can receive benefits. The answer, of course, is no. The benefits are for loss of job through no fault of the worker's, as a result of a shortage of work or layoffs.

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[12] Statistics Canada (2005), *Perspectives on Labour and Income*, www.statcan.ca/english/studies/75-001/comm/2005-09.pdf , accessed September 2, 2006.

[13] Answers between $7.45 and $8.45 in Ontario and $7.60 and $8.60 in Quebec were considered to be well-informed. While 7 per cent of women came up with the higher figures, the real concern here is with under-estimates or simply having no idea whatsoever.

[14] Statistics Canada (2005), *Perspectives on Labour and Income*, www.statcan.ca/english/studies/75-001/comm/2005-09.pdf , accessed September 2, 2006.

Forty-one per cent of working women knew the correct percentage (see Table 8 in the Appendix). The figure was almost identical for men. The less education women had, the less likely they were to answer correctly. The gap between college- and university-educated women and those with less than a high school diploma was 18 points. While knowledge did not increase with income, the least affluent women were the least likely (29 per cent) to know the answer. The other major divide was between recent immigrants and other women: only 28 per cent of working women who arrived in Canada within the past 10 years chose the correct response.

The women were better informed when it came to knowing that people who leave their job voluntarily are not entitled to receive Employment Insurance benefits. Almost two-thirds of the women answered this question correctly. However, the men were slightly better informed (six-point gap). Social background had only modest effects. Working women with only a high school education or less and those who immigrated within the past ten years were less likely to answer correctly, but the gaps were only about ten points (or less).

Maternity and Parental Leave Benefits

Respondents under 40 years of age (who may have or might have babies) were asked how many months of maternity and parental leave benefits a woman can receive from the government if she is working full-time. Again, the format was multiple-choice. The respondent could choose among: about 3 months, 6 months, about a year and about 2 years. The correct answer was, of course, about a year.

Seventy-two per cent of the women in the sample who were under the age of 40 knew the actual length of maternity and parental leave (see Table 8 in the Appendix). Visible minority and immigrant women, particularly recent immigrants (17-point gap, compared with Canadian-born women), were less likely to know the correct answer. Significant differences in knowledge levels exist across the various educational and income groups, as well as between Toronto and Montreal, with highly educated, affluent, Toronto and Francophone Montreal women being more aware of this policy. There is also a significant difference in knowledge between men and women; predictably, men are not as familiar with leave policies (9-point gap).

A number of the immigrant women in the focus groups were unaware of the existence of maternity and parental leave. Sabah, recently arrived from Algeria, and Milagros, a new immigrant from Cuba, had no idea that women could go on paid leave before or after giving birth. Cristina, a 28 year old Haitian immigrant, confused maternity leave with another program, unaware that benefits extended up to a year. She thought: “Depending on the work you do, they will tell you how long to stop (once you’re pregnant), only if it’s especially heavy or dangerous work.” Most of the Canadian-born women knew that the benefits existed and knew they covered about one year, but there was significant confusion regarding questions of eligibility and the division into maternal and parental leave. Many of the women had personally encountered situations where their knowledge of the program was crucial to receiving any benefits. Thushara from Sri Lanka is a good example: “I was on contract, I had just landed in Canada, I didn’t know about any of these things. So, it was not a permanent job, they didn’t make me permanent because I was pregnant. After having the baby, I just took one year off. I mean, I didn’t even look for a job, so then just this year I started working full-time.”

Compassionate Care Benefit

Another important policy relating to care-giving is the compassionate care benefit. It was first implemented in January 2004, offering special paid leave and job security for eligible employees to take care of a sick or dying relative. We asked the respondents: if someone is working full-time and has to take care of a seriously ill relative, how many weeks of compassionate care benefits can they receive from the government? Respondents could once more choose from four answers which ranged from 2 weeks, 6 weeks, and 12 weeks to 20 weeks. The correct answer was, of course, 6 weeks.

Interestingly, only about 22 per cent of the women were able to answer correctly (see Table 8 in the Appendix). The women who were the least aware of this policy and its length were those who had not completed high school (12 per cent) and Allophones in Montreal. Otherwise, though, knowledge (or rather lack of knowledge) about this policy was fairly evenly spread, and this time there are no differences between men and women. Extremely few (2 per cent) of the women who gave the correct answer have made use of the policy, which is not surprising, given how recently it was introduced.

Eldercare

Finally, we asked respondents aged 40 and up, if someone wanted to arrange for an elderly relative to get care in their home, where would be the best place to go for assistance? Respondents could once more choose from several answer options. These included: the hospital, a community care access centre (Toronto)/CLSC (Montreal), the Ministry of Health and Long-term Care, as well as the Senior Secretariat in the province. The best answer was, of course, a community care access center/CLSC.

Overall, 65 per cent of women in our sample gave the right answer (see table 8 in the Appendix). But, as usual, there were some differences between groups of women. Information about arranging eldercare was least widespread among immigrants (21-point gap compared to Canadian-born) and particularly recent immigrants (37-point gap compared to Canadian-born). There were differences depending on education and income levels, as well. Men were also significantly less likely to know where to turn (13-point gap), most likely because women shoulder more of the burden of elderly care in their respective families. About 30 per cent of those who knew the answer had arranged for elderly care. This was less true of the immigrant women (19 per cent) and recent immigrant women (14 per cent) who managed to come up with the correct answer.

The most striking difference in knowledge related to city. Women in Toronto were not as well informed about the CCACs as Montreal women were about the CLSCs: only about 45 per cent answered correctly, compared to 85 per cent in Montreal. As one of the Montreal focus group participants declared, “Everyone knows the CLSC!” Several of the participants mentioned the sorts of services that could be arranged through the CLSC: providing walkers and crutches, giving baths and injections, house-cleaning and meals.

Discussion

As feminist critiques have suggested, any assessment of women’s political knowledge depends very much on what we consider to be “political”. Women typically do not do as well as

men when quizzed about the names of prominent political actors. Perhaps because our study employed a multiple-choice format, the overall gender gap in conventional political knowledge proved to be quite modest. Nonetheless, there were sizeable gaps on some of the questions: the women were much less likely than the men to know which party forms the Official Opposition in the House of Commons or the name of the judge heading the inquiry into the sponsorship scandal. However, the gender gaps in political knowledge disappear or even reverse when we broaden the scope to include awareness of government programmes and services. The women were much more likely than men to know where to go to arrange in-home care for an elderly relative, to complain about perceived discrimination, to report suspected child abuse, or to get help in case of spousal abuse. They were also more likely than the men to know that important medical screening tests are free under their provincial health plans and to be informed about maternity and parental leave benefits. There were only two practical knowledge questions on which the men out-scored the women: knowing the maximum permissible rent increase and knowing that people who voluntarily quit work cannot receive unemployment benefits. See gender comparisons for significantly different gender gaps in practical knowledge in Figure 2 in the Appendix.

Much more striking than any male-female differences are the differences among the women themselves. Whether we look at conventional political knowledge or practical political knowledge, a woman's social background makes a significant difference to how much she knows. The most striking gaps in conventional political knowledge are defined by income and education. The lower women's household incomes, the less likely they are to be acquainted with such basic political facts as the Prime Minister's name or the name of the mayor of their city or their provincial premier. Similarly, the less education women have, the lower their stock of conventional political knowledge. Women who have come to Canada as immigrants also typically seem to know much less about Canadian politics, at least to judge from their knowledge of some key political figures. The same is true of visible minority women. These knowledge gaps are troubling because they may affect the ability of these women to make their interests known, and this, in turn, can limit the responsiveness of the political system to their needs and wants.

The knowledge gaps are not confined to traditional political knowledge. The same groups of women are also much less likely to know about a variety of public services and government programmes (see a summary of practical knowledge gaps in Figure 3 in the Appendix). These gaps are consequential. The women who may be the most likely to experience discrimination are the least likely to be aware of their provincial Human Rights Commission. The women who may find it hardest to pay are the least likely to know about Legal Aid. The women who are the most likely to be renters are the least likely to know about the Rental Board. The women who can least afford to take time off work are the least likely to know about the various benefits available under Employment Insurance. The women who have the most to gain are the least likely to know about tax credits and benefits aimed at low-income Canadians.

Clearly, though, many women who share these same social background characteristics *are* aware of these programmes and *do* know where to turn when problems arise. One of the goals of our study is to understand the role that social networks play in helping these women to

become more informed. First, though, we want to examine whether there are similar gaps in women's ability to access some key services.

Access to Public Services

Health Services: Access to Family Physicians

Access to a family physician is a basic and essential health need, but it is a need that is going unmet for many Canadians. The *2003 Canadian Community Health Survey* reported that almost 14 per cent of Canadians lacked a regular family physician.[15] The shortage of family physicians is expected to grow. In 2004, The College of Family Physicians of Canada estimated that as many as 1,400 family physicians would retire over the next two years, adding to a shortfall that already stood at 3,000 in 2002.[16] As a result, 60 per cent of family physicians were either not accepting new patients at all or limiting the number that they take on.[17]

Women (82 per cent) were more likely than men (74 per cent) to report having a family physician, which may be one reason why women are more likely to know that screening procedures like Pap tests and mammograms are available free of charge (see Table 9 in the Appendix). Among those who did not have a family physician, women (56 per cent) were more than twice as likely as men (23 per cent) to report that they had tried to find one. Except for women who had arrived in Canada in the past 10 years (71 per cent) immigrant women were just as likely as Canadian-born women to have a family physician. While visible minority women were a little less likely to respond in the affirmative, the critical divide was defined by income: only 75 per cent of women with family incomes in the lowest income quartile had a family physician, compared with fully 92 per cent of their affluent counterparts. Moreover, low-income women (49 per cent) were less likely than high-income women (68 per cent) to have tried to find a family physician. While this suggests that poorer women may be less aware of the importance of being seen regularly by the same physician, women with less than a high school education were as likely (or not) as university graduates to have tried to find a family physician. Finally, in our sample, at least, there was a 24-point gap between women living in Toronto and women living in Montreal.

In the focus groups, too, women from Montreal seemed to experience much less success in finding a family doctor. The Toronto women knew of a number of resources in place to help people in search of a physician, including the College of Physicians, the Ontario Medical Association, internet doctor searches, women's associations and agencies that help people from specific communities. Many of the women had changed doctors at some point and few had experienced any major problems in finding a new doctor. For instance, Charmaine found a new

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[15]Statistics Canada (2003) *Canadian Community Health Survey*, cited in The College of Family Physicians of Canada (2004) *Family Medicine in Canada: Vision for the Future*, Mississauga, Ontario www.cfpc.ca, p. 9.

[16]The College of Family Physicians of Canada (2004) *Family Medicine in Canada: Vision for the Future*, Mississauga, Ontario www.cfpc.ca, p. 10.

[17]*The 2004 National Physician Survey*, cited in The College of Family Physicians of Canada (2004) *Family Medicine in Canada: Vision for the Future*, Mississauga, Ontario www.cfpc.ca, p. 10.

doctor on a bulletin board in a pharmacy near her house: **"**I went in and I saw his name up on the board 'Taking new patients' and I asked the pharmacist and she gave me three names of doctors that they knew."

On the other hand, most of the women in the Montreal session had actually given up looking for a family physician. Emy, a student, experienced difficulty in finding a doctor: "I looked for a family doctor, but it wasn't possible. So what I do is I always go to the same clinic and see the same doctor so he can do a follow-up because it is always him that I go see." Corinne, a project manager in Montreal, has found it "impossible" to find a family doctor. When her doctor went on indefinite leave, she asked his clinic for a referral: "Because they couldn't refer me, I called one of my friends. She said she found her doctor through a friend. I tried but it didn't work. So I tried a few doctors until I found one I liked and now I always go see the same doctor at the drop-in clinic." Michelle, a 55 year old teacher, attended drop-in clinics for three or four years while she was on her current physician's waiting list. Many other women in the Montreal session also regularly visit drop-in clinics as opposed to a family doctor.

Access to Child Care

Access to child care is a fundamental issue in our modern societies, especially when 58 per cent of Canadian women are employed outside the home.[18] Daycare centres account for the main form of child care for a quarter of Canadian children aged five and under. The number is highest in Quebec, where 41 per cent of children aged five and under spend the most hours per week in daycare. However, government-supported child-care places are scarce, the bureaucracy for signing up for a place is not as transparent as one could wish, and the process can be overwhelming and exhausting. Word of mouth and the "right connections" seem particularly important for finding a good place in daycare, though, of course, preferences matter as well. In order to explore this issue and the distribution of access to daycare, we included a battery of question on child care which was answered by respondents who had children of age 10 or younger (22 per cent of the entire sample).

More than half of the parents who had children up to the age of 10 had their children in paid child care (see Table 10 in the Appendix). This percentage varied significantly depending on the education and income of the women. For example, women with a university degree used paid child care much more than women with only a high-school diploma (a gap of 28 points). Similarly, more women in the highest income group used paid daycare solutions than women in lower income groups (29-point difference). Many more women used paid daycare in Montreal compared to Toronto, which is understandable given the Quebec government's scheme for subsidized daycare, where children under five can receive care in a recognized daycare centre or home daycare for $7 per day, regardless of their parents' employment status or income. Francophone women in Montreal use paid daycare more than Anglophones (12-point gap). Immigrant and visible minority women are not as likely as Canadian-born women and non-minority women to use paid child care (11 or 12-point gap).

The difference between Montreal and Toronto was also pronounced in the focus groups. All of the Montreal mothers used various paid daycare services while many of the Toronto

[18] Based on 2005 Labour force survey, includes all women over 15.

mothers turned to other child-care providers such as in-house nannies or family members. Shelly, a 36 year old mother of three in Toronto, attributes this to the price of daycare in Toronto: "I had my mother at home so she pretty much looked after my kids… I didn't really trust the daycare centers. And it was expensive, you know, if you're in a certain income bracket." Thushara, a recent immigrant, also experienced difficulty finding an affordable place in a Toronto daycare: "it's so difficult to find a daycare in downtown… And in some sections, it is either too expensive and it's so difficult to find a spot… I mean you would think that Canada being a developed country would have enough… So I had to get my mother-in-law all the way from Sri Lanka to look after my baby. It took 5 months to get a daycare to my liking."

The types of child-care solutions vary, of course, according to the age of the children. Daycare was a common solution for women with children aged 10 and under—about 40 per cent had their children in daycare and this was fairly evenly distributed across the groups of women. However, immigrants and visible minorities were less likely to opt for daycare, placing their children instead disproportionately in home daycare, which offers a smaller setting for child care. Overall, almost two thirds of mothers in Quebec with children aged 10 and under use a Centre de la petite enfance.[19] Centres are used more heavily by immigrants, visible minorities, and particularly recent immigrants, and therefore seem to be an important resource for minority women.

After-school care was also a frequent choice for many women (34 per cent), but only 11 percent of women in Toronto used such programmes. In 2005, the city estimated that 143,000 Toronto children ages 6 to 12 were in need of some form of after-school care, while only about 24,900 children in that age bracket were actually enrolled in licensed child care or in city recreation programmes.[20] After-school programmes seem to be very popular in Montreal across many groups of women. Several mothers also opted for a nanny or a babysitter in their own home (15 per cent). This option is slightly more common in Toronto than in Montreal (5-point gap). Other differences between groups of women were insignificant here.

Discussion

Given the differences that we have observed in women's awareness of public services and programmes, we might have expected to find similar differences when it comes to accessing key services like a family doctor or child care. But this is not the case. While visible minority and immigrant women were less likely to have been able to arrange child care for their children, the differences were modest (7 points and 9 points, respectively), and these women were as likely as women in general to have a family doctor. Low-income women were less likely to have a family doctor, but in large part this was because they had been less likely to try to find one.

[19] Centres de la petite enfance are non-profit, community-based organizations that provide $7/day child care programmes across Quebec for children ages 0-4. Each CPE is run by a Board of Governors, of which at least two-thirds must be parent-users of the programme. CPEs receive provincial government funding on condition that they meet regulatory standards (Beach and Friendly 2004).

[20] According to a City of Toronto news release dated November 25, 2005.

Activism and Empowerment

Political Participation

In a democracy, citizens have various possible ways of influencing politics. We make a distinction here between three types of political acts. Conventional political participation is performed within the system and is clearly targeted at the government. Unconventional or new political acts make citizens' voices heard about a variety of issues in a spontaneous, often individualized fashion, and they do not necessarily target the government. Finally, political consumerism involves making purchasing decisions based on ethical and political considerations. Product boycotts have a long history. Product *buy*cotts, purchases based on labeling information, are a more recent manifestation of political consumerism. They reward producers of goods and services for respecting human rights, engaging in fair trade, and adopting environmentally friendly business practices (Micheletti, Follesdal, and Stolle 2003). What is particularly interesting about this form of political engagement is that it takes place entirely outside the traditional arenas of politics. The target of this action is not the state, but multinational corporations.

In order to assess women's political participation, we included questions about each of these three types of political acts in our survey. Voting at the national and/or provincial level, joining a political party, and contacting a public official or politician all capture conventional political acts, while signing a petition, visiting a website with political content or participating in a public protest or rally are unconventional acts. Finally, boycotting products or buying products based on political, ethical or environmental reasons are both measures of political consumerism.

How politically active were the Canadian women in our sample? The most frequent act was voting (see Table 11 in the Appendix). Overall, 76 per cent of the women reported voting in the last federal election[21] and about 73 per cent cast their ballot in the last provincial election. About a third of the women (between 28 and 35 per cent) also reported having signed petitions, visited political websites and/or made purchases as political consumers. Fewer respondents (only about 16 per cent or less) indicated that they had contacted politicians, been party members, or protested.

There are good reasons to expect that women who are recent immigrants to Canada will typically be less involved in politics than their Canadian-born counterparts. However, surprisingly little is known about the political behaviour of Canada's immigrant population and still less is known about immigrant women (Abu-Laban 2002). Existing research indicates that length of time in Canada is a critical factor (Black 1987; White et al. 2006): the longer immigrants have lived in Canada, the more likely they are to vote in a federal election. Once established in their new surroundings, immigrants are as likely to vote as other Canadians (Chui, Curtis, and Lambert 1991; Gidengil et al. 2004).

[21] Since our study fell into an election period (the last federal election took place on January 23, 2006), respondents interviewed before this election referred to the federal election in June 2004, whereas the respondents interviewed after the election were asked about the most recent one.

Length of time in Canada certainly made a difference to the immigrant women in our study: among those who had arrived in the past 10 years, only 14 per cent had voted in the last provincial election and only 22 per cent had voted in the most recent federal election. Indeed, recent arrivals are much less likely to participate in any type of political activity, be it conventional, unconventional or market-oriented. This is easy to understand, given the significant adjustments to be made in settling into a new environment and in orienting themselves to an unfamiliar political system. There is one striking exception, however: recent arrivals are just as likely as those who are longer established to have visited a political web site. The same pattern shows up in Canada-wide surveys (Gidengil et al. 2004). The Internet may be a way for recent immigrants to keep up with politics in their countries of origin, especially if they still have family there.

While it is understandable that women who are relative newcomers to Canada will be less likely to participate in politics, it is more troubling that immigrant women who have lived in Canada for many years do not participate as actively as women who have lived here all of their lives. With the exception of protests and rallies, immigrant women are under-represented in all forms of political participation (see Figure 4 in the Appendix). The same is true of visible minority women. Enhancing the capacity of visible minority and immigrant women to give political voice and expression to their needs and wants should be an important goal for any government action.

Other troubling distinctions can be found across income and education levels. On virtually *every* measure of political action there is a statistically significant difference between the highest and lowest educational groups and the highest and lowest income groups, with an average difference of about 15 or 16 points (see again Figure 4 in the Appendix). Affluent and highly educated women are the most likely to sign petitions, join in boycotts and buycotts, and attend lawful demonstrations, just as they are more likely to vote, to become members of political parties, and to contact officials. This finding is widely confirmed in the political participation literature and highlights the importance of socio-economic resources for engagement in the wider society. The costs entailed in political activity might seem to be very modest, but they may be enough of an obstacle to deter women who are living at the edge of poverty. Moreover, women who are struggling to make ends meet may just not have the time and energy left over to get involved in political activities. They may also feel that they have little stake in a political system that is not perceived to be addressing their needs and concerns.

The differences between the cities and between Anglophones and Francophones (but not Allophones) in Montreal, by contrast, are relatively minor. Montrealers, particularly Francophone Montrealers, seem to be more interested in voting than their Toronto counterparts. They are also more active in both forms of political consumerism, and they are more likely to have taken part in a protest or belonged to a political party. However, women in Toronto and Anglophone Montrealers contact politicians significantly more often and they are also more likely to search for information on political websites.

Comparing women and men yields some interesting findings. Even though women are typically less interested in politics than men are and know less about what is happening politically, they are no less likely to vote (Gidengil et al. 2004). This was true of the women in

our study as well. This may seem surprising, given that political interest and knowledge about politics are such powerful motivating factors when it comes to voter turnout. One reason is that women tend to have a stronger sense of civic duty than men do, and this may work to counteract a lack of interest in politics (see Blais 2000).

Women participate at about the same rate as men in other forms of conventional political activity, too. The one exception is membership in a political party. Like their counterparts in other Western democracies (Norris 2002), Canadian women are less likely to have belonged to a political party (Blais and Gidengil 1991; Howe and Northrup 2000; Gidengil et al. 2004). Again, this was also true of the women in our study who lagged a little behind the men when it came to party membership (and also visiting political websites). However, they were just as likely as the men to have engaged in protest activities and they were actually more likely than the men to have signed a petition (9-point gap). This mirrors the pattern observed for women and men in the country as a whole (Gidengil et al. 2004).

The most interesting difference relates to political consumerism: the women were more likely than the men to have boycotted (6-point gap) or buycotted (8-point gap) a product. Similar results have been obtained in other Western democracies (Stolle and Micheletti 2006). It is no coincidence that women are more likely than men to use the market as an arena for political activism: women are more likely than men to be regular shoppers. In other words, women tend to select strategies and action repertoires that fit into their daily schedules. However, there is more to it than this. It also seems to reflect women's heightened concern for animal rights and children's rights (Stolle and Micheletti 2006). This gender gap in political consumerism underlines the importance of broadening the understanding of political engagement to include market-oriented actions.

Problems in the Neighbourhood

An important aspect of women's empowerment is their willingness to take action when necessary to address problems. We looked at two contexts that are particularly salient in women's lives, namely, their neighbourhood and their children's school. In this section, we report the findings for problems in the neighbourhood. First, we asked women whether there had been various problems in their neighbourhood, then we asked whether they had done anything about these problems, and finally what they had done.

The possible problems were: street cleaning or snow clearance; garbage collection; playground safety; people hanging around in front of stores, parks or other places; drugs or prostitution; and crime or vandalism. The most commonly mentioned problem was crime or vandalism (39 per cent), followed by street cleaning or snow clearance (28 per cent), loitering (24 per cent) and drugs or prostitution (22 per cent). Problems with garbage collection (11 per cent) and playground safety (8 per cent) were less common. Street cleaning and/or snow clearance problems were reported more often in Montreal than in Toronto, perhaps a function of Montreal's harsher winter climate, with twice as many women indicating problems. Surprisingly, perhaps, household income appeared to make little difference to the likelihood of having problems. Women in the top income quartile were less likely to say that they had experienced problems with street cleaning and/or snow clearance and with garbage collection, but the affluent were just as likely as the hard-up to say that the more serious problems had occurred in their

neighbourhoods. Indeed, women in the bottom income quartile were the least likely to indicate that there had been problems with crime and vandalism. The same was true of visible minority and immigrant women.

There is, of course, an important subjective element in these reports. What one person considers a problem, another person may consider merely a nuisance. Our purpose here is not to document neighbourhood problems, but to see whether women who experienced these problems did anything about them and what they did. If they had done something, they were asked if they had complained to the authorities, taken care of the problem themselves, or got together with other people to solve the problem. Multiple responses were recorded[22] and so were other responses (though few were volunteered).

Only a minority of the women surveyed had acted on the problems in their neighbourhood (see Table 12 in the Appendix). They were most likely to have done something when the problem related to garbage collection (42 per cent), followed by playground safety (31 per cent) and crime and vandalism (29 per cent). Only about a quarter of the women who had experienced problems with people hanging around or drugs and prostitution reported that they had done something about the problem. Differences between women and men were modest and did not follow a consistent pattern.

In the Toronto focus group, we asked how the women would react if they witnessed a violent crime in their neighbourhood. In this hypothetical situation, all of the women except one stated they would call the police without thinking twice. However, many were less sure about the results this would actually bring. A few had had experiences when the police took too long to arrive, or dismissed the situation once they arrived.

Personal circumstances did not make much difference to the likelihood that the women in our survey had taken action to address problems in the neighbourhood, though there were some exceptions. Women in the higher income quartiles were much more likely to have done something about problems with garbage collection and playground safety. The most affluent women were also the most likely to have done something about people hanging around and about crime and vandalism: one in three had done something about these problems, compared with only one in five of women in the lowest income quartile. However, the effects of education were modest and/or inconsistent. Unless they had arrived within the past 10 years, women who had come to Canada as immigrants were typically only a little less likely to have taken some action. The one exception was garbage collection; immigrant women were much less likely (30 per cent) than non-immigrant women (50 per cent) to have done something about it. Finally, visible minority women did not act on some of these problems as often: the gap was 12 points for drugs and prostitution and 10 points for crime and vandalism.

[22]Multiple responses mean that the percentages cited in the text will not necessarily sum to 100.

Regardless of the problem, the most common action taken by women in our sample was to complain to the authorities.[23] The figure was lowest for drugs and prostitution (14 per cent) and highest for garbage collection (24 per cent), followed by crime and vandalism (20 per cent) and playground safety (19 per cent). With the exception of playground safety, there were few sex differences in the propensity to complain. Surprisingly, though, men were much more likely than women to make a complaint about playground safety (33 per cent).

Women who had come to Canada as immigrants were less likely to take a complaint to the authorities. The gap was 22 points for problems with garbage collection, 7 points for drugs and prostitution and 7 points for problems with street cleaning and/or snow clearance. Very few women who had arrived within the past 10 years had complained to the authorities about a problem. There was one striking exception, though: immigrant women, whether recent arrivals or not, were more likely than other women to have complained about crime and vandalism. Minority women were less likely than women in general to have initiated a complaint, but the gaps were modest and disappeared altogether when it came to playground safety.

Income and education both affected the propensity to complain. Only a very small proportion (9 per cent) of women with household incomes in the bottom quartile had complained to the authorities about crime and vandalism in their neighbourhood. The lower income women in the Toronto focus group seemed to have lost faith in the police when it comes to dealing with crime. Many of these women had witnessed or been involved in situations where the police response was inadequate. Some women felt that there are not enough police officers in the areas that need them and that the police are "too busy giving needless tickets" in other parts of town. Some discussed obstacles to reporting crimes in dangerous neighbourhoods. One woman states "In my area, it's not a very good area, so someone knows that you call the cops on them, they always come after you."

Women in the top income quartile in our survey were more likely (23 per cent) to have complained about people hanging around. However, there was no association between income and complaining to the authorities about problems with drugs and prostitution. University-educated women were the most likely to have complained about the various problems. The only exception was garbage collection where education made no difference.

Women were most likely to say that they had got together with other people to do something when the problems related to playground safety (11 per cent) and garbage collection (11 per cent). Anglophone women in Montreal were particularly likely to have worked with other people to find solutions to problems with loitering (22 per cent), drugs and prostitution (16 per cent) and crime and vandalism (14 per cent). Income and education made little difference to the odds of women getting together with other people to solve problems in the neighbourhood, though university-educated women were more likely than women with less education to take this approach to playground safety. Being an immigrant or a member of a visible minority also made

[23]The figures for complaining, acting alone, and getting together with others do not necessarily sum to the total doing something because some respondents did not know what they did or they took some other action.

little difference. However, women who had immigrated in the past 10 years were very unlikely to have got together with other women to solve any of these problems.

Very few women had done something about the problems on their own. The figures ranged from a high of only 9 per cent for garbage collection to 2 per cent for drugs and prostitution. The propensity to act on their own did not vary consistently with women's social background characteristics. When women acted on problems in their neighbourhood, they were much more likely to complain to the authorities. It is striking, though, that only one woman in four had complained about any of these problems (see summary of the engagement gaps in Figure 4 in the Appendix).

Problems at School

Women were much readier to take action when problems arose in their child's school (see table 13 in the Appendix). It is reasonable to assume that most parents of school-age children want their children to have a safe and happy school experience. We queried parents of children in elementary, junior high and high school about three problems that their children might have encountered: bullying; an unfair teacher; and dirty facilities. Parents who had experienced these problems in their children's school were asked if they had done anything about the problem and, if so, what they had done: had they talked to the school, talked to the parent teacher association (PTA) or parents' council, or got together with other parents to solve the problem? Multiple responses were recorded,[24] and so were other responses (though typically few were volunteered).

One mother in three said that there had been problems with bullying in her child's school, one in four said that a teacher had treated her child unfairly, and one in five reported problems with dirty facilities. Bullying and especially dirty facilities were cited more often by mothers in Toronto. Bullying was reported as often by high-income as by low-income mothers and so were incidents of unfair treatment at the hands of a teacher. Mothers with household incomes above the median, though, were more likely than less affluent mothers to say that there had been problems with dirty facilities. Visible minority and immigrant mothers reported no more problems than other mothers. Indeed, if anything, they indicated fewer problems with bullying and dirty facilities.

Mothers were much more likely to have done something about problems with bullying (80 per cent) and with unfair teachers (81 per cent) than with dirty facilities (53 per cent). The numbers of women involved are too small to allow reliable breakdowns by social background. However, Montreal mothers who said that their children had been bullied were much more likely (95 per cent) than Toronto mothers (72 per cent) to have done something about it. Being an immigrant made little or no difference when it came to bullying, but immigrant mothers were less likely (74 per cent) to have done something to resolve problems with an unfair teacher than Canadian-born mothers (88 per cent).

Small numbers generally preclude detailed breakdowns. Instead, we have looked at the mothers who took action on at least one problem and tabulated the percentage who talked to the

[24]This is why the percentages cited in the text do not necessarily sum to 100.

school, talked to the PTA or parents' council or got together with other parents to solve the problem(s). The most common action taken in response to problems was to talk to the school. Of those mothers who had experienced problems, 74 per cent had approached the school. Talking to the school was much more common than talking to the PTA or parents' council (13 per cent) or getting together with other parents (11 per cent). Very few fathers (3 per cent) who reported problems in their child's school had got together with other parents.

The basic pattern holds when we look at subgroups. Regardless of income or education, race or immigrant status, the majority of mothers who had done something had talked to the school. However, mothers who were affluent and/or highly educated were less likely than other mothers to have talked to the school and they were more likely than other mothers to have approached the PTA or parents' council about a problem. Visible minority were less likely to have talked to the PTA or parents' council about a problem at school. They were also less likely to have got together with other parents to solve a problem. The same was true of immigrant women. Immigrant women were also much less likely to have complained to the school about a problem with an unfair teacher: the gap between immigrant women and non-immigrant women was 20 points (see summary of engagement gaps in Figure 4 in the Appendix). Finally, few Anglophone mothers in Montreal went to the parents' council to try to solve a problem; they were more likely to get together with other parents.

In the Montreal focus group, all of the mothers said that they would take action if their child was treated unfairly at school. Most would first speak with the teacher (either alone or in the presence of the child) and then complain to the school director. Only one of the women would turn to the parents' council and this was due to a previous personal experience. When Marie-Claude's daughter was treated unfairly by a teacher, she followed the steps that all of the other women outlined: she met with the teacher and complained to the director. Only when the director refused to act did she talk to the parents' council. If the same situation were to arise tomorrow, Marie-Claude states that she would turn directly to the parents' council because of her negative experience approaching the school alone.

Discussion

Women's propensity to participate in politics is strongly affected by their social background. There are disturbing "democratic divides", defined by socio-economic status, racial background and country of birth. These are not confined to conventional political acts, like voting or joining a political party, but extend to unconventional acts like signing a petition and to market-oriented acts like boycotting or boycotting a product. The one important exception is participating in a protest or demonstration: with the exception of recent immigrants, participation in such activities does not vary significantly along social lines. It is troubling that the participation gaps only disappear for the one activity that has traditionally been viewed as the preserve of those who feel that they cannot make themselves heard via more conventional means. It bears emphasis, though, that only a small minority of women had engaged in protest activities in the preceding 12 months. And on a more optimistic note, visible minority women actually have more confidence in the government than other women. Indeed, institutional confidence is generally high and does not vary markedly along social lines.

Differences are much more muted, too, when we look at women's readiness to act when problems arise in their neighbourhood or in their children's school. Low-income women were less likely to have complained to the authorities about a neighbourhood problem, but the gap was only 8 points and there was no difference when it came to addressing a problem in their child's school. The pattern was similar for immigrant women: they were just as likely to act on a school-related problem, but a little less likely than Canadian-born women to complain about a problem in their neighbourhood. Visible minority women were less likely to act on either sort of problem, but the gaps between minority and non-minority women (9 or 10 points) were much smaller than the gaps observed for conventional political acts like voting.

PART II:
THE DISTRIBUTION OF SOCIAL NETWORKS AND RESOURCE TIES

In this part of the report, we focus on the distribution of social capital among the women interviewed for our study, before going on in Part III to examine how the women's social networks and the resources embedded in those networks affect their political resources and activities.

Most accounts of social capital theory emphasize the importance of social interactions in formal and informal networks as sources of personal benefits as well as civic values and societal engagement. The overarching insight of social capital theory is that networks have value (Putnam 2000). So, for example, sociologists stress the importance of parental social networks for the performance of schoolchildren (Coleman 1988); they write about the importance of diverse personal networks for success in the job market and job promotions (Burt 1998; Granovetter, 1973); and they examine how informal social resources are utilized to achieve occupational mobility (Lin, Cook and Burt 2001).

Participation in informal social networks and voluntary associations has also been linked to political mobilization and participation (Galston 2004; Seligson 1999; Teorell 2003). Associations, in particular, are believed to foster civic skills (Verba et al 1995) and to encourage civic spirit and volunteerism (Putnam 2000: 121ff.), as well as a sense of political efficacy (Berry et al. 1993), generalized trust and other civic attitudes (Putnam 1993, 2000; but see Stolle 2001; Uslaner 2002). Participation in associations also expands people's social networks. As a result, they are more likely to be exposed to information about politics and to be the target of appeals for political action (Teorell 2003). The key point is that information flows through social networks (Putnam 2000, 338). It is precisely this mechanism that leads us to believe that social networks will play an important role in women's acquisition of political resources.

But which types of networks matter most? Two important dimensions of the structure of social interactions have emerged in the literature on social capital. One relates to the *sorts of people* with whom one interacts, which is captured by the distinction between bridging and bonding interactions (Putnam 2000). The other dimension depicts the *strength* or depth of

interaction, and is captured by the distinction made by network analysts between strong ties (close friends and family) and weak ties (acquaintances) (Granovetter 1973). Both dimensions are visually graphed with examples in Figure 1.

Figure 1: Dimensions of Social Interactions

	Weak Ties (no closure)	**Strong Ties (closure)**
Bridging Interactions (various backgrounds)	Diverse associations Diverse neighbourhood contacts Diverse social relations at work Diverse resource ties	Inter-racial and inter-ethnic family relations Inter-racial and inter-ethnic friendships
Bonding Interactions (same backgrounds)	Homogeneous associations Homogeneous neighbourhood contacts Homogeneous social relations at work	Homogeneous family relations Homogeneous friendships

As Figure 1 shows, the bridging-bonding and weak-strong tie dimensions are not necessarily overlapping. Our close friends (strong ties) can be very similar to ourselves or they can come from very different social backgrounds. The same is true of family members: marriage across racial, ethnic or class lines can bring people into the family from quite different backgrounds or like can attract like. Similarly, the causal acquaintances (weak ties) whom we meet at work or on the street can be much like ourselves or very different.

Weak bridging ties can also be conceptualized as resource ties that enable individuals to access resources that would not otherwise be available to them. For example, knowing someone who is a lawyer, a teacher or a governmental official can be a valuable source of information for a low-income woman or for a woman who is new to the country (Erickson 2004). Take a lawyer. A low-income woman who has to go to court but cannot afford a lawyer could get to hear about Legal Aid if her circle of acquaintances includes a lawyer. Similarly, an immigrant woman who is experiencing discrimination could get to hear about her provincial Humans Rights Commission.

Granovetter (1973, 1982) has emphasized the "strength of weak ties". He argues that casual acquaintances (weak ties) can provide people with information and resources beyond those that are available from within their immediate circle of close friends and relatives (strong ties). This is because casual acquaintances often serve as bridges to social circles beyond our own, bringing us into contact with ideas and information that we might otherwise not encounter. Huckfeldt and his colleagues (1995, 1028) have drawn on this argument to explain how information about politics spreads: "if political communication only occurs through close friends, the social reach of political information is likely to be quite limited. Alternatively, the casual acquaintances of my casual acquaintances are not so likely to be my associates, and thus information conveyed through such patterns of interaction is likely to travel farther." Putnam, too, emphasizes that "bridging" interactions with people from different social backgrounds are

more conducive to the acquisition of political information than "bonding" interactions with people from similar backgrounds. Weak bridging ties should also facilitate political mobilization since they are likely to bring us into contact with people who are politically active.

Accordingly, we expect that weak bridging ties will generally be the most conducive to women's political empowerment. Women who have diverse social networks should have larger stores of political knowledge and should be more active politically. This should be true, whether we look at conventional political knowledge or practical knowledge of government services and programmes. It should also be true whether we look at conventional political activities, unconventional political activities, political consumerism, or taking action on problems.

However, there may be situations where bonding ties are more useful than bridging ties. Strong ties with members of her own ethnic group, for example, might make it easier for a woman who has immigrated to Canada to adapt to the new environment; perhaps she can "learn the ropes" from family members and close friends who have already established themselves in the new setting. A low-income woman may be more likely to learn about the maximum permissible rent increase if she has bonding ties with other low-income women rather than bridging ties with affluent women. Similarly, a woman who is searching for child care will probably find other mothers of young children to be her best resource; bridging ties with men or with older women might not prove very useful. We will examine some of these possibilities in PART III of the report. First, though, we need to look at the distribution of social networks and ties across our sample of Montreal and Toronto women.

Strong Ties

Friends

Friends can be an important resource. When people need advice or emotional support, they often turn first to their close friends. Say a woman needs to arrange child care. She may well ask friends who have small children for their recommendations. Or say a woman needs to arrange long-term care for an elderly relative. She may turn to friends who have had a similar experience for advice on how to proceed. The more varied or diverse her friends, the more likely they are to have the information she needs when faced with a new challenge. However, some women are better placed than others to form friendships with people of differing backgrounds. People choose their own friends, but their opportunities for forming friendships are constrained by social roles and personal situations: making the acquaintance of dissimilar others depends upon "an opportunity context that precludes or makes possible various kinds of social contacts" (Moore 1990, 727; see also Blau 1977; Erickson 2004). Depending upon where they settle, for example, immigrant women may be more—or less—likely to form close friendships with people from their own racial or ethnic background.

In the Montreal focus groups, we asked the women to list the people they turn to for help and to describe why they chose these particular people. Close friends figured high on most of the lists. In many cases, the women stressed that it was important to have points in common, but it came out in the subsequent discussion that having different types of friends is important as well. Francine, a bartender returning to college, has close friends from backgrounds both similar and different to her own: "My friend Catherine was also a bartender like me so she understands my job… we've lived through many similar situations at many moments of our lives, so we support

each other… my friend Edith, who I've known for 15 years… we have very different lives, but there is such a link that developed over the years that we respect each other in our differences. So we have understanding, open-mindedness, and respect through difference." Fernande, retired, also has a wide and varied array of close friends to count on: "Raymonde, a friend I travel with. She has two kids like me. We have many things in common. She is a nurse… My friend Yolande, a long-term friend who can listen for hours. She studied in psychology, that's probably why she's a good listener… and Denise, a new bridge partner… because we empty ourselves over bridge."

Having one or two close friends was especially important for the recent immigrants in the group. Whenever she needs help or advice Cristina from Haiti would call her best friend: "No matter what problem I have, I can count on her, I can call her. And even if I have problems in a field she doesn't know, she will help me for sure…" This was also the case for Milagros, a recent immigrant from Cuba: "I will call my best friend because I am alone here, just me and my daughter… my best friend is Peruvian, she has been here for 20 years so she knows how things work in Montreal… She has experience here and she is capable and she has given me a lot of confidence… at this point, there is no one else I could turn to."

The women interviewed for our study were asked how many close friends they have. Close friends were defined as people who are not family members that "you can talk to about whatever's on your mind or call on for help". Very few women (5 per cent) indicated that they did not have any close friends. Women aged 65 and over, women who were widowed, divorced or separated, and women who had immigrated to Canada within the past ten years were twice as likely as women in general to say that they had no close friends. However, the most important factor was education: 15 per cent of women who had not completed high school said that they did not have a single close friend (see the distribution of the number of friends in Figure 5 in the Appendix).

Just under a quarter of the women interviewed had one or two close friends, close to a third had three or four, and about a quarter had five or six. Men were more likely than women to say that they had more than six close friends. The gap was about nine points. This is consistent with the finding that women's social networks tend to be smaller than men's (Moore 1990). Immigrant women and minority women were a little less likely to have a wide circle of close friends, and so were Allophone women in Montreal. However, the largest differences were associated with education and income. The more education a woman has and/or the higher her household income, the more close friends she has. This suggests that social networks are, indeed, conditioned by people's social structural locations. Affluence and education may make people more attractive as friends; they may also be associated with greater opportunities for making social contacts that lead to friendship.

Women who had at least one close friend were asked about the racial background, household income, education, sex, age, political views, and views about religion of their friend(s). The purpose of these questions was to distinguish between bridging and bonding ties, and so the focus was on whether the friend(s) were similar or not to the respondent. Question wording necessarily varied depending on the number of close friends that a woman had. Here we

report whether all or most close friends were similar along each dimension or whether few or none were similar.

Diversity was most evident when it came to household income: only half of the women said that all or most of their close friend had a similar household income and over a quarter said that none or only a few did. Two-thirds indicated that most or all of their close friends had a similar level of education to themselves and almost three-quarters said that their close friends had the same racial background. Seventy-one per cent responded that all or most of their friends were about the same age as themselves, 60 per cent had similar views about religion and 56 per cent had similar views about politics.

As previous research has found (Moore 1990), men's social networks tend to be more socially diverse than women's. The most striking difference occurs for same-sex friendships: while 82 per cent of women said that all or most of their close friends were female, only 70 per cent of men reported that all or most of their close friends were male. Men's close friends also tended to be more racially and politically diverse than women's: in both cases, the difference was nine points.

Affluence and education make a difference to the diversity of women's close friendships. Women with low incomes and/or a low level of formal education may have fewer close friends on average, but those friends they do have are more likely to come from diverse social backgrounds. While there is little difference in the prevalence of same-sex friendships or friendships with people from different racial backgrounds, there is a clear pattern for income, education and age. The more education a woman has and/or the higher her household income, the more likely all or most of her close friends are to have a similar household income, a similar level of education, and be about her own age. Conversely, the less education she has and/or the lower her household income, the more likely it is that few or none of her close friends will have a similar household income, a similar level of education, or be around her own age. This is a potentially consequential pattern. To the extent that network diversity provides access to information and resources, friendships may help to offset the disadvantages that are associated with poverty and/or lack of schooling.

Minority women are the most likely to have close friendships with a diverse range of people. This is true of racial background, household income, level of education and age. Minority women are much less likely to say that all or most of their close friends resemble them on these dimensions. The differences range from ten points for education to 16 points for racial background. The only exception was same-sex friendships: minority women were no more—or less--likely than other women to say that all or most of their close friendships were with other women. The fact that their friends were more likely to come from different social backgrounds may be one reason why minority women were also more likely (28 per cent) to say that few or none of their close friends share their views about politics. However, there was little or no difference when it came to views about religion.

Women who came to Canada as immigrants also tended to have more socially diverse friendships. They were less likely than Canadian-born women to say that all or most of their friends shared their racial background (8-point difference), had a similar household income (8-

point difference) or were about the same age as themselves (16-point difference). For women who arrived within the last ten years, the differences increased to 12 points for household income and 17 points for age. These recent arrivals were also less likely (72 per cent) to say that their close friendships were mostly or exclusively with other women but they were more likely (74 per cent) say that all or most of their close friends shared their views about religion. They were little different from Canadian-born women, though, when it came to friendships with women of a similar level of educational attainment and a similar racial background.

Whether women lived in Toronto or Montreal did not make much difference to the diversity of their close friendships. To the extent that there is a pattern, the Montreal women were more likely to form close friendships with people who were similar to themselves, but none of the differences exceeded seven points and there were no differences when it came to the level of education, age or sex of their close friends. However, Francophone women in Montreal were more likely than Toronto women to say that all or most of their friends share the same racial background (13-point difference), a similar household income (10-point difference) and similar views about religion (10-point difference). This is consistent with the notion that members of a majority group (as Francophones are in Montreal) tend to have more homogeneous social networks.

Ties to Immigrants of the Same Country of Origin

We asked the immigrant women in our sample about their ties with family and friends from their country of origin. First, we asked how many people from their country they talked to regularly here in Canada. Only 10 per cent do not talk regularly with anyone; a quarter talk regularly with 20 or more. The median was 8. Then we asked how often they get together in the city with people from their country of origin. Almost a third get together at least once a week, while almost a quarter responded hardly ever or never. The median was about once a month. Finally, we asked how many of their relatives and adult family members (not counting those living in their household) lived in the city. Twenty-nine per cent had 10 or more relatives or adult family members living in the same city; 28 per cent had none at all. The median was four.

Women who had arrived within the past 10 years were much less likely to have adult family members or relatives in the city: half of these women indicated that they did not have anyone outside their own household. Conversely, they were more likely to get together with other people from their country of origin at least once a week (39 per cent). There was little difference, though, when it came to talking with immigrants from the same country.

Weak Ties

Membership in Voluntary Associations

Voluntary associations are at the heart of social capital theory, because they represent weak ties and open up lots of opportunities for people to meet others, to have exchanges, and to build new social relationships. However, there is an argument that associational memberships are mostly of a bonding character, as people self-select into certain types of associations (Porpielarz 1999; Newton 1997; Stolle 2001). This element of self-selection makes associational ties distinctive. Self-selection may operate in our choice of neighbourhood, too, but once there, we do not get to choose our neighbours; we have even less choice when it comes to our work mates.

Our survey asked about membership in 13 different types of associational groups. Overall, 71 per cent of the women belong to at least one organization. Many women, though, have multiple group memberships; the women in our sample belong to 1.8 groups on average (see the distribution of average memberships in Figure 6 in the Appendix). The most popular choices are sports or recreational organizations (28 per cent), followed by professional groups (21 per cent), unions (20 per cent), and seniors groups (21 per cent). Fewer women belong to religious groups (19 per cent), hobby groups (16 per cent), or parents' groups (16 per cent), and even fewer belong to local groups that help people (12 per cent), women's groups (11 per cent), neighbourhood or civic groups (11 per cent), or environmental or political action groups (7 per cent).

Associational memberships are not equally distributed. The percentage of women who join at least one group is lower (about 54 per cent) for visible minorities, immigrants--particularly recent immigrants--and for women with little education or low household incomes. These women also typically belong to one group only (see Figure 6, Appendix)[25]. The gaps between the various groups of women are largest for seniors' groups and for sports groups, but they are reversed for ethnic and immigrant organizations. Only 2 per cent of Canada-born women belong to these organizations, compared with 9 per cent of visible minorities and 7 per cent of immigrants. While ethnic and immigrant organizations might seem to be especially important for recent immigrants, only 6 per cent of women who arrived within the past 10 years belong to such an organization. Montreal women are more likely to be non-joiners than women in Toronto, but this is mostly because Francophone Montrealers belong to fewer groups overall.

The survey also included questions about the diversity of associational ties. We asked respondents to think about the association in which they have the most face-to-face contacts and to tell us how many of the members have the same racial background as themselves, the same standard of living as themselves, and how many have English (Toronto respondents and Montrealers interviewed in English) or French (Montrealers interviewed in French) as their first language: all, most, about half, few or none of them.

Overall, there were very few differences between the women and the men when it came to the social composition of the membership. The only notable exception related to racial background: half of the women indicated that the other members of their association share the same racial background, compared with only 44 per cent of the men. So, when it comes to racial background, the women's associational networks are a little more homogenous than the men's. About half of the women reported that their fellow members have a similar standard of living, and half of them said that their fellow members are mostly or exclusively women. Meanwhile, 62 per cent reported that they interact with people who have English (or French) as their first language. The figures are very similar for men on all three dimensions.

[25] Note that in the graph low-income is defined as the two bottom quartiles of income; whereas the analysis in the text filters out low income women in the bottom income quartile.

Understandably, visible minorities as well as immigrants, particularly recent immigrants, and Allophone women in Montreal (compared to Francophone or Anglophone women there) typically experience more diversity in their associational networks, particularly in terms of race and linguistic background, but also in terms of income (though not gender). For example, 55 per cent of all recent immigrant women indicated that their fellow- members are mostly from a different racial background, compared to only 17 per cent of Canadian-born women.

There is also some indication that women with lower incomes and educational levels encounter more racial and income diversity in their associations. For example, whereas 34 per cent of low-income women said that few or none of their fellow members have a similar racial background, the figure for high-income women was only 20 per cent. Linguistic diversity also tends to be lower for high-income women.

Rather large differences exist between the two cities with regard to the racial and socio-economic diversity of their associational ties, with women in Toronto experiencing more diversity on both dimensions. Both gaps hover around 20 points. Linguistic diversity also tends to be higher in the Toronto associations. This is partly explained by the racial and linguistic homogeneity often experienced by Francophone women in Montreal, compared to Anglophones.

Neighbours

While close friends qualify as "strong ties", neighbours are more likely to fall into the category of "weak ties" (Granovetter 1973, 1982). Some of our neighbours may number among our close friends, but many of them will merely be casual acquaintances. We may stop and chat with these neighbours, but our interactions with them tend to be brief and intermittent. As Granovetter argues, though, this does not mean that these weak ties are necessarily less consequential. On the contrary, casual acquaintances can be an important resource, providing us with information that might not otherwise be available from close friends within our immediate social circle.

The women in the Montreal focus group did not mention neighbours or acquaintances very often when asked where they would turn if they needed help or advice, opting instead for their friends. Still, in the few cases where women mentioned a neighbourhood tie, this had proved to be extremely valuable. Martine, a nursing student and part-time hospital worker with a two-year old daughter, found her daycare through her neighbour: "It's like this. There was a neighbour. I was telling her, 'Ah, I'm looking for a daycare' and she told me [about] a daycare in a private home, in a family setting." Marie-Claude, a single mother of two, finds a great deal of support in the other women at her local community centre, which she learned about through a neighbour: "It's a centre that helps families with children on many levels. No matter what problem you have, you go see them and they can direct you to the right resources. We also have a mothers' discussion group and I participate actively once a week… most of the mothers, we've become friends and we call each other and give advice… After my second daughter, I fell into a deep depression and this group helped me get back on my feet." The fact that such a network is lacking for most women was clear through the interest and curiosity of the other women in the group regarding Marie-Claude's experience.

The "strength of weak ties" (Granovetter 1973, 1982) depends very much on the diversity of those ties. Accordingly, we first asked women in our survey how many adults in their neighbourhood they knew well enough to talk to: all, most, about half, few, or none of them. Then we asked how many of these neighbours have the same racial background as themselves, the same standard of living as themselves, and how many have English (Toronto respondents and Montrealers interviewed in English) or French (Montrealers interviewed in French) as their first language: all, most, about half, few or none of them.

The typical woman (61 per cent) said that she knew few of her neighbours well enough to talk to (see the average distribution of neighborhood ties in Figure 7 in the Appendix). Fifteen per cent of the women claimed to know all or most of their neighbours that well, while 9 per cent said that they knew none. The number of neighbours known was very similar for women and men. Predictably, the longer a woman had lived in her neighbourhood, the more neighbours she typically knew: 89 per cent of women who had lived in their neighbourhood for one year or less and 82 per cent of those who had lived there between one and five years knew few or none of their neighbours well enough to talk to, compared with 48 per cent of long–term residents (20 years or more). This is one reason why the number of neighbours known increases with age.

Whether a woman was Canadian-born or came to Canada as an immigrant typically made little difference to the number of neighbours known. However, women who had immigrated within the past ten years were more likely (82 per cent) to say that they knew few or none of their neighbours well enough to talk to. The same was true of minority women, but the gap was small (seven points). Household income also made a difference: the lower a woman's household income, the fewer neighbours she knows (see Figure 7, Appendix).[26] However, again the difference was quite modest. While the effects of education were inconsistent, women with less than a high school education clearly knew more of their neighbours than women with higher levels of education. Finally, Montreal women seem to know fewer of their neighbours, but language was a factor here: 80 per cent of Francophone women indicated that they knew few or none of their neighbours well enough to talk to.

Differences across social boundaries were much greater when it came to the neighbours' social attributes. First, there is evidence once again that men's social networks are more diverse on average than women's. Fifty-nine per cent of the men indicated that all or most of the neighbours they know well enough to talk to have a similar standard of living to their own, compared with 66 per cent of the women. The gap was bigger when it came to the neighbours' racial background: only 34 per cent of the men said that all or most of them have the same racial background as they do, compared with 46 per cent of the women. There was little difference, however, when it came to language.

Household income was also a factor. The higher a woman's household income, the more likely she was to say that all or most of the neighbours she knows well enough to talk to have a similar racial background and a similar standard of living to her own, and have English/French

[26] Note that the graph shows low-income women in the two bottom quartiles of income; whereas the analysis in the text filters out low income women in the bottom income quartile.

(depending on the language of interview) as their first language. The difference between the highest and lowest income quartiles was about 15 points for racial background and language and as much as 28 points for standard of living. Conversely, the lower a woman's household income, the more likely she was to indicate that few or none of these neighbours shared these characteristics. Once again, this is a potentially consequential finding because it suggests that diverse social networks may help to offset the effects of material disadvantage when it comes to accessing information and other resources. However, in contrast to the findings for close friends, there is no consistent association between a woman's level of education and the types of neighbours known.

Predictably, minority women and immigrant women were much more likely to say that few or none of the neighbours they know well enough to talk to have the same racial background as themselves. The gap was 39 points for minority versus non-minority women and 24 points for immigrant versus Canadian-born women, rising to 29 points for woman who had arrived within the past 10 years. Minority and immigrant women were also more likely to indicate that few or none of these neighbours spoke English or French (depending on the language of interview). The gap was 12 points for minority women and 19 points for women who came to Canada as immigrants. The latter figure rose to 32 points for women who had arrived within the past ten years. These women were also more likely to say that few or none of the neighbours had a similar standard of living to their own (11-point gap). However, there was little or no difference for women who had been in Canada longer and only a modest difference for minority women (6 points).

With the exception of racial background, there was little difference between Montreal residents and Toronto residents. However, the Toronto women were much more likely than the Montreal women to say that few or none of the neighbours they know well enough to talk to have the same racial background (18-point gap). Not surprisingly, Allophone women in Montreal were closer to Toronto women on this question than to Anglophone or Francophone women in Montreal. Equally predictably, the Allophone women were also much more likely to report that few or none of these neighbours speak English or French (depending on the language of interview).

The Workplace

Women who are working for pay or self-employed may very well have more social interactions with people in their place of work than they do with their neighbours or even their friends. There is a large body of literature that suggests that, "Work life is a major arena of social interaction for people during much of their adult lives" (Hodson 2004, 221). Work may be a source of strong ties with friendships emerging among women who work side by side. However, work may be even more important as a source of weak ties. In the course of a working day, a woman may come into contact with a wide variety of people from different walks of life.

While few of the women in the focus groups talked about close friends in the workplace, many of the women who are employed stated that acquaintances at work were an important source of information. For example, Michelle would turn to her coworkers if she ever had a problem: "[my resources] are all people at work: a bureaucrat who links the humanistic side and the bureaucratic side, who knows what you should say, what you shouldn't say (when dealing

with government offices, health services, etc.); my boss, who has many connections in the art world; my colleague, who is an art therapist and has more experience than me, so I can rely on her."

There are a number of facets of the workplace that encourage the creation of weak, bridging ties across lines of social and political division. The typical workplace is more socially diverse than the typical residential neighbourhood or the typical voluntary association because "workers generally cannot choose their coworkers and customers in the same manner that they can pick a neighbourhood or a church" (Mutz and Mondak 2006, 141). Moreover, they generally cannot choose whether or not to interact with other people on the job. Customers have to be served and co-workers consulted. Thus, working women have a higher probability of meeting people who are unlike themselves.

In order to gauge the social diversity of women's workplace interactions, we asked women who are employed or self-employed to think about all the people they meet or talk to at work and to say how many of these people have the same racial background as themselves, how many are female[27], and how many have English or French (depending on the language of interview) as their first language: all, most, about half, few or none of them. The women were then asked to think just about their co-workers and to say how many times they had got together after work in the past six months: never, once, a few times or several times.

In both Montreal and Toronto, almost two-thirds of the women interviewed were either employed or self-employed. The figure was very similar for minority women and also for immigrant women, except for those who had arrived in the past ten years. A lot of the women interviewed were working mothers: 72 per cent of women with children under the age of 18 were working for pay or self-employed. The age of the children was a factor. Even so, over half (55 per cent) of the women with two or more children under the age of six were working outside the home. What mattered more was the woman's level of education: the more education a woman had, the more likely she was to be employed or self-employed. Indeed, women with a university degree were almost twice as likely (74 per cent) to be working as women who had not completed high school (38 per cent). This is one reason why there was also a close association between household income and working for pay: the gap between women with household incomes of less than $30,000 and those with household incomes of $90,000 or more was 37 points.

Women are much more likely to encounter racial diversity at work than among their close friends or neighbours. Only one third of the working women reported that all or most of the people with whom they interact on the job share the same racial background as themselves. Almost half of the women interact mostly or exclusively with other women. Predictably, the pattern for language depended on where a woman lived. In Toronto, almost half the women said that all or most of the people they meet or talk to on the job have English as their first language. In Montreal, over two-thirds of Francophone women said that they interacted mostly or exclusively with fellow Francophones at work. Meanwhile, about 40 per cent of Anglophone women interacted mostly or exclusively with fellow Anglophones. Montreal women (27 per cent) and especially Francophone women (16 per cent) were much less likely than Toronto

[27]Men were asked how many are male.

women (46 per cent) to say that few or none of the people they interacted with have the same racial background as themselves.

Conversely, minority women, not surprisingly, were much more likely to say that few or none of the people they come into contact with at work are from the same racial background as themselves (27-point gap). The same was true of women who came to Canada as immigrants (18-point gap). However, women who arrived within the past ten years were actually less likely to come into contact with people who had a different racial background. Immigrant women (17-point gap) and minority women (9-point gap) were also more likely to say that few or none of the people they meet on the job speak English or French (depending on the language of interview).

Neither income nor education was much of a factor when it came to the racial diversity of interactions in the workplace. However, women in the top income quartile were less likely to come into contact with people from other racial backgrounds. They were also less likely to meet people whose first language was not English or French (depending on the language of interview). The most interesting patterns relate to the prevalence of same-sex contacts on the job. The less education women had and/or the lower their household incomes, the more likely they were to say that all or most of the people they come into contact with at work are also women. The difference between university graduates and women who had not completed high school was16 points and the difference between women with household incomes in the top and bottom quartiles was 21 points. Education was also a factor when it came to language. The higher the level of education, the more likely a woman was to interact mostly or exclusively with English- and French-speakers (depending on the language of interview).

Close to a third of the women interviewed said that they had not socialized once with co-workers after work in the past six months and 15 per cent had got together only once. Thirty-eight per cent had got together with co-workers a few times and 16 per cent several times. The pattern was very similar for men. The less education women had and/or the lower their household incomes, the more likely they were to say that they never socialized with work mates after work. The difference between university graduates and women with less than high school was 22 points and the difference between the highest and lowest income quartiles was 21 points. However, women who got together several times were found at every level of education and income. Whether a woman was Canadian-born or came as an immigrant made little difference to the frequency of socializing with co-workers after work. Minority women, though, were less likely to get together after work than non-minority women. The gap was 13 points for never and nine points for several times.

Resource Ties

"Who you know" is *the* social capital question. Knowing lawyers, teachers, health-care workers, or people who can help you find a job or who can lend you $5,000 can be worth a lot. These are classic social resources, but they are certainly not evenly spread throughout the population (Erickson 2004). We therefore included a battery of questions about the respondents' resource ties. Respondents were asked to think of all their friends and people they talk with and say whether they include: a recent immigrant, someone who works for the government, a person who could help the respondent find a job, a lawyer, a teacher, a social worker, a health- care

worker, someone who could lend them $5000, a university graduate, someone on welfare, and a community activist.

Overall, most women know someone who is a university graduate (84 per cent), followed by someone who could help find them a job (64 per cent), a health-care worker (62 per cent) and a teacher (58 per cent). Fully half of the women in the sample even know someone who could lend them $5,000, and 44 per cent know someone who works in the government. However, only about a third of the women have contact with a recent immigrant, a social worker, a community activist or a lawyer. And very few women (17 per cent) know someone on welfare.

As the literature suggests, such resource ties are strongly influenced by an individual's socio-economic background (Erickson 2004). Education is the strongest factor behind most of these resource ties. With the exception of knowing people on welfare, women with more education had more resources available of *every* type. For example, almost all of the women who had a university degree knew other university graduates (98 per cent) compared to only 50 per cent in the lowest educational group. The gap for knowing someone who would lend $5,000 was 24 points, which is roughly the average gap between the lowest and highest educational groups for all the resource ties. Similar gaps exist between women in different income groups, except for knowing recent immigrants, community activists, and people on welfare. Affluent women were little different when it came to knowing recent immigrants and community immigrants. Predictably, though, they were less likely to know someone who is on welfare.

The availability of resource ties is not much different for visible minority, immigrant and Canadian-born or non-minority women. However, there are some notable exceptions: fewer visible minority and immigrant women know someone who could lend them $5,000 (the gap between recent immigrants and Canadian-born women is 31 points). The same goes for contacts with teachers, lawyers and community activists. Differences between women and men and between women in Montreal and women in Toronto are negligible, although Francophone Montrealers know more people who work in the government than any other group.

In sum, resource ties are very unequally dispersed along socio-economic lines (see the distribution of average resource ties in Figure 8, Appendix)[28]. Women with lower levels of education and income are clearly disadvantaged here. This should be kept in mind for any subsequent analyses.

[28] Note that in the graph low-income is defined as the two bottom quartiles of income; whereas the analysis in the text filters out low income women in the bottom income quartile.

PART III:

THE RELATIONSHIP BETWEEN WOMEN'S NETWORKS AND POLITICAL RESOURCES

"How important these resources are, the people around us. People with mental health problems, their resources are zero, they don't have any. If we didn't have these people… For us, that's the reason we all end up finding solutions in the end, it's because of these resources."

(Michelle – a psychology student and art therapist aged 50)

"If I have a very specific problem, for example in health, I'm not going to see someone I know in health care. No, I will go see the people who are closest to me because they will help me situate myself."

(Cristina – a recent immigrant, mother and computer programmer)

In this part of the report, we examine the association between women's social networks and their knowledge of Canadian politics and of various public services and programmes, as well as their activism and empowerment. We present our findings both for women in general and for three groups of women who typically have fewer political resources, namely low-income women[29], women who came to Canada as immigrants, and visible minority women.

Knowledge

Conventional Political Knowledge

As we have seen in PART I of the report, there are large discrepancies in political knowledge between various groups of women in Canada. Visible minority women, immigrants and low-income women, in particular, know fewer facts about Canadian politics than other women. While these differences are perhaps understandable, they are nonetheless troubling because they may affect the ability of these groups of women to make their interests known, and this, in turn, can limit the responsiveness of the political system to their needs and wants. At the same time, though, some women who share the very same background characteristics are very well informed about politics. What interests us here is the role played by social networks in explaining why some women get to acquire more political information than others.

Putnam (2000, 343) argues that "social capital allows political information to spread." People pick up political information as they chat with their friends and acquaintances: "Most of

[29] Low-income is defined in Part III as women whose household incomes are below the median for the sample. The number of cases would be too small for reliable analysis if we were to look only at women in the lowest income quartile.

our political discussions take place informally...We learn about politics through casual conversation. You tell me what you've heard and what you think, and what your friends have heard and what they think, and I accommodate that new information into my mental database..." (p. 343). Putnam's argument implies that women who have larger social networks will be better informed about politics.

According to Putnam, bridging ties are more useful in this regard than bonding ties. People who interact with people from different social backgrounds are more likely to acquire information about politics than people who mostly interact with people from similar backgrounds. This type of bridging interaction may be particularly important for women who lack the time, the energy or the resources to keep abreast of politics. As we have seen, affluent, educated women (and men) tend to be better informed about what is going on in the news. They are also more likely to talk about politics. Chatting with them may be an opportunity to learn about politics; it can also serve as an incentive to acquire information in order to be able to talk knowledgeably. Indeed, the social transmission of political information does not even necessarily require talk: "other more subtle forms of information transmission are also possible" (Canache et al. 1994).

Strong Ties

Huckfeldt and his colleagues (1995, 1028) suggest that strong ties with friends and family will be less conducive to the acquisition of information about politics than weak ties with casual acquaintances. Clearly, though, the number of close friends a woman has still makes a difference to her stock of conventional political knowledge. Women with very few close friends or none at all receive an average of only 4.1 on our six-point knowledge scale, whereas women with four or more close friends average 4.7 correct answers. The pattern is stronger for low income women and for immigrant women: the more close friends they have, the more they typically know about politics. Low-income women with 10 or more close friends have an average score of 4.7, compared with only 3.8 for those with few, if any, close friends. Meanwhile, the average scores of immigrant women increase from only 3.4 for those with few close friends or none at all to 4.4 for those with 10 or more.

However, visible minority women are a notable exception to this pattern: whether they have many close friends or only a few makes little difference to their knowledge of politics. This is surprising since minority women are more likely to have friends from diverse social backgrounds (see Part II) which should, in theory, expose them to more sources of information.

Weak Ties

Membership in Voluntary Associations

Associational ties are more consequential than friendship ties for visible minority women and, indeed, for women in general. The more associations a woman belongs to, the more she typically knows about politics. Women who are members of three or more associations average one more correct answer than women who belong to none. Belonging to voluntary associations makes a difference to low-income women, too. However, it is immigrant women who appear to experience the largest gains: immigrant women who do not belong to any associations receive an average score of only 3.1 out of a possible six, compared with an average of 4.5 for those who belong to three or more.

Neighbours

Neighbours do not appear to be a very important source of political information. How *many* neighbours a woman knows well enough to talk to makes little difference to her knowledge of Canadian politics. What matters is whether she knows *any* of her neighbours. The difference between women who know none of their neighbours and those who know at least a few is about 0.7 on a 6-point scale. The same holds for immigrant women. Both visible minority women and low-income women, though, are clear exceptions to this pattern. It makes little or no difference whether they are on speaking terms with their neighbours or not.

The Workplace

The workplace plays only a very minor role when it comes to acquiring political information. First, the difference in knowledge scores between women who work for pay and those who do not is generally very small. Visible minority women are the only exception, with women who are in the paid work force scoring almost one point higher, on average, than those who are not. Second, socializing frequently with colleagues from work does not make a significant difference to women's political knowledge. This is true both for women in general and for the different subgroups of women.

Bonding versus Bridging Ties

When it comes to picking up information about politics, bridging ties are much less useful than bonding ties. Knowledge scores are consistently lower when few or none of a woman's close friends are about the same age, or have a similar standard of living and/or a similar level of education. The gap is largest for racial background: women whose close friends are mostly or exclusively from a different racial background score almost one point lower, on average. It is important to emphasize that this association is not spurious. It is true that visible minority women are more likely to have close friends from different racial backgrounds. It is also the case that visible minority women tend to know less about politics. However, this does not explain why women whose close friends are from different racial backgrounds score lower on our knowledge scale: the pattern holds even if we look only at non-minority women.

In fact, their close friends' racial background does not seem to matter for visible minority women or for immigrant women. It does matter, though, for low-income women: they typically know less about politics when they have strong bridging ties with people from different racial backgrounds. Meanwhile, having close friends with a similar standard of living and/or level of education matters for immigrant women, but not for low-income or minority women. There is one consistent effect, though, and that relates to age: having few, if any, close friends of a similar age is associated with lower knowledge scores for all three groups of women.

While bridging ties are generally less useful than bonding ties, this is not always the case for immigrant women. Immigrant women who do not talk regularly with people from their country of origin here in Canada and/or never get together in the city with other people from their country tend to be better informed about Canadian politics, scoring an average of 4.3 out of 6 on our knowledge scale. However, having family members in the city did not make much of a difference: women with no family members had the same score as those with 10 or more relatives living close by.

Turning to weak ties, bridging ties are clearly less helpful than bonding ties. Whether we look at associational ties, neighbourhood ties or workplace ties, interacting with dissimilar others is associated with lower knowledge scores. Moreover, the same social background characteristics matter, regardless of the context: standard of living (not asked for the work place), racial background, and language.[30] Interacting with fellow group members, neighbours or people on the job does not make for any greater knowledge of politics *unless* these people have a similar standard of living, a similar racial background[31] or have English as their first language (or French for women interviewed in French in Montreal).

The effects of language are strikingly similar for low-income women, immigrant women and visible minority women. Whether the interactions involve fellow group members, neighbours or people on the job, interacting with people who do not have English (or French) as their first language women seems to provide significantly fewer opportunities to acquire information about politics.[32] This is not surprising since a common language facilitates the exchange of information. For women whose first language is not English (or French), this may be one instance where bridging ties come in useful for learning about politics.

Apart from language, it makes little difference to visible minority women whether their weak ties are bridging or bonding. The only other significant effect relates to the racial background of the people with whom they interact on the job: knowledge scores are much higher when few or none of these people come from the same racial background. However, the usefulness of this bridging tie is confined to the workplace.

Surprisingly, weak ties with more affluent people do not make any difference to low-income women, despite the fact that affluent women typically know much more about politics. Meanwhile, immigrant women, like Canadian-born women, typically know less when few or none of their neighbours have a similar standard of living. There is a consistent pattern, though, when it comes to racial background: for low-income women and immigrant women alike, ties with neighbours from a different racial background are associated with significantly lower knowledge scores. Once again, bridging ties prove less useful

Finally, it is worth examining the impact of ties with men. Men tend to be somewhat better informed about politics than women are, and so we might expect that ties with men would enhance women's knowledge of politics. There is little support, however, for this notion. Whether we look at close friends, fellow group members or contacts in the workplace, it makes little difference whether they are mostly men or mostly women. The lone exception involves low-income women: they typically score higher when half or more of their close friends are male.

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[30] Note that language was not asked for close friends, while age was only asked for close friends.

[31] Again, this pattern holds for non-minority women. This is a recurring finding.

[32] The only exception here relates to visible minority women's contacts in the workplace: language makes little or no difference.

Resource Ties

The kinds of people a woman knows can make a significant difference to her stock of political knowledge. Of all the resource ties, knowing a university graduate seems to make the most difference: a woman who numbers a university graduate among her friends and acquaintances scores 1.4 points higher on our six-point knowledge scale than a woman without such ties. This is followed by knowing a teacher and by knowing someone who can lend $5,000. Women who know a lawyer or a community activist get the highest scores, averaging almost five correct answers out of a possible six.

Knowing these sorts of people has similar effects on low-income women and immigrant women. Resource ties do not close the knowledge gaps between low-income women and high-income women or between immigrant women and Canadian-born women, but the gains are as much as one point for low-income women who know a teacher and 1.3 for immigrant women who know a graduate. The effects for low-income women are particularly telling: a low-income woman is very unlikely to be a lawyer, say, so there must indeed be something about knowing a lawyer that enhances knowledge about politics. The same can be said of most of the other effects, whether they involve knowing a teacher or a university graduate or someone who can lend $5,000

Resource ties are particularly helpful to visible minority women. Knowing a teacher, a lawyer or someone who can lend $5,000 boosts their average knowledge scores by one point, while knowing a university graduate provides a boost of almost one and a half points. These represent significant gains in knowledge, even if they are not enough to close the knowledge gap between minority and non-minority women. A visible minority woman who does not know a university graduate, for example, has an average score of only 2.4. By contrast, a visible minority woman who knows a lawyer has an average score of 4.4.

Discussion

As social capital theories predict, social networks clearly facilitate the acquisition of conventional political knowledge: women with larger social networks know more about politics. This applies both to women in general and to immigrant women, visible minority women and low-income women: the more extensive their social networks, the more they know about Canadian politics. However, there are some results that call elements of traditional social capital theorizing into question.

First, strong ties seem to matter as much as weak ties, especially for low-income women and immigrant women. Indeed, ties with close friends may be more useful when it comes to learning about politics than ties with neighbours or workmates. Ties with fellow group members, though, are clearly associated with higher levels of knowledge, just as Putnam, in particular, would predict.

Second, with very few exceptions, bridging ties seem to make it harder, not easier, to acquire information about politics. This is true of both strong ties and weak ties, and runs quite counter to conventional assumptions about the role that interactions with people from different social backgrounds should play in spreading information. It is striking that even low-income women seem to learn less, not more, when they interact with more affluent people.

What seems to matter is not whether women know people who are simply more affluent or more highly educated; it is the *kinds* of people they know. The largest and most consistent knowledge gains that we have observed are associated with women's resource ties. Knowing a lawyer or a graduate or a teacher, a community activist or some one who can loan $5,000, all seem to encourage the acquisition of political information. These sorts of ties are particularly useful to visible minority women.

Practical Knowledge

Visible minority women, immigrants and low-income women do not just know less about Canadian politics; they are also less likely to possess practical political knowledge. As we have seen in Part I, a woman's social background can make a significant difference to how much she knows about government services and other public programmes. What makes these knowledge gaps particularly disturbing is the fact that the women who may need these services the most are often the least likely to know about them. On the other hand, many women who may be just as disadvantaged do nonetheless get to learn about them. This begs the question of the role that women's social networks play in disseminating information about important programmes and services.

We should expect social networks to play a larger role in spreading practical political knowledge. After all, women are more likely to talk to friends and acquaintances about a steep rent increase or health concerns or difficulties in arranging care for an elderly relative than they are to discuss party leaders or their provincial premier.

Secondly, we should expect different ties to matter for different programmes and services. For example, ties with neighbours should be most helpful when it comes to learning about housing-related matters, like the maximum permissible rent increase or where to go to obtain a building permit or to contest a rent increase. Meanwhile, workplace ties may be an important source of information about employment-related matters like the minimum wage or EI benefits.

Thirdly, whether bridging ties or bonding ties are more useful may depend very much on the matter at hand. Ties with women of a similar age, for example, should come in most useful for picking up information about maternity leave or screening tests and ties with other women should help women learn where to turn in the event of spousal abuse. Whether bridging ties matter more or bonding ties matter more may also depend on the woman's social background. When it comes to dealing with discrimination, for example, it may be more useful for a visible minority woman to know other people from a similar racial background who may have experienced similar problems. Similarly, for a low-income woman, ties with other low-income women may be more conducive to learning about the maximum permissible rent increase or the Rental Housing Tribunal/Regie du logement or the legal minimum wage.

Finally, the sorts of people a woman knows may be a critical factor. Ties with a social worker or a health-care worker, for example, may help a woman learn what to do in the event of suspected child abuse or how to go about arranging in-home care for an elderly relative. Ties with a lawyer could be particularly helpful for acquiring information about legal matters. Ties

with someone who works for the government, on the other hand, could come in handy for information about taxes and government programmes.

Strong Ties

Close friends clearly matter when it comes to awareness of where to go to complain about perceived discrimination. The more close friends a woman has, the more likely she is to know about her provincial Human Rights Commission. There is a 17-point gap between women who have 10 or more friends and those who have less than four. A similar pattern holds for low-income women. Friendship ties are even more important for women who came to Canada as immigrants. Eighty-two per cent of immigrant women with 10 close friends or more know that the provincial Human Rights Commission is the best place to go if they experience discrimination, compared with only 58 per cent of women with less than four close friends. Visible minority women, however, are an exception to this pattern: the effects of strong ties are not sufficient to satisfy conventional levels of statistical significance.

Strong ties also seem to help foster awareness of Legal Aid and where to turn in case of suspected child abuse. This is how Sharon, a part-time social worker in the Toronto focus group, got to hear about Legal Aid: "Yeah. I think it's from my friend. She had to use Legal Aid a couple of years ago…Her son got himself into some trouble and she couldn't afford. I don't know what you call it, a regular lawyer or whatever and a friend of hers told her about Legal Aid and she applied or whatever." The effects of friendship ties, though, are modest (6 to 8 points), and there is no comparable effect for knowing the best place to go in case of women's abuse. Moreover, neither effect holds for visible minority women or for women who came to Canada as immigrants. While the smaller number of cases warrants caution, strong ties do seem to increase low-income women's awareness of Children's Aid/DPJ: the figures increases from only 56 per cent for women with few, if any, close friends to 70 per cent for those with 10 close friends or more. However, friendship ties are little or no help when it comes to knowing about Legal Aid: low-income women are less likely to know about this service, regardless of how many close friends they have.

Friendship ties clearly matter when it comes to rental matters (but not building permits). The gap between women who have 10 or more close friends and those who have few or none is 9 points for knowing the maximum permissible rent increase and 13 points for knowing where to go to contest a rent increase. However, these effects do not hold consistently for different groups of women. Low-income women are more likely to know about the Rental Housing Tribunal/ Regie du logement when they have four or more close friends, but friendship ties do not seem to help when it comes to knowing the maximum allowable rent increase. Friendship ties are even less useful for visible minority women and women who came to Canada as immigrants.

Friendship ties are generally not much of a factor when it comes to knowing about other programmes and services. However, there are some exceptions. The most striking relates to the Pap test. Women who have few, if any, close friends are less likely to know that this essential test is free under their provincial health plan. This effect is largely confined to low-income women: only 51 per cent of low-income women who have less than four close friends have this information, compared with 77 per cent of those with 10 or more close friends. There is no

comparable pattern for either visible minority women or immigrant women, and there is no comparable pattern for older women when it comes to mammograms.

The other exception relates to EI benefits. This how Charmaine in the Toronto focus group got to learn about EI benefits**: "**When I was working… I got injured at my eye, after it came to another eye, my girlfriend said I should go on it [EI]. I said 'No, I can't' and she said 'Yes, they take your money out of your paycheque so you should go on it'. So I applied for it and I got it." Women who have few, if any, close friends are a little less likely to know about compassionate care benefits (5 points) or to know that people who quit their jobs voluntarily are not entitled to EI benefits (6 points). The effects are stronger, though, for immigrant women. The gap between women who have few, if any, close friends and those who have 10 or more is 18 points for compassionate care benefits and 16 points for entitlement to EI benefits. For visible minority women, the effect of strong ties is confined to the entitlement question (22 points), while for low-income women it is confined to compassionate care benefits (13 points). It bears emphasis that having close friends makes no difference when it comes to knowing about maternity and parental leave benefits, the minimum wage and tax credits. The same is true of knowing where to go to arrange in-home care for an elderly relative

An immigrant woman's family and relatives seem to be important when it comes to legal issues, like knowing about Legal Aid, the provincial Human Rights Commission, and what to do about suspected child abuse. In all three cases, the more family members and relatives an immigrant woman has living in the city, the more likely she is to have the relevant information. When the Montreal focus group participants were asked what they would do if they had to take their ex to court and they needed a lawyer, Cristina answered that: "I would go directly to my cousin who is a very good lawyer". Similarly, Sabah, an immigrant from Algeria, said that "The first thing I would do, I would call my brother because he has experience. He was a lawyer in my country. He knew things." It was through her brother that she had learned about Legal Aid.

Close ties with other immigrants, though, seem to make it less likely that an immigrant woman will know about Legal Aid or the maximum permissible rent increase. It is the women who never or hardly ever meet with other immigrants from their country of origin that are the most likely to have these two potentially vital pieces of information. Close ties with a large number of fellow immigrants also greatly diminish the odds of an immigrant woman knowing about the GST credit or how to go about arranging eldercare.

Weak Ties

Membership in Voluntary Associations

Group memberships matter when it comes to learning about housing-related matters. The more associations a woman belongs to, the more likely she is to know where to go to contest a rental increase: 82 per cent of women who belong to three or more associations know about the Rental Housing Tribunal/Rental Board, compared with only 66 per cent of women who belong to none. For building permits, the gap is 13 points. The pattern is less consistent when it comes to knowing the maximum permissible rent increase, but women who belong to two or more associations are generally better informed than those who belong to one or none. For immigrant women and low-income women, too, membership in voluntary associations is clearly associated with greater awareness that the Rental Housing Tribunal/ Regie du logement is the best place to

go to contest a rent increase. However, associational involvement does not seem to matter when it comes to knowing the maximum allowable rent increase or getting a building permit, and associational ties do not appear to help visible minority women acquire information about contesting rent increases, either.

Women who belong to voluntary associations also tend to know more about legal issues (with the exception of where to go in case of domestic violence). The more associations a woman belongs to, the more likely she is to know about Legal Aid and where to go to complain about perceived discrimination or suspected child abuse. The gap between women who belong to three or more associations and those who belong to none is 17 points for the Human Rights Commission, 15 points for Legal Aid, and 11 points for Children's Aid/DPJ. A similar pattern holds for low-income women and immigrant women, at least when it comes to the Human Rights Commission and Legal Aid. For visible minority women, though, the effect of associational ties is confined to knowledge of Legal Aid. Belonging to voluntary associations does not help visible minority women learn where to go to complain about perceived discrimination.

The only other areas of knowledge where associational ties make a difference are the Pap test and arranging eldercare. Seventy per cent of women who belong to two or more associations know where to go to arrange in-home care for an elderly relative, compared with only 55 per cent of women who have no associational involvement. Similarly, 75 per cent of women who belong to two or more associations know that the Pap test is free under their provincial healthcare plans, compared with only 63 per cent of women who belong to none. There is no comparable effect for mammograms, though low-income women who do not belong to any associations are much less likely to know that breast screening is free under their provincial plan. Moreover, associational ties are not much help to low-income women, immigrant women and visible minority women when it comes to learning about either the Pap test or arranging eldercare.[33]

Neighbours

Surprisingly, neighbourhood ties do not appear to enhance women's knowledge of housing-related matters. This is the case whether we look at knowing the maximum permissible rent increase or knowing where to go to contest a rent increase or to obtain a building permit. It also holds whether we look at women in general or at subgroups.

Knowing at least a few neighbours well enough to talk to does make a difference, though, when it comes to awareness of the provincial Human Rights Commission. The gap between women who do not know any of their neighbours and those who know a few is 15 points. However, there is no comparable effect for those women who may be the most likely to experience discrimination, namely, visible minority women and women who came to Canada as immigrants. There is no effect, either, for low-income women.

[33] There is an 18-point gap between immigrant women who belong to three or more associations and those who belong to none for eldercare, but this result fails to meet conventional levels of statistical significance.

In fact, neighbourhood ties do not seem to be a very useful source of information about most of the matters we examined. The only other exceptions related to screening tests and Legal Aid. And again, it was not how many neighbours a woman knows that matters, but whether she knows any at all. The gap between women who know none of their neighbours and those who know at least a few was 34 points for mammograms, 16 points for the Pap test, and 13 points for Legal Aid. Clearly, women who are socially isolated in their neighbourhood are less likely to pick up various pieces of useful information. Neighbourhood ties also seem to enhance immigrant women's knowledge about both screening tests. However, the effect is confined to the Pap test for visible minority women and mammograms for low-income women. The effects for Legal Aid are too modest to qualify as statistically significant for any of the three subgroups.

The Workplace

The workplace appears to be more important than the neighbourhood as a context that encourages information to spread. Women who work are better informed on almost every matter. Predictably, the gaps are largest on questions related to EI, like maternity and parental leave (21 points), unemployment benefits (19 points) and entitlement to benefits (13 points). This is how Cory in the Toronto focus group got to learn about maternity benefits: "…because my co-worker, her baby is exactly 6 months older than my son, my eldest."

There are also 14-point gaps for the Human Rights Commission, Children's Aid/DPJ, and the Pap test, and a 12-point gap for the Canada Child benefit. In fact, only two questions fail to produce significant gaps between women who work outside the home and those who do not: spousal abuse and eldercare. It is, of course, possible that there is some common factor that makes it more likely that women will be *both* working for pay *and* more knowledgeable on these matters. However, significant gaps also appear for low-income women on nine of the 15 questions, for immigrant women on 11 questions, and for visible minority women on 10 questions.

Socializing with colleagues after work does not typically make much difference. There are three exceptions, though. The more often women get together with their co-workers, the more likely they are to know about the Rental Housing Tribunal/Rental Board and EI benefits for people who lose their job. Eighty six percent of women who often socialize after work know where to go to contest a rent increase, compared with only 68 per cent of women who do not socialize at all. The gap for unemployment benefits is more modest at 11 points. Socializing with co-workers also has positive effects when it comes to knowing where to go to complain about perceived discrimination, but what matters here is simply whether women socialize or not after work (not how often). This applies to low-income women and immigrant women as well.

Bridging versus Bonding Ties

Friendship ties appear to be most useful when at least half of a woman's close friends are about her age. Women who have few, if any, close friends their own age, are much less likely to know where to go to report suspected child abuse (53 per cent), for example. They are also much less likely to know that Pap tests (55 per cent) and mammograms (74 per cent) are free, and they are much less likely to know about maternity and parental leave benefits (55 per cent) and compassionate care benefits (15 per cent).

Surprisingly, women whose close friends are mostly women are no more likely to know that screening tests are free. What matters is whether or not the friends are about their own age. However, women whose close friends are mostly or exclusively male are much less likely to know where to turn in the event of spousal abuse (73 per cent) or suspected child abuse (52 per cent). They are also less likely to know about Legal Aid (73 per cent). However, male friends seem to come in useful when it comes to knowing the minimum wage (50 per cent).

Women whose close friends have a similar standard of living are typically better informed on at least some of the issues, including the maximum permissible rent increase, the Human Rights Commission, maternity and parental leave, Legal Aid and mammograms. Conversely, women whose close friends mostly come from a different racial background are less likely to know about the Rental Housing Tribunal/Regie du logement, the GST tax credit, Legal Aid, compassionate care benefits, and free Pap tests.

Overall, though, there are few consistent patterns when it comes to friends' social characteristics. Still, it is clear that to the extent that the friends' characteristics do matter, it is typically bonding ties that are more useful than bridging ties, at least for women in general. The same is true of weak ties. This holds whether we look at a woman's neighbours, her fellow group members or the people she interacts with on the job. Moreover, there are two characteristics that consistently matter: racial background and language.

When a woman mostly interacts with neighbours from a different racial background, she is typically less likely to know where to go to get a building permit or to arrange in-home care for an elderly relative. She is also less likely to know that there is no charge for a Pap test or a mammogram and she is less likely to be aware of the Rental Housing Tribunal/regie du logement, the Human Rights Commission or the GST tax credit. A similar pattern holds for women who mostly come into contact with people from a different racial background at work: they are less likely to know about the rental board, the GST tax credit, and how to arrange eldercare. They are also less likely to know the minimum wage. Associational ties with people who are mostly from a different racial background have a similar effect for seven of the matters that we have been looking at: the maximum permissible rent increase, the rental board, the Human Rights Commission, Children's Aid/DPJ, Legal Aid, eldercare, and Pap tests.

Interacting with people whose first language is English (or French for women interviewed in French) is also important. In the neighbourhood context, for example, this seems to facilitate the spread of information about the Rental Housing Tribunal/Regie du Logement, the Human Rights Commission, Legal Aid, free screening tests, arranging eldercare, and the GST tax credit. Meanwhile, on the job, it seems to help women find out about maternity and parental leave, as well as the Rental Housing Tribunal/Regie du Logement and the GST tax credit. The effects also show up for associational ties. When few of a woman's fellow group members have English (or French) as their first language, she is less likely to know where to go to get a building permit or to arrange eldercare or to complain about discriminatory treatment or suspected child abuse. She is also likely to know that Pap tests are available free of charge or to be aware of the GST tax credit.

It typically makes little difference, on the other hand, whether a woman mostly interacts with other women on the job or mostly with men. The same applies to her associational ties. It also makes little difference whether she is interacting with people who have a similar standard of living or not. This applies to both the neighbourhood and the associational context.

Small numbers make it difficult to provide reliable breakdowns for low-income women, immigrant women and visible minority women. Few of these questions were asked of every woman because some were only relevant to mothers, others to working women, and yet others to women of a certain age.

Resource Ties

Resource ties clearly facilitate the spread of useful information. However, some ties matter more than others. The most useful ties are with teachers, university graduates, and people who could lend $5,000. Knowing someone who could lend $5,000 was helpful for 14 of the 17 issues that we examined, while knowing a teacher or a university graduate was helpful for 13. Other useful ties included someone who works for the government (9), a health-care worker (9), a community activist (8), a lawyer (7), and someone who could help find a job (6).

Resource ties are more consequential for some types of information than for others. Who a woman knows appears to play a particularly important role when it comes to legal issues. The only ties that were *not* associated with greater knowledge of the Human Rights Commission and Children's Aid/DPJ were ties with a recent immigrant or with someone on welfare. Resource ties were not quite as important for Legal Aid, but knowing a teacher, for example, boosted awareness by 11 points, while knowing a university graduate provided a 10-point boost. Resource ties also matter when it comes to knowing where to contest a rent increase or obtain a building permit. Awareness of the Rental Housing Tribunal/Regie du Logement jumps 22 points for women who know a lawyer and 17 points for women who know a know a community activist. Knowing someone who could lend $ 5,000 boosted knowledge of where to go to get a building permit by 14 points and knowing a university graduate made for a 10-point increase. Eldercare was another issue where several different resource ties came into play. Eighty one per cent of women who know a community activist knew how to go about arranging in-home care for an elderly relative, compared with only 55 per cent of women who did not. Knowing a university graduate provided a 19-point boost. On the other hand, only two resource ties made a difference to knowledge about maternity and parental leave, the GST tax credit and where to turn in the event of spousal abuse, and only one tie mattered for knowledge of the minimum wage.

Of course, it is possible that the sorts of women who know a lawyer or a university graduate are themselves affluent and highly educated. In other words, the effects that we have observed could be spurious. However, there are questions where knowing someone on welfare is as useful as knowing someone who works for the government, such as knowing where to go to contest a rent increase. In fact, knowing someone on welfare is more useful than knowing a teacher or a lawyer when it comes to eldercare, and this is the only tie that matters for awareness of the minimum wage.

The notion that the observed effects are spurious is also undercut by the fact that ties with a lawyer or a social worker or someone who works for the government are consequential for

some matters but not for others. Knowing a social worker, for example, only seems to be useful for picking up information about where to go to complain about perceived discrimination or where to turn in case of domestic abuse or suspected child abuse. Knowing a lawyer matters for issues like Legal Aid, suspected child abuse and the Human Rights Commission, while knowing someone who works for the government is associated with greater awareness of both the GST tax credit and the Canada Child benefit, where knowing a lawyer or a social worker is no help at all.

Finally and most importantly, the effects of resource ties are not confined to the sorts of women who are the most likely to be affluent and advantaged themselves. The most useful resource ties for low-income women appear to be community activists, teachers, healthcare workers, people who work for the government and lawyers. A low-income woman is unlikely to be a lawyer or a teacher herself. The most consistent effects appear for knowledge of Legal Aid, the Human Rights Commission, and the Rental Housing Tribunal/Regie du Logement. Low-income women who know a teacher are much more likely to be aware of Legal Aid (19 points) and so are women who know a lawyer (14 points) or a government worker (12 points). Knowledge of the Human Rights Commission is 15 points higher for all three types of tie. Low-income women who know a community activist are much more likely (31 points) to know how to arrange in-home care for an elderly relative. They are also more aware of Legal Aid (8 points) and the Human Rights Commission (9 points).

Knowing someone on welfare also proves to be a particularly useful tie for low-income women, especially when it comes to arranging eldercare (26 points) and knowing about the Canada Child benefit (14 points), the GST tax credit (13 points), the Rental Housing Tribunal/Regie du Logement (14 points), and the minimum wage (11 points), as well as Legal Aid (7 points). However, low-income women who know someone on welfare are less likely to know about maternal/parental leave (17 points) and they are also less likely to know where a woman should turn for help if she is being abused by her partner (8 points).

Resource ties are useful for women who came to Canada as immigrants, too. Whether it is a matter of being aware of Legal Aid, knowing where to go to complain about discrimination or a rent increase, or knowing what to do about suspected child abuse or how to go about arranging eldercare, the sorts of people an immigrant woman knows can be an important resource. Knowing a lawyer, a health-care worker, or someone who could lend $5000 all seem to be particularly useful, narrowing the gap on seven of the matters being analyzed in this section. Knowing or a teacher (6 items) or someone who works for the government (5 items) also seems to be helpful. Immigrant women who know a lawyer, for example, are much more likely to know about such vital matters as where to go to contest a rent increase (26 points) or to make a complaint about perceived discrimination (12 points) or where to get help with an abusive spouse (14 points). Meanwhile, health-care workers are an important resource when it comes to both spousal abuse (11 points) and child abuse (17 points), as well as arranging eldercare (20 points) or complaining about perceived discrimination (16 points). In a number of cases, the knowledge boost is sufficient to bring immigrant women level with non-immigrant women (see Figure 9, Appendix).[34] These findings are testimony to the power of resource ties. However, resource ties

[34] Figure 9 presents results for those items on which there was a statistically significant

are not the solution to everything: they cannot close the gaps between immigrant women and Canadian-born women when it comes to knowledge about contesting rent increases, child abuse, and the GST tax credit.

The most useful resource tie for a visible minority woman is a health-care worker. Minority women who are acquainted with a health-care worker are much more likely to know about the Rental Housing Tribunal/Regie du Logement (19 points), maternity and parental leave (18 points), the Human Rights Commission (16 points), Legal Aid (15 points), and Children's Aid/DPJ. Knowing a teacher, someone who could lend $5,000, a lawyer or a community activist can also come in useful, at least for some forms of knowledge. Knowing a lawyer, for example, is associated with 36-point jump in knowledge about the Rental Housing Tribunal/Regie du Logement. Knowing a teacher (30 points) or a community activist (26-points) also makes for much greater awareness of where to go to contest a rent increase. Overall, though, resource ties do not seem to be as helpful for visible minority women when it comes to picking up information about a wider array of matters.

The importance of resource ties also came out very clearly in the focus group discussions. For example, when Emy, a 25-year old Montreal student was asked what she would do if an Arab friend felt he had been treated in a discriminatory manner by a police officer when pulled over for speeding, she said that she would speak to a friend who is a lawyer. Joanna, a recent immigrant from Costa Rica, would give him her lawyer's card. She had hired the lawyer to help her immigrate and he had subsequently become a close friend. She also mentioned her friend who is a social worker when asked to list people she could turn to for help when problems arose in her life. In the Toronto group, Michelle's next door neighbour is very active in the community: "…she's involved in the community so she knows… If I need anything…, she goes "Oh, go there". This is how Michelle learned about maternity leave. She learned about other EI benefits from "My friend and her mom works in the government so her mom knows all these things so she passes on the information to me, she goes 'You know if you want to, that year is off and you want to be sent to school you can still collect EI.'" Another Michelle, in the Montreal group, would turn to her sister if she needed to arrange care for an elderly relative because she "works for the federal tax [sic]."

Discussion

Women's social networks clearly do encourage the spread of information about public services and government programmes. This is particularly evident with respect to awareness of where to go to complain about perceived discrimination and what to do if you have to go to court and cannot afford a lawyer. Getting together with close friends or interacting with a wider circle of acquaintances provides women with opportunities to pick up information about these vital matters. The information spreads through friendship ties, in the neighbourhood, in meetings of voluntary associations, and in the workplace. Socializing also facilitates awareness of where to

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gap between immigrant women and Canadian-born women that ceased to be statistically significant when immigrant women with the given resource tie were compared with non-immigrant women (whether the latter had that tie or not). There were several matters where immigrant women and non-immigrant women were similarly knowledgeable, e.g. what do in case of a physical abuse, knowledge of the child tax benefit, maternity leave, etc.

go to complain about suspected child abuse (though neighbourhood ties do not appear to be very useful when it comes to learning about Children's Aid/DPJ).

Women's social networks also seem to be an important source of information about housing-related issues. Both strong ties and weak ties play a role in spreading information about the maximum permissible rent increase and where to go to contest an increase. Surprisingly, though, neighbourhood ties do not seem to matter here. This applies to knowledge about building permits, too.

A second surprising finding relates to two matters of particular concern to women, namely spousal abuse and maternity/parental leave. Neither strong ties nor weak ties are associated with any significant increase in awareness of where to turn in the event of spousal abuse. The topic of domestic violence elicited a great deal of animated discussion in our focus groups. It could be, though, that women are reluctant to talk about their personal experiences in a more typical social setting. Social networks are also little help, it seems, when it comes to learning about maternity leave. The one exception relates to the workplace: women who work are more likely to know about provisions for EI-funded leave. This mirrors one of the most striking findings from our focus groups: many women who are not working for pay seem to be unaware of the entitlement of working parents to paid leave (as, indeed, are a significant number of women who are employed).

There is one matter of particular concern to women, though, where social networks do seem to play a role. Women under 50 who have close friends and a variety of weak ties are more likely to know that there is no charge for Pap tests under provincial health plans. Social networks, however, are less of a factor for older women when it comes to knowing that mammograms are available without charge. Social networks do not seem to be very useful, either, when it comes to facilitating the spread of information about various EI benefits, tax credits and the minimum wage. The same is true of information about arranging care in the home for an elderly relative.

Some networks are clearly more useful than others. Women who have close friends and women who belong to voluntary associations are typically better informed about a variety of matters. Close friends seem to be particularly useful when it comes to learning about the Human Rights Commission, Legal Aid, Children's Aid/DPJ, rent increases, the Rental Housing Tribunal/Regie du logement, the Pap test, compassionate care benefits and entitlement to EI benefits for those who lose their job. Meanwhile, associational ties come into play for six of these eight matters (the exceptions are compassionate care benefits and entitlement to EI), plus arranging eldercare and obtaining building permits. Neighbourhood ties seem to be less consequential. And while women who work are more knowledgeable, on average, about almost every matter, the frequency of socializing with co-workers after work does not make much of a difference. Finally, both strong ties and weak ties are more likely to be a source of information when they involve people who have English (or French) as their first language and when they involve people from the same racial background (at least, for non-minority women).

Of course, we cannot be certain of the underlying causal mechanisms simply from observing empirical associations between the nature of women's social networks and their

practical political knowledge. There could be some common factor, for example, that predisposes women both to develop denser and more varied social networks and to be more knowledgeable. As we saw in Part II, women's social networks are, indeed, conditioned by their social structural locations. Low-income women, in particular, tend to have fewer close friends. They are also less likely to belong to voluntary associations, to socialize with colleagues after work or to have varied resource ties. Low-income women also tend to know less about services and government programmes. It bears emphasis, then, that the association between social networks and practical political knowledge is not confined to affluent women. Low-income women are more likely to know where to go to complain about perceived discrimination or suspected child abuse and where to go to contest a rent increase if they have strong friendship ties. The same applies to knowing about compassionate care benefits and the availability of free Pap Tests. Similarly, low-income women who belong to voluntary associations are more likely to know about Legal Aid, the Human Rights Commission, the Rental Housing Tribunal/Regie du logement, and free mammograms. Meanwhile, working for pay was associated with greater awareness of nine of the matters considered in this report.

Still, social networks do seem to provide fewer opportunities for low-income women and immigrant women to pick up useful information. This applies even more to visible minority women who often proved to be exceptions to the patterns just described. What mattered more for all three groups of women were their resource ties. While fewer resource ties came into play for minority women, there are some very substantial knowledge gains—30 points or more—associated with knowing a lawyer or a teacher, for example. Clearly, who they know can be an important source of useful information for women who might otherwise lack the knowledge they need to access public services and government programmes.

Access to Public Services

Despite the uneven distribution of knowledge about many public services and programmes, the majority of the women in our survey who had tried to find a family doctor (89 per cent) and/or arrange child care (74 per cent) had succeeded in doing so (see Part I). While visible minority women and immigrant women were a little less likely to have been able to arrange child care, there was little difference when it came to finding a family doctor. What concerns us here is the role played by women's social networks in accessing these services.

Strong Ties

When we asked the women in our survey how they had found their family physician, whether it was by asking a family member, a friend, a neighbour, a co-worker, someone in a group they belong to, or the College of Physicians in their province, the most common responses were a family member (30 per cent) or a friend (23 per cent). This mirrored the findings from our focus group discussions. While many of the women in the Toronto focus groups had found doctors through the College of Physicians or through other organizations (see Part I), in most cases they had originally heard about these organizations through their friends or family. For example, Michelle learned about agencies for new immigrants from a childhood friend whose mother had used the service. Cory found her current doctor when she was 15 through the recommendation of a close friend from school. Rose-Marie from Montreal would take the same approach: "I would turn to those who are close to me: my family, my friends."

Women who had tried unsuccessfully to find a family physician were asked whether they had asked a family member, a friend, a neighbour, a co-worker, someone in a group they belong to, or the College of Physicians in their province. Again, friends (32 per cent) and family members (15 per cent) figured prominently, along with referrals from a previous doctor or a clinic (32 per cent). Similarly, most of the women in the Montreal focus group began their search for a family doctor by speaking to friends and family but could not find any doctors accepting new patients.[35]

Friends were particularly important for the immigrant women in our survey, especially if they had arrived in Canada within the past 10 years. This also showed up when we looked at the relationship between having close friends and finding a doctor: immigrant women who did not have any close friends were less likely to have found a family doctor. Immigrant women also seem to have a better chance of finding a family doctor when they have an extended family in the city.

Another battery of questions explored how women had found out about their current child care, whether it was through family members, friends, neighbours, co-workers, associational members, early years centres/CLSC or similar centres. Most women reported that they had found out about their current child care by asking their friends (23 per cent). Family members also played a role, but a much smaller one. The family was most important for women from low-income backgrounds. Immigrant women, meanwhile, were particularly likely to rely on their friends (31 per cent versus 16 per cent for Canadian-born women).

Again, these findings were reflected in the focus groups. A number of the visible minority and immigrant women would turn to their friends when looking for a daycare. For example, although Michelle herself works in early childhood education, she found a daycare for her son based on the referral of a close friend. Milagros, a single mother from Cuba, would look on the Internet or in the 'phone book and rely on word of mouth and advice from friends, while Michelle, a black woman from Toronto, would ask "friends, especially my next-door neighbour." Cristina, a black woman in Montreal, states: "I would definitely seek out everyone, close friends or distant friends, to ask them… If they put their children there and they are satisfied, it's good enough for their kids so that will tell me if it's good. It would be an extreme case for me to start calling or visiting just any daycare."

Most of the lower income women in the focus groups would first ask family members for advice. Martine, the single mother of a two-year old daughter, states that she would turn to her family: "For me, first of all, it's often my family. My family could refer me to someone or another... But first it's the family, then after it's friends and neighbours." Josée, another low-income single mother, and Sabah, a homemaker with two young children, would also turn first to their families.

[35] The fact that 37 per cent of the Montreal women who had tried but failed to find a family physician had relied on a referral speaks to the difficulty of finding family physicians willing or able to take on new patients in the city

Weak Ties

Weak ties generally played little, if any, role. Very few women in our survey answered co-worker, neighbour or fellow group member when asked how they had found their family doctor. Together, these three options accounted for only 8 per cent of responses.[36] We did not find any significant relationships between the number of weak ties a woman had and her success in locating a family doctor. This was the case whether we were looking at neighbourhood, workplace or associational ties.

Predictably, working women were more likely to have succeeded in finding child care, but the gap was only 12 points, despite the fact that working women have a much greater need to find suitable arrangements. It made no difference whether women socialized with co-workers or not after work. We did not find any relationship between neighbourhood ties or associational ties and success in making child care arrangements. However, when women were asked how they had found their child care, a good number of women said that it was through an associational group (25 per cent). Indeed, this answer was given as frequently as friends. Neighbours were also mentioned, but not very often. Co-workers did not seem to be a useful resource.[37]

Bridging versus Bonding Ties

What seems to matter is not the number of weak ties a woman has, but their character: bonding ties appear to be more helpful than bridging ties. Women are much more likely to have been able to arrange child care when their neighbours and the people they interact with on the job are mostly or exclusively from the same racial background. The same is true when associational ties are mostly or exclusively with people who have English (or French, depending on the language of interview) as their first language. Meanwhile, belonging to an association where few, if any, members come from the same racial background is associated with much greater difficulty in making child-care arrangements. Finding a family doctor, meanwhile, seems to be harder when few or none of a woman's neighbours have a similar standard of living. This is especially true of visible minority women. Surprisingly, same-sex ties made no difference, either for child care or for finding a family doctor.

Resource Ties

Resource ties generally had little, if any, effect on women's ability to find a doctor or arrange child care. The only exception related to knowing a government official: women who knew a government official were much more likely to have access to child care. However, there was no comparable effect for finding a family doctor. Knowing a health-care worker does not seem to help, though visible minority women who know a health-care worker are more likely to have a family doctor.

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[36] Other women either volunteered that they received a referral from a clinic or from their previous physician (14 per cent) or said that they found their family physician on their own (16 per cent).

[37] Another group of women was referred by a CLSC or early years centre (11 per cent). The internet, yellow pages, and so on also played a role, but a much smaller one.

Discussion

Strong ties, be they with friends or with family, clearly play an important role in helping women to locate a family doctor or arrange care for their children. In contrast to their association with heightened awareness of various public services and programmes, weak ties *per se* seem to make little difference to women's success in accessing either service. The same can be said of resource ties. What does seem to matter is the nature of women's weak ties, especially when it comes to arranging child care. Our results parallel those for knowledge in this respect: the most important characteristics are once again first language and racial background.

Activism and Empowerment

Political Participation

Women's social networks should also affect their participation in a variety of political activities. There are a number of reasons why networks should matter here. First, as we have seen, women who have extensive social relations are more likely to acquire information about politics. Casual chat can be an opportunity to learn about shared values and group interests, and this can have a mobilizing effect. Social interactions do not even have to involve active attempts to persuade in order to be a source of influence (Canache et al. 1994). According to Huckfeldt and Sprague (1991, 122), "political discussion is not the only or even the most important form of social influence [in politics]... Many mechanisms of social influence bypass discussion entirely—yard signs, bumper stickers, lapel pins, and so on." Second, women who interact frequently with a wide range of people are more likely to get asked to participate in a rally, vote in an election or take part in a boycott against certain products.

What we need to understand is which types of networks make the most difference. Again, the literature suggests that weak ties will play a more important role than strong ties. Huckfeldt and his colleagues (1995), in particular, have shown that casual interactions with acquaintances can be a more important source of political influence than discussions with close friends and intimates. It is easy to understand why strong ties may be less consequential. There is an important element of choice when it comes to forming friendships. Like attracts like: we tend to become friends with people who share our tastes and values, and this can extend to a shared taste for political activity (or not). If a woman's close friends are not politically active, friendship ties are not going to have a mobilizing effect. By contrast, a woman with a wide array of casual acquaintances is more likely to encounter people who do participate in politics.

Even when friends are politicized, this will not necessarily have a mobilizing effect. Mutz's (2002) research shows that political disagreement can discourage political participation. She points to two social-psychological processes that may be at work here. First, being exposed to alternative points of view about politics can make people feel more ambivalent, and second, it can be threatening for people who dislike face-to-face conflict. Mutz focused on the extent of disagreement among close friends and associates, rather than casual acquaintances. It is not clear that the desire to avoid face-to-face conflict will discourage political participation when the disagreements involve a wide range of weak ties. Moreover, Huckfeldt and his colleagues (2004) failed to find a negative effect on turnout even when disagreement existed in personal networks, though they did find that heterogeneous networks decreased interest in an election.

Strong Ties

In fact, having close friends clearly does increase the likelihood that a woman will be politically active. The one notable exception relates to voting: whether a woman has many close friends or only a few makes little or no difference to her odds of voting. By contrast, women who have 10 or more close friends are twice as likely (53 per cent) to sign a petition or take part in a demonstration as women who have few, if any, friends (25 per cent). There is also a 28-point difference for political consumerism. The effect for conventional activities, like contacting an official or joining a political party is more modest (11 points), but nonetheless significant.

Friendship ties also make a huge difference to the propensity of low-income women to engage in unconventional political activities or in political consumerism: the gaps between those with 10 close friends or more and those with few or none are 30 points for signing petitions and/or participating in a demonstration and almost 40 points for boycotting and/or buycotting products. Low-income women with 10 or more close friends are more likely to engage in both types of activity than the average high-income woman. However, the number of close friends made little difference to the likelihood of turning out to vote or engaging in conventional activities like joining a political party or contacting an official.

A similar pattern holds for immigrant women. Even having 10 or more close friends does little to boost turnout to vote or participation in other conventional political activities. However, it significantly enhances the likelihood of both political consumerism (14 points) and unconventional political activities (23 points). In fact, immigrant women who have ten or more close friends are just as active in unconventional forms of politics as the average Canadian-born woman, though a 15-point difference in political consumerism remains.

The effects are different for visible minority women. The number of friends makes no difference to the odds of voting or engaging in unconventional political activities. However, almost a third of visible minority women with 10 or more close friends have contacted an official or belonged to a political party, making them just as active in this regard as the average non-minority woman. Having 10 or more close friends also doubles the likelihood of taking part in a boycott or buycott: 35 per cent of these women have engaged in political consumerism, compared with only 18 per cent of those with few, if any, friends. This is not enough, though, to close the gap between these women and non-minority women.

Weak Ties

Membership in Voluntary Associations

Group memberships also have a strong relationship with political participation. Whichever type of political activity we look at, associational involvement matters. This is true for women in general and for immigrant women, visible minority women and low-income women as well. Women who belong to two or more associations are more than twice as likely as those who belong to none to engage in both conventional and unconventional political activities, as well as political consumerism. They are also more likely to vote: the turnout gap between those who belong to two associations and those who belong to none is 16 points. The pattern is very similar for low-income women, though the turnout gap is only 9 points.

The relationships are stronger still for immigrant women and for visible minority women. There is a three-fold increase in both conventional and unconventional political activities, as well as political consumerism, for immigrant women who belong to two associations. For visible-minority women, there is a four-fold increase in both political consumerism and unconventional political activities, while conventional activities like contacting an official or belonging to a political party doubles. The increase in voter turnout is especially striking for visible-minority women: 68 per cent of those who belong to associations vote, compared with only 42 per cent of those who belong to none.

Clearly, women who belong to associations are also politically active, just as the original social capital literature would predict; the question remains, though, whether associational membership is *causally* related to political participation. It remains possible that there is some underlying factor that predisposes women to be active in *both* voluntary associations *and* politics (see Stolle forthcoming).

Neighbours

Neighbourhood ties have much weaker relationships with all four types of activity. The pattern is very similar to the one we observed for conventional political knowledge: what matters is not how *many* neighbours a woman knows, but simply whether she knows *any* of them. The gap between women who know one or more of their neighbours well enough to talk to and those who know none at all is 16 points for protesting and/or signing petitions, 12 points or more for political consumerism, 16 points or more for voting, and 12 points or more for party membership and/or contacting politicians.

Neighbourhood ties are even less consequential for low-income women, immigrant women and visible minority women. The only consistent pattern appears for voting: turnout is much lower when these women do not know *any* of their neighbours well enough to talk to. The figure is 57 per cent for low-income women, 50 per cent for immigrant women, and only 35 per cent for minority women. Immigrant women who know at least a few of their neighbours are more likely to engage in unconventional political activities than those who know none (14 points). Apart from this, neighbourhood ties do not seem to matter.

The fact that the *quantity* of neighbourhood ties makes little consistent difference to any form of political participation suggests that neighbours do not generally play a very important role in mobilizing women. Rather, there seems to be something about the small minority women who know none of their neighbours that explains their lower level of political activity. As we saw in Parts I and II, recent immigrants are significantly less likely to know their neighbours and they are also significantly less likely to be politically active, not surprisingly given the demands of settling into a new milieu.

The Workplace

The workplace is more consequential than the neighbourhood. Women who work for pay outside the home are more likely than other women to engage in political consumerism and to participate in unconventional political activities like signing a petition or demonstrating. The gaps are particularly large for low-income women: 21 points for political consumerism and 20 points for unconventional political activities. They are more modest, though, for immigrant

women and visible minority women. Moreover, working for pay makes little difference when it comes to voting or to other conventional political activities. The one exception relates to visible minority women: turnout is 11 points higher among those who are working outside the home.

The pay-offs for political participation seem to depend on the amount of socializing that goes on with co-workers after work. Women who had socialized with their colleagues several times within the past six months were generally much more active in politics than women who had never socialized after work. The gap is 17 points for unconventional political activities, 17 points for political consumerism, and 14 points for voting. However, socializing after work makes no difference to contacting an official or belonging to a political party. Moreover, the effects of socializing after work are much less evident for low-income women, immigrant women and visible-minority women. The one clear exception relates to low-income women and political consumerism: the more frequently they get together with co-workers, the more likely they are to engage in boycotts and/or buycotts. The gap between those who socialized several times and those who never socialized was 30 points, enough to lift them well above the average high-income woman.

Bonding versus Bridging Ties

Bridging ties are clearly less mobilizing than bonding ties. This is the case whether we look at strong ties or weak ties. The most consistent pattern appears for voting. The number of close friends a woman has may not affect her odds of voting, but her friends' social background characteristics certainly play some role. As Mutz's (2002) work on the effects of political disagreement would lead us to expect, a woman is less likely to vote when few or none of her close friends share her views about politics. She is also less likely to vote when few or none of her close friends are about her age or have a similar standard of living and/or level of education, or come from the same racial background. The strongest effect appears for sex: a woman is much less likely to vote (68 per cent) when few or none of her friends are female. Surprisingly, though, same-sex friendships have the very opposite effect for political consumerism: a woman is much more likely to participate in a boycott or a buycott when her close friends are mostly or exclusively male.

Voting aside, the number of friends seems to be more important than their social background. There are two consistent patterns, though, and they both confirm that bonding ties are more useful than bridging ties: women are more likely to engage in political consumerism and to sign petitions or to protest (and to vote) when half or more of their close friends are about their own age and have a similar standard of living. Age is particularly important, boosting participation in both types of activities by 16 points or more. Racial background, however, is not a factor. And when it comes to contacting officials or belonging to a political party, it does not make a difference whether friendship ties are bridging or bonding.

The effects of age show up for low-income women and immigrant women, as well. However, for visible minority women, having close friends of a similar age only matters for political consumerism; there are no significant effects for either voting or unconventional political activities. Indeed, it generally makes little difference to visible minority women and immigrant women whether their friendship ties are bridging or bonding. However, low-income women are less likely to engage in unconventional political activities when few or none of their

close friends have a similar standard of living (this applies to visible minority women, too) or come from the same racial background. They are also less likely to participate in these activities if few of their friends share their political views or their views about religion. Meanwhile, turnout to vote is lower when few or none of a low-income woman's close friends have a similar level of education.

While bridging ties are generally less conducive to political participation than bonding ties, this is not always the case. Visible minority women are twice as likely to engage in political consumerism when few or none of their friends come from the same racial background. And immigrant women who do not talk to people from their country of origin are much more likely to vote (84 per cent), to sign petitions or join in demonstrations (46 per cent), to boycott or buycott (41 per cent), or to belong to a political party or contact an official (36 per cent). A similar pattern holds for immigrant women who hardly ever or never meet with other immigrants from the same country. However, having family members and relatives living in the same city does not affect immigrant women's propensity to be politically active. Indeed, it is immigrant women who do not have any family members in the city who are the least likely to vote (50 per cent).

Looking beyond close friends and family to women's wider social networks reinforces the conclusion that bridging ties are generally less mobilizing than bonding ties. The most consistent patterns appear for language and racial background. Women are less likely to engage in all four types of political activities when few or none of their neighbours, fellow group members or people they meet on the job have English (or French, depending on the language of interview) as their first language.[38] The same applies, albeit not quite as consistently, to women who mostly or exclusively interact with people from a different social background.[39] The effects of income, however, are confined to voting. Women are less likely to vote when few, if any, of their neighbours or fellow group members have a similar standard of living.

Interestingly, women who mostly or exclusively interact with men on the job or whose fellow group members are mostly or exclusively male are much less likely to engage in unconventional political activities like demonstrating or signing a petition. Associational ties with other women have an especially strong mobilizing effect for visible minority and immigrant women. There is no comparable effect for same-sex ties in the workplace, and same-sex ties make no difference to the propensity of low-income women to engage in unconventional political activities (though turnout in elections goes up significantly).

The most consistently important factors for low-income women are language and racial background. Low-income women are much less likely to engage in all four types of political activity when few or none of their neighbours have English (or French) as their first language. They are also less likely to engage in political consumerism when few, if any, of the people they

[38] However, the effects on unconventional political activities and voting are less clear-cut for workplace ties, and those ties have no effect on conventional activities like contacting an official or belonging to a political party.

[39] The effects on both political consumerism and conventional political activities are less clear-cut for associational ties. The same applies to workplace ties and unconventional political activities.

meet on the job have English (or French) as their first language. The first language of fellow group members has a similar effect for voting and unconventional political activities. The pattern of effects is the same for racial background (except that the effect of workplace ties shows up for conventional political activities rather than political consumerism). Strikingly, there are no effects for standard of living: whether low-income women interact mostly with affluent women or with other low-income women makes no difference to their participation in politics, however defined. This is true of both neighbourhood ties and associational ties,[40] and it is surprising given that affluent women are much more likely to participate in politics.

Language and racial background are also important factors for immigrant women, though the effects for language are confined to the neighbourhood context. The more neighbours an immigrant woman knows whose first language is English (or French), the more likely she is to be politically active. The only exception is voting: neither bonding nor bridging ties make a difference. The pattern is similar for racial background: immigrant women are much more likely to participate when half or more their neighbours come from a similar racial background. Voting once again is an exception. However, the effects of racial background extend to other contexts. Participation in unconventional and conventional political activities alike increases when more of an immigrant woman's fellow group members share her racial background. The same is true of conventional political activities when workplace interactions are racially homogeneous. There is one striking exception, though: immigrant women are much less likely to vote when all or most of the people they interact with on the job come from the same racial background.

Whether their weak ties are bonding or bridging generally makes very little difference to visible minority women. However, there are some exceptions. Knowing neighbours who mostly have English (French) as their first language boosts participation in political consumerism and conventional political activities. Meanwhile racial background has contradictory effects: bonding ties with neighbours are associated with increased participation in unconventional political activities, but bridging ties in the workplace appear to boost political consumerism. It makes no difference whether visible minority women interact mostly with people who have a similar standard of living or not, regardless of context, and with the exception of same-sex ties, the nature of associational ties does not appear to matter.

Resource Ties

Resource ties are consequential for all four forms of political participation. The most useful ties are with university graduates, community activists, teachers and lawyers. Women who know a community activist, for example, are much more likely than other women to have signed a petition or taken part in a demonstration (23 points), engaged in political consumerism (24 points), and/or undertaken more conventional acts like contacting a politician or belonging to a political party (17 points). Knowing a social worker or someone who can lend $5,000 both boost participation in all three types of activities, and so to a lesser degree does knowing a government official or a health-care worker. Knowing someone on welfare or someone who could help find a job increases unconventional political activity and political consumerism (but not more conventional activities). So, too, does knowing an immigrant.

[40] Standard of living was not asked for workplace ties.

When it comes to voting, much depends on the type of tie. Women who know an immigrant are actually less likely to vote. However, knowing a teacher, a lawyer or someone who can lend $5,000 all make for higher turnout. Eighty eight per cent of women who know a teacher, for example, voted in the last provincial and/or federal election, compared with only 68 per cent of women without a tie to a teacher. Knowing a university graduate, a community activist, a health-care worker, a government employee or a social worker boosts turnout between six and 12 points.

Resource ties make a huge difference to the turnout of visible minority women. Turnout is 32 points higher among visible minority women who know a teacher and 29 points higher among those who know someone affluent enough to loan $5,000. Knowing a lawyer or someone who works for the government also significantly enhances the odds of voting (by 26 points and 20 points, respectively). Knowing a health-care worker or a graduate helps, too, though the boost is not quite as large. Resource ties also encourage participation in political consumerism and in both conventional and unconventional political activities. However, turnout is 16 points lower among visible minority women who know a recent immigrant and 13 points lower if they know someone who can find them a job.

Turnout is also much lower (19 points) among immigrants who know a recent immigrant, and so is participation in conventional activities like contacting an official or belonging to a political party (12 points). The same is true of immigrant women who know someone on welfare (14 points and 9 points, respectively), though they are more likely to engage in political consumerism (11 points). In general, though, resource ties are associated with significant increases in their propensity to be politically active. Immigrant women who know a lawyer, a teacher, a social worker and/or someone who works for the government are significantly more likely to engage in all or most of the different political activities. The same is true of women who know a community activist or someone who could lend them $5,000. In the case of conventional and unconventional forms of participation, selected resource ties are able to close the participation gap between immigrant and non-immigrant women (see Figure 10, Appendix). In other words, immigrant women who have such ties are just as engaged as non-immigrant women in general. However, resource ties cannot close the gaps on political conventional knowledge, political consumerism and voting.

The resources embedded in their social networks also appear to be a critical factor in encouraging low-income women to participate politically. Again, this is particularly evident when it comes participating in unconventional political activities or in political consumerism, and again the most important ties are with community activists, university graduates, teachers, lawyers, social workers, and people affluent enough to loan $5,000. Ties with lawyers, teachers and/or someone who would lend $5,000 increase turnout among low-income women by 20 points or more, but other ties are not very helpful when it come to voting, and knowing an immigrant or someone who could help find a job is associated once again with lower turnout.

Discussion

There is a strong association between a woman's social networks and her propensity to participate in politics. The more close friends a woman has and the more she socializes with her co-workers and fellow-group members, the more likely she is to be politically active.

Neighbourhood ties play a more minor role, but women who are socially isolated and know none of their neighbours well enough to talk to are much less likely to participate in political activities.

Again, we see that bonding ties generally seem to be more consequential than bridging ties, especially when it comes to casual acquaintances. Racial background and language once again prove to be the most consistently important factors. Interacting with people whose first language is English (or French, depending on the language of interview), in particular, seems to enhance the odds of a woman being politically active.

Finally, we once again see the importance of resource ties. Who a woman knows can make a significant difference to her propensity to participate in politics. The association was particularly strong for visible minority women, especially when it came to the most basic political act of all: turnout to vote was as much as 30 points higher, depending on the people a visible minority woman knows.

Approaching Authority

Willingness to approach the relevant authorities is an important aspect of women's empowerment. As we saw in Part I of the report, women were much readier to act on problems in their children's school than on problems in their neighbourhood. Only one woman in four had complained to the authorities when a problem arose in her neighbourhood, while fully three in four had acted on a school-related problem. These figures showed only modest variation along social lines. Here, we examine the role of women's social networks in encouraging them to act. There are at least two reasons why networks may matter. First, women with extensive social networks are more likely to pick up information about possible courses of action. They may encounter women who have had similar experiences and be able to learn from them where to go to get action on a problem. Second, social networks can serve to enhance an individual's sense of personal efficacy. Rose Laub Coser, in particular, has argued that diverse social networks can serve as "a seedbed of individual autonomy" (Coser 1975, 1991). A multiplicity of weak ties brings people into contact with different perceptions and expectations, and encourages them to behave and think in ways that reflect innovation, flexibility, and self-direction.

Strong Ties

Strong ties do not reveal any consistent effects: having a lot of close friends or having few, if any, generally makes little difference to a woman's readiness to act on problems, whether they arise in the neighbourhood or at her child's school. Visible minority women, however, are much more likely to complain to the authorities about a problem in their neighbourhood when they have several close friends. Meanwhile, immigrant women who hardly ever or never meet with other immigrants from their country of origin are more likely to have complained to the authorities about a neighbourhood problem. The same is true of immigrant women who do not talk to other immigrants from their country of origin in the city. The numbers are too small to know if similar patterns hold for acting on school problems.

Weak Ties

Just as we would expect, neighbourhood ties clearly matter when it comes to dealing with problems in the neighbourhood. Only 11 per cent of the women who knew none of their neighbours had complained to the authorities when they encountered problems in the

neighbourhood, compared with 37 percent of women who knew at least half of their neighbours. Women also seem to be less likely to take action on a problem in their child's school when they know few, if any, of their neighbours well enough to talk to, though the small numbers warrant caution. Dense neighbourhood ties also make it much more likely that immigrant women will have complained to the authorities about a neighbourhood problem. The same applies to low-income women and visible minority women.

Membership in voluntary associations also seems to enhance women's propensity to act on neighbourhood problems, but only when they belong to more than one association. A similar pattern also holds for low-income women, immigrant women and (albeit less consistently) visible minority women. Working outside the home does not seem to influence women's readiness to complain to the authorities about problems in the neighbourhood, whether they get together frequently with colleagues after work or not. Meanwhile, women who are employed are less likely to act on problems in their child's school: 88 per cent of non-working mothers had taken action when a problem arose, compared with only 75 per cent of their working counterparts. This may reflect the difficulty of getting time off work to go to the school or to get together with other parents.

The numbers are too small to allow reliable breakdowns for the readiness of different groups of women to act on problems in their child's school. Small numbers also preclude examining the role of bridging versus bonding ties for either type of problem.

Resource Ties

We would expect resource ties to enhance women's readiness to act on problems. Knowing people who feel efficacious and who are confident in their ability to act effectively may encourage a woman to take action when problems arise. This seems to be the case. Women are more likely to have complained to the authorities about a neighbourhood problem if they know a lawyer (16 points), a university graduate 12 points), a teacher 10 points), a health-care worker (6 points) or someone who works for the government (5 points). However, none of these ties made any difference when it came to acting on a problem in the child's school, not even knowing a teacher. Surprisingly, knowing a community activist did not seem to help, either, at least for women in general.

Both immigrant women (8 points) and visible minority women (12 points) are more likely to make a complaint about a neighbourhood problem if they know a community activist. Resource ties seem to be particularly useful for visible minority women: knowing a lawyer (23 points), a teacher (23 points), a social worker (19 points), someone on welfare (18 points) or a health-care worker (11 points) is associated with a significantly greater readiness to complain to the authorities. Knowing someone on welfare (9 points) is also a factor for low-income women, along with knowing a lawyer (16 points) or a teacher (8 points). For immigrant women the key resources appear to be lawyers (15 points), teachers (14 points) and social workers (13 points). In Figure 11 (see Appendix), we illustrate how resource ties are able to close the gap between immigrant women and non-immigrant women.

Again, the numbers are too small to say anything about the possible impact of resource ties when it comes to acting on school-related problems.

Discussion

Social networks appear to be more important when it comes to dealing with problems in the neighbourhood than they are when there are school-related problems. Predictably, neighbourhood ties seem to play a particularly important role here, especially for low-income women, women who came to Canada as immigrants, and visible-minority women. Associational ties also seem to be important. On the other hand, neither friendship ties nor work-related ties appear to make any difference to a woman's willingness to act on neighbourhood problems. Indeed, working outside the home may actually make it harder for women to act on problems in their child's school. Finally, we once again see the importance of resource ties, especially for visible minority women.

PART IV: POLICY RECOMMENDATIONS

In this report we have looked at three important areas. First, we determined the distribution of women's political resources, such as conventional and practical knowledge, as well as their ways of participating in politics, access to public services and willingness to approach authorities. We have identified groups of women who have larger knowledge and engagement deficits than others, and in this last section we highlight which deficits should be addressed in any policy initiatives. Second, we have examined the size and nature of women's social networks and compared these network characteristics across a variety of groups of women. For policy purposes it might be important to know which groups of women are most vulnerable in terms of lack of social networks and general disengagement and we can suggest some ideas for how these network gaps might be addressed. Finally, we have made the connection between the two and determined how social networks might shape women's access to political resources. Policy-wise, this analysis enables us to understand which networks are particularly useful for augmenting women's political resources. We highlight these and offer suggestions as to how to foster them.

Policy-Recommendations Regarding Knowledge and Engagement Gaps

Policy Initiatives for Practical Knowledge

Most Canadian women are fairly knowledgeable about Canadian politics and the major benefits, services and policies that different levels of government make available to them. Knowledge about Legal Aid (84 per cent), free mammograms (84 per cent), the Child Tax benefit (78 per cent), the Human Rights Commission (75 per cent), where to get a building permit (74 per cent), the Rental Housing Tribunal/Regie du logement (73 per cent), the GST tax credit (73 per cent), the length of maternity/parental leave (71 per cent) and free Pap tests (71 per cent) was fairly widespread. Other institutions and programmes are a little less well known, including Children's Aid/DPJ (67 per cent) and the fact that people who quit their job cannot receive unemployment benefits (64 per cent). By way of comparison, 59 per cent of women correctly answered five or six out of six questions about Canadian politics.

Certainly, there is room for improvement on all fronts. Institutions such as the Human Rights Commission and the Rental Housing Tribunal/Regie du logement, for example, should be known to all women and not just to three quarters of them. The relevant levels of government should think about making information widely available about these institutions and their functions. The Rental Housing Tribunal/Regie du logement could provide a brochure to every new renter, for example. Information about Children's Aid/DPJ could be provided effectively through daycare providers and the offices of pediatricians and other primary care physicians. Similarly, all women should be aware that Pap tests are available free of charge and all women of child-bearing age should know about maternity and parental leave benefits. Clearly, more information needs to be disseminated about these services and benefits. Health-related tests that are free of charge and are preventative in character should be advertised in doctors' offices and clinics. Employment-related benefits should be advertised through the employer. Information on maternity benefits and parental leave could also be made available in the offices of health care providers. Tax-related benefits could be highlighted in the tax brochures.

However, there are four problem areas in practical knowledge to which the federal government, as well as the provincial and municipal governments, needs to pay particular attention. First, we were surprised to see that only about 31 per cent of the Montreal and Toronto women in our sample would choose a women's shelter if they found themselves in an abusive relationship. More information about women's shelters, their role, their services, and their protective functions for someone who is experiencing abuse seems to be in order here, particularly in francophone Montreal. Information leaflets, informative postcards or advertisements in local newspapers or on public transit might be particularly useful here.

Second, women were not very knowledgeable about benefits related to unemployment. Although a large group of women knew that people cannot quit their job and still receive unemployment benefits, the actual coverage that EI provides was much less well known. Only 41 per cent of women were familiar with the percentage of the salary that would be reimbursed under EI. Moreover, only 37 per cent of women had reasonably accurate information about the minimum wage for their province. Many women had no idea at all, while others thought that the dollar value was much lower, which might, of course, be disadvantageous for them on the job market. More detailed information about EI benefits in the form of mandatory information sessions in the workplace and handouts might be the best intervention here. Provincial governments could publicize the amount of the minimum wage at regular intervals via newspapers and billboards and advertisements on public transit.

Women were even less likely (23 per cent) to know the duration of compassionate care benefits. This extremely low percentage could be an indication that many women are completely unfamiliar with this benefit. As Canada's population ages, more and more women are going to have to shoulder the burden of a dying relative. The target group here would be women (and men, who know even less about this) who are employed and who have elderly parents. In addition to disseminating information in the workplace, advertisements on television, in newspapers or on public transit and leaflets in health-care facilities might be helpful strategies to fill the information gap on compassionate care benefit.

Finally, women who rent their homes are surprisingly uninformed about the maximum legal rent increase. Only 24 per cent of these women came even close to the correct figure, suggesting that they could be in a vulnerable position vis-à-vis their landlords. More information about tenants' rights, perhaps distributed through the Rental Housing Tribunal/Regie du logement might help to overcome this knowledge gap. The welcome brochure for new renters (see above) could contain such information.

Conventional Political Knowledge and Political Engagement

The major contribution of this report has been its focus on practical political knowledge, but we also considered it important to gauge women's conventional knowledge of Canadian politics and the extent of their political involvement. Although the knowledge gap on conventional political facts between male and female respondents in our sample was small and, overall, many women showed a relatively good awareness of some key political actors, we found some knowledge gaps, which need further attention. Most women knew the name of the Canadian Prime Minister (91 per cent) and their Mayor (85 per cent), and many knew the name of their provincial Premier (77 per cent) and the name of the Governor General (70 per cent), but they were less likely to know about the judge who headed the inquiry into the sponsorship scandal (63 per cent) and they were not really sure about the Official Opposition party (56 per cent). This suggests that women are less immersed in current political affairs, which may weaken their ability to influence politics and make meaningful political choices. Fostering greater interest in politics is no easy matter, but certainly politicians at every level of government need to be aware of the importance of relating politics to the day-to-day concerns of citizens.

While the average woman may not be as interested in politics as the average man, women are just as involved as men, if not more so, in most political activities. Roughly three quarters of the women have voted in recent federal and provincial elections, roughly a third have signed a petition in the last year, and just under a third have acted as political consumers. Still, the fact that a quarter of women are *not* voting in elections at either level of government is cause for concern, especially if they are not finding other forms of political expression. Moreover, 39 per cent of the women in our sample *only* vote; they do not engage in any additional political activities. Even more cause for concern is the fact that 12 per cent of the women in our sample have not participated in *any* political activity, including voting. These women have no political voice at all. Enabling more women to voice their political concerns and values should be a major policy goal. However, it is beyond the scope of our report to analyze ways of enhancing women's political participation. Further research is required to determine whether there are any obstacles to participation that disproportionately affect women (such as the expense of finding someone to mind their children).

Policy Initiatives for Specific Groups of Women

Women with low levels of education and low incomes, women who belong to visible minorities and women who came to Canada as immigrants often know less about both politics and practical matters relating to services and programmes. They also tend to be less active politically. This is particularly true of newly arrived immigrants. The deficits (of newly arrived immigrants vis-à-vis Canadian-born women) can be as large as 54 percentage points for knowing where to get a building permit, 50 points in the case of voting in federal elections, 48 points for knowing about the Rental Housing Tribunal/Regie du logement, and 40 points in the case of

knowledge about Canadian politics. Similarly, there are gaps of about 40 points for knowing where to go to arrange eldercare, 35 points for knowing that the Pap test is free of charge, and about 30 points for knowledge about the Human Rights Commission and Legal Aid, just to mention some examples. Obviously, new immigrants face many challenges in settling into a new country and a new culture, and so it is quite understandable that they face a steep learning curve. More needs to be done, though, to ease the transition, particularly when it comes to providing information about available services, programmes and benefits. Social networks can help immigrant women to reduce their knowledge gaps, but they do not necessarily eliminate them on all fronts. This means that additional governmental resources are necessary in order to close these gaps. Our analysis has shown that newly arrived immigrants should be the first and foremost targets when it comes to boosting women's political resources. Flyers, booklets in their native languages, as well as required information sessions about the policies, benefits and programmes available in Canada and important facts about the Canadian political system, might be good policy initiatives here.

Women with low levels of education and low incomes are also particularly disengaged and uninformed about important programmes and services that would benefit them. The average gaps compared to university-educated and affluent women can be as large as 31 points in the case of knowledge about where to obtain a building permit, 25 points for voting, 20 points for conventional political knowledge and 15 to 20 points or more for such practical matters as eldercare, the Child Tax benefit, unemployment benefits, and mammograms being free of charge, to mention some examples. Women who dropped out of high school, or have generally low levels of education, and low incomes should be another target group for more practical information. Community centers in low-income neighborhoods, welfare offices and CLSC's could better distribute governmental information about programmes and benefits.

Policy Recommendations Regarding Social Networks

Resource ties clearly emerge as the most important aspect of social networks when it comes to boosting women's political resources. Women who had any of the eleven resource ties about which we asked in our survey were significantly more likely to have engaged in unconventional political action and/or political consumerism. Nine of the eleven resource ties mattered for conventional political knowledge and conventional political activities. Eight of the resource ties mattered for voting and for knowledge about the Human Rights Commission and Children's Aid/DPJ. Six of the resource ties influenced whether women knew about maternity/parental leave and unemployment benefits. There was not a single political resource for which at least one of the resource ties did not matter at all.

By far the most important resource ties were related to knowing a teacher, knowing someone who can lend $ 5,000 and knowing a university graduate. Each of these four resource ties made a significant difference for 17 of the 24 political resources that we examined. Knowing someone who works for the government, a health-care worker or a lawyer made a difference for half or more of these resources. In short, relationships that connect women to other people with specific skills or special expertise are particularly valuable.

We know from Part II, however, that resource ties are not evenly distributed. While 84 per cent of the women in our sample are acquainted with a university graduate, only 62 per cent

know a health-care worker, 58 per cent know a teacher, and 50 per cent indicated that they know someone who could lend them $ 5,000. The figures are even lower for knowing someone who works for the government (44 per cent) and knowing a lawyer (32 per cent). This leaves many women without such important acquaintances.

Women with low-education and low incomes have the fewest resource ties by far, and fewest of the ones that matter most. Looking at the six most important resource ties, there is an average gap of 33 points between university graduates and women who did not complete high school, and there is a 27-point gap between women in the highest and lowest income quartiles. When low-income women do have these resource ties, they often fare better than low-income women who lack them, and while resource ties cannot close the political participation and conventional political knowledge gaps between low- and high-income women, they do close the gaps on some of the practical knowledge items. Similarly, immigrant women who have selected resource ties often match the practical knowledge levels of non-immigrant women at large on many, although not on all, knowledge items and not on all forms of political engagement.

The second most important aspect of social networks when it comes to enhancing women's political resources is the density or intensity of their social interactions. Having more close friends (that is, more strong ties), for example, turned out to be important for half of our indicators of political resources. Equally important was whether a woman was a member of a voluntary association or not. Women who belonged to voluntary associations had a statistically significant advantage on half of the 24 political resource indicators. However, the number of associations to which a woman belongs is also a factor. In the case of conventional political knowledge, for example, the more associations a woman belongs to, the more she typically knows (so women who belonged to two associations were significantly more knowledgeable than women who belonged to just one, etc.). There is a similar pattern for political participation. However, only membership in three or more associations made a significant difference for many of the practical knowledge questions.

While associational ties were consequential, other weak ties turned out to be less important. Knowing and talking to neighbors was important for only a handful of indicators of women's political resources and socializing with colleagues after work mattered for only a negligible number.

What policy initiatives might be able to foster the creation of friendship ties and associational ties? While there is probably no single policy that can help to develop friendships between people, one important insight that emerged here is that women who have few, if any, friends and who are not participating in any formal group (the two are related $r=.20$, $p<.001$) fare worst in terms of political resources. In other words, social isolation is what needs to be prevented in strong and weak ties alike.

As we indicated in Part II, the most socially isolated women in terms of friendship networks and voluntary associations are typically women with lower levels of education and fewer socio-economic resources. Women who came to Canada as immigrants, particularly those who immigrated recently, and to a lesser degree, visible minority women, are also more likely to be socially isolated. When women from these groups have more friends or when they are

members of associations, they benefit from their social interactions, though having such ties is not always enough for these women to acquire as many political resources as affluent, university-educated non-minority or Canadian-born women. So, government policies designed to foster social networks will not be enough to enhance the resources of these groups of women (see the suggestions above).

Finally, we tested whether the *composition* of the various networks might have effects on women's political resources. Our results were discussed in detail above, but essentially they showed that the diversity of the interaction setting had only limited effects on women's political resources. Of the four social interaction settings that we examined (friendship, neighbourhood, work and voluntary associations), it was the composition of neighborhood ties that actually seems to have the most beneficial effects: 41 per cent of the possible relationships between political resources and measures of neighborhood diversity ("resource-tie dyads") were statistically significant. The surprise finding here is that it is not diverse, or bridging, ties that are the most beneficial, but the homogeneity of neighborhoods that seems to matter most. In particular, when most or all of a woman's neighbors have English as their first language (or French, depending on the language of interview), women tend to fare better on some (but not all) indicators of political resources. It is obvious that a common language background is an important precondition for casual conversations and exchange. There is a similar pattern for racial homogeneity, at least for non-minority women: women who mostly interact with people from different racial backgrounds tend to have fewer political resources.

The social characteristics of women's ties also mattered for voluntary associations (21 per cent of all possible resource-tie dyads), work ties (17 per cent of all possible resource-tie dyads) and friendships (16 per cent of all resource-tie dyads). Again, homogeneity proved to be more beneficial than diversity for women at large. Paralleling the pattern for neighborhood ties, linguistic and racial composition mattered most for associational and work ties as well. In other words, women who belong to voluntary associations where most of the members have English (or French) as their first language and come from similar racial backgrounds seem to pick up more information. The same is true of interactions in their work place. Other aspects of diversity (such as sex and income) were much less important.

For friendship ties we found a different dynamic. Here what mattered most is whether women had friends of the same age; women who had mostly friends of different ages knew less about a variety of practical matters. This makes sense, as people probably need to be experiencing similar life circumstances in order to learn from one another about services and benefits that are important to them.

Finally, although we found that certain types of bonding ties are beneficial for women at large, this is not always the case for immigrant women. We included several questions about whether immigrant women have conversations with other immigrants from their country of origin, how often they meet with other immigrants from their home country and how many family members live in the same city. We found that immigrant women who do not talk to others from their country or do not meet with other immigrants from their country are significantly more active in politics and know more about Canadian politics. They also seem to have more practical knowledge as well, although the small numbers warrant caution. On the other hand,

immigrant women with larger families in the same city were on occasion more knowledgeable and more politically active.

In sum, four key findings on the types of social interaction that matter for political resources should be highlighted here: (1) resource ties are the most beneficial across the board; (2) expanded friendship networks, as well as membership in voluntary associations, seems to have a positive influence on women's political resources; (3) predominantly English- (French-) speaking contexts are associated with a wider array of political resources; (4) immigrant women who interact with people from their country of origin tend to have fewer political resources.

Given the importance of resource ties, we will focus here on possible policy initiatives that could help to foster useful resource ties. Resource ties are bridging ties across various socio-economic, professional and educational groups. What is needed to facilitate the transfer of knowledge and to encourage political mobilization is to create opportunities for women with fewer educational and socio-economic resources to interact with people who are more skilled and who possess specialized knowledge. Resource ties can be formed in all arenas of life: in voluntary associations, in the waiting rooms of doctors' offices, in elevators, at events that involve parents of children, at work, over the backyard fence, etc. People of otherwise different backgrounds have to come together on the basis of common interests and hobbies.

How can governments support these informal meetings? One efficient strategy for bringing together women from different backgrounds is through pregnancy and baby courses and daycares. Vivien Lowndes (2006, 222) points to the role of pre-natal groups in the UK: "Women meeting in a pre-natal group…may vary significantly in relation to class or ethnicity. If they stay in touch after the birth of their babies, they may exchange information and contacts regarding future employment, child care, or health issues that cut across the assumptions and experience of any one social group."

Schools are another setting that can potentially bring together people from diverse social backgrounds. However, both Quebec and Ontario have a large percentage of school-age children in private schools and selective public schools, which inhibits the mixing of parents from diverse socio-economic and education backgrounds. Resources that go into high-quality public institutions would not only enhance the quality of education, but at the same time foster the exchange of informal practical knowledge. A more radical option would be the introduction of mandatory social service for high school students. This would ensure that young people from different socio-economic and educational backgrounds get to mix socially and would foster the creation of more diverse social circles that would carry over into their adult lives.

Resource ties can also be fostered through common hobbies and interests, such as hobby groups. One of the most common types of associational involvement is in sports groups. In fact, women who belong to sports organizations scored significantly higher than non-members on twelve of the twenty-one resource indicators (see Arneil 2006 on the growing importance of sports organizations as a source of women's social capital). Bringing people of various backgrounds together in sports organizations and supporting their development and maintenance might not only bring about healthier and happier citizens but at the same time enhance the flow of practical information.

Finally, a fairly informal and yet large-scale dimension of policy that can foster informal social interactions among people from different walks of life relates to the design of space and the location of service points, as well as the provision of social spaces such as the coffee/tea room, water cooler, or recreational corners/spaces. Social talk often happens in such settings and nurtures the exchange of ideas and knowledge. Something as simple as ensuring the adequate provision of water coolers, coffee machines, tea corners, etc., in public buildings might be a good first step in that direction.

APPENDIX

July 2005

Environics Research Group Limited/Research House
Focus Groups on Social and Community Interaction
PN5748

Recruitment for Group Discussion

Respondent Name: _____

Home #: _____

Business #: _____

Group #: _____

Recruiter: _____

Session 1	Session 2	Session 3	Session 4
TORONTO	TORONTO	Montreal	Montreal
Wednesday, July 20	Wednesday, July 20		
5:30 PM	7:30 PM	5:30 PM	7:30 PM

RECRUIT 10 FOR EACH SESSION

Hello, I'm _____ from Research House. We are telephoning to invite women between the ages of 18 and 75 to attend a focus group discussion about community and social interaction. Your participation in the research is completely voluntary and your decision to participate or not will not affect any dealings you may have with Research House inc. All information collected, used and/or disclosed will be used for research purposes only and administered as per the requirements of the Privacy Act. The session will last a maximum of 2 hours and you will receive a cash honorarium as a thank you for attending the session. May we have your permission to ask you or someone else in your household some further question to see if you/they fit in our study?

(IF NO, DISCONTINUE. IF YES REINTRODUCE YOURSELF IF NECESSARY)

INDICATE:	Male	**THANK AND TERMINATE**
	Female	**CONTNIUE**

1a. Are you **READ…**

Working full time in the labour force (35 hrs. +)	( )
Working part time (under 35 hrs.)	( )
A Homemaker	( )

Retired	( )
A Student, or	( )
Unemployed?	( )
DK/NA	**TERMINATE**

1b. Are you or is any member of your household or your immediate family employed in: **READ LIST**

1c. Have you or anyone in your household ever been employed in...?

	1b		**1c (Ever)**	
	No	*Yes*	*No*	*Yes*
Market Research	( )	( )	( )	( )
Marketing	( )	( )	( )	( )

IF YES TO ANY OF THE ABOVE -- DISCONTINUE

1d. What is your current occupation?

_____ _____

Type of Job Type of Company

IF ANY CONNECTION TO Q.1(b and c) EXCLUSIONS, PLEASE TERMINATE.

2. Do you own or rent the accommodation where you live?

Own.....	**THANK AND TERMINATE**
Rent.....	**CONTINUE**

3. Are you a parent (or Step-parent?) **READ…**

Of a child age 10 or under?	1	**SESSION 1 AND 4**
Of a child over 10?.....	2	**SESSION 2 AND 3**
Or not a parent?	3	**SESSION 2 AND 3**

4a. We have been asked to speak to participants from different ages. So that we may do this accurately, may I have your exact age please. _____. **WRITE IN**

under 18 years of age	1	**-THANK AND TERMINATE**
18-24 years of age.....	4	|-good spread in all groups
25-34 years of age.....	5	|-good spread in all groups
35-44 years of age.....	7	|-good spread in all groups
45-54 years of age.....	8	|-good spread in all groups
55-64 years.....	10	|-good spread in all groups

65-75 years	11	|-good spread in all groups
Over 75	12	**THANK AND TERMINATE**
DK/NA	13	**TERMINATE**

4b. What is your marital status?

Married/common-law .....1|-mix in all groups
Single/div./wid./se p.....2|-mix in all groups

5. People living in Canada come from many ethic and cultural backgrounds. I am going to read you a list. Are you . . .

INTERVIEWER: Read <u>all</u> categories to respondent. Mark all that apply. If respondent answers "mixed" or "biracial" probe for specific groups (e.g., "White", "Black" and "Aboriginal".

White? 01
RECRUIT 6 FOR SESSION 3 AND 4 AND RECRUIT 5 FOR SESSIONS 1 AND 2

Chinese? 02
South Asian? (for example, East Indian, Pakistani, Sri Lankan, etc.)……03
Black? 04
Filipino? 05
Latin American? 06
Southeast Asian? (for example, Cambodian, Indonesian, Laotian, Vietnamese, etc.) 07
Arab? 08
West Asian (for example, Afghan, Iranian, etc.)? 09
Japanese? 10
Korean? 11
Aboriginal (that is, North American Indian, Métis or Inuit)? 12
Or another group? 13

RECRUIT 4 FOR SESSION 3 AND 4, RECRUIT 5 FOR SESSIONS 1 AND 2

Refused 14
THANK AND TERMINATE
Don't know 15
THANK AND TERMINATE

6. Into which of the following categories would you put the total annual income, before taxes and deductions for 2004, of all members of your household including yourself? Is it .....?

READ

Less than $20,000 ……01	**SESSIONS 2 AND 4**
$20,000 to $30,000 02	
Over $30,000 to $40,000 03	**SESSIONS 1 And 3**
Over $40,000 to $60,000 04	
Over $60,000 to $80,000 05	
$80,000 and over..... 06	
Refuse/DK/NA..... 07	

THANK AND TERMINATE

7. Participants in group discussions are asked to voice their opinions and thoughts... how comfortable are you in voicing your opinions in front of others? Are you...(read list)

Very comfortable.....1- **MIN 5 PER GROUP**
Fairly comfortable…….2
Comfortable.... 3
Not very comfortable…4|
Very uncomfortable.....5|- **TERMINATE**

8. a) Have you ever attended a focus group or a one-to-one discussion for which you have received a sum of money, here or elsewhere?

Yes	1
No	2 ---> **(SKIP TO Q.9)**

IF YES ASK:

8. b) When did you last attend one of these discussions?

_____

(TERMINATE IF IN THE PAST 12 MONTHS)

8. c) How many focus groups or one-to-one discussions have you attended in the past 5 years?

_____
(SPECIFY)

IF 5 OR MORE, TERMINATE.

9. Sometimes participants may be asked to write out their answers on a questionnaire. Is there any reason why you could not participate? If you need glasses to read, please remember to bring them.

Yes.....1 - **TERMINATE**
No.....2

NOTE: TERMINATE IF RESPONDENT OFFERS A REASON SUCH AS SIGHT OR HEARING PROBLEM, A WRITTEN OR VERBAL LANGUAGE PROBLEM, A CONCERN WITH NOT BEING ABLE TO COMMUNICATE EFFECTIVELY.

IMPORTANT:
The session is 2 hours in length, but we are asking that all participants arrive 10 minutes prior to the start time of the session. Are you able to be at the research facility 10 minutes prior to the session time?

Yes.....1-**continue**
No 2-**terminate**

All participants in this study are asked to bring to the group PICTURE IDENTIFICATION. Are you going to bring along your ID?

Yes	1
No	2-**TERMINATE**

I would like to invite you to a group discussion on:

SESSION 1	SESSION 2	SESSION 3	SESSION 4
TORONTO	TORONTO	Montreal	Montreal
Wednesday, July 20	Wednesday, July 20		
5:30 PM	7:30 PM	5:30 PM	7:30 PM

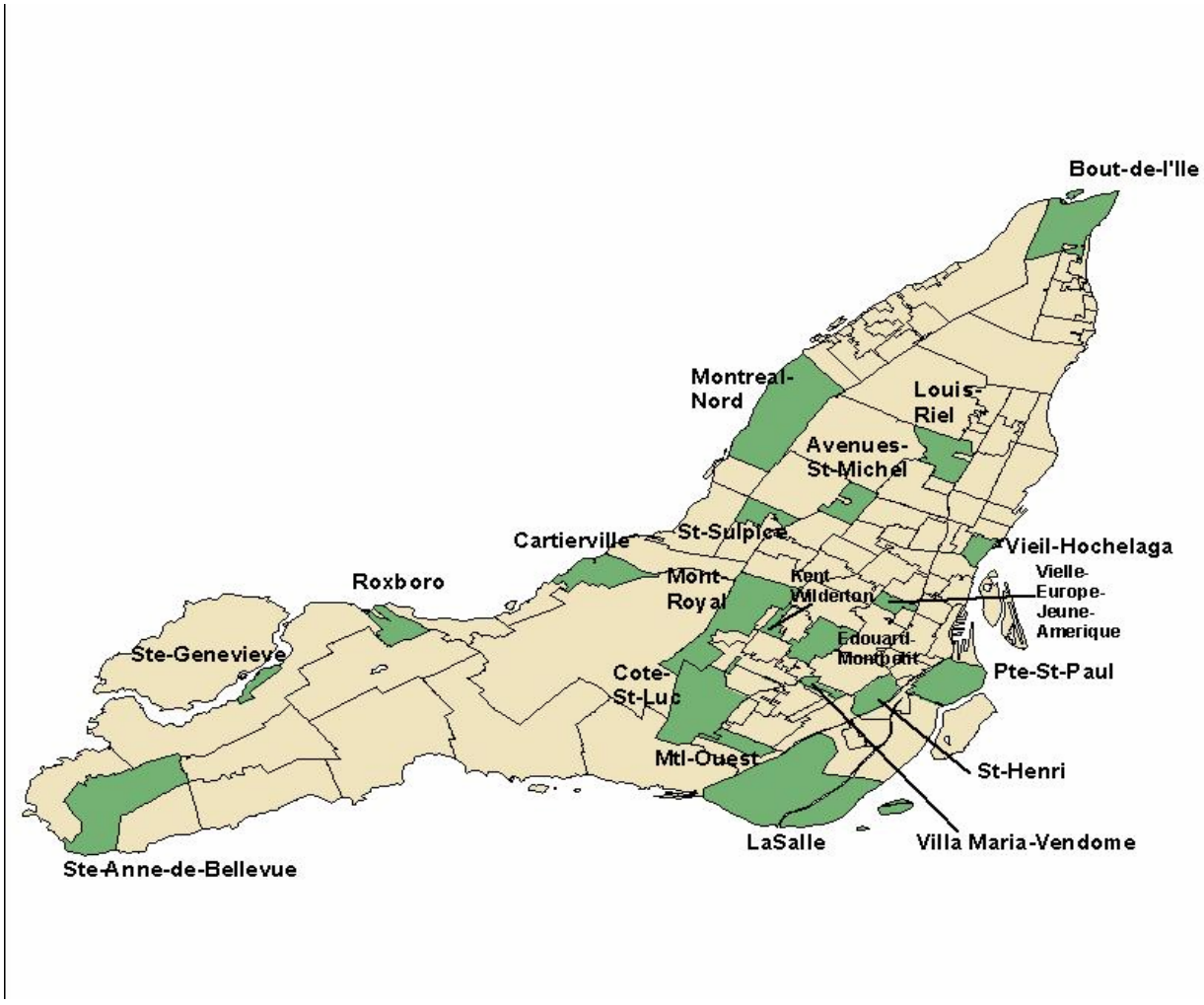
The group discussion will last 2 hours in total and you will receive **$60** to thank you for your participation.

I should also tell you that the groups will be audio - taped for research purposes and members of the research team will be observing the discussion from an adjoining room. Everything you say will be kept confidential.
[ ] **CHECK TO INDICATE YOU HAVE READ THE STATEMENT TO THE RESPONDENT.**

location:

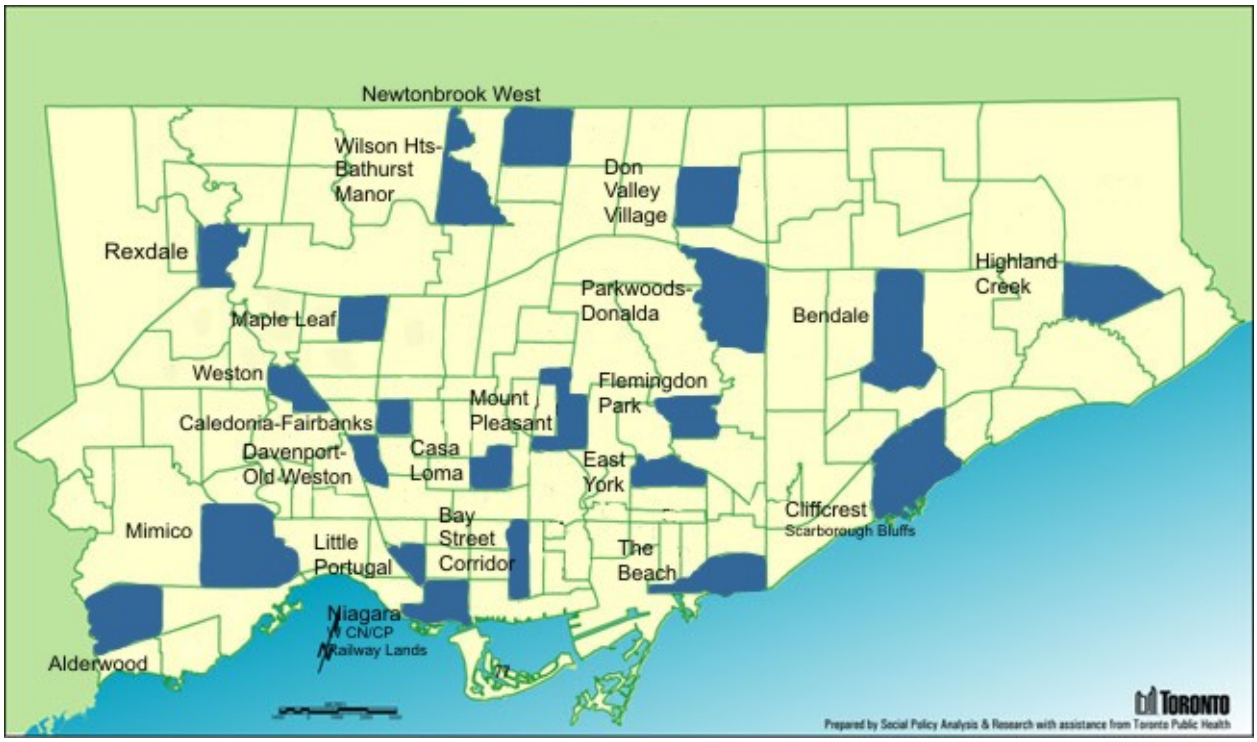
INTERVIEWERS: Tell respondent that it is a small group and anyone who does not show or cancels at the last minute will compromise the project. Make sure they know we feel their opinions are valuable and we are serious about finding out what they have to offer.

Map of Montreal Neighbourhoods



Ross, Nancy et al. "Neighbourhood influences on health in Montreal, Canada." *Social Science & Medicine* 59 (7): 1485-94. [October 2004]

Map of Toronto Neighbourhoods



2006. Toronto Neighbourhood Maps. *City of Toronto*. Retrieved 24 Nov 2005 from The Official Website of the City of Toronto at http://www.toronto.ca.

Table 1: Toronto Neighbourhood Characteristics

Toronto Neighbourhood	Population	Percent Immigrant	12 Group Heterogeneity score (0-100)	Average Family Income
Rexdale	10,745	44	52	60,338
Mimico	24,200	39	34	73,590
Alderwood or Long Branch	12,120	34	23	70,393
Maple Leaf	10,135	56	48	58,952
Wilson Heights - Bathurst Manor	13,405	50	32	75,259
Newtonbrook West	20,505	61	52	62,153
Flemingdon Park	22,670	72	80	42,656
Parkwoods-Donalda	35,815	51	66	74,392
Don Valley Village	26,970	64	74	63,364
East York	9,135	35	38	72,496
The Beach	19,980	19	17	131,162
Bay Street Corridor	14,050	44	60	89,664
Niagara or Western CN/CP Railway Lands	11,220	41	60	68,383
Little Portugal	13,515	53	42	50,010
Davenport - Old Weston	11,680	54	42	49,198
Casa Loma	9,395	30	31	193,879
Mount Pleasant	15,205	27	22	129,747
Caledonia	10,990	59	49	51,534
Weston	12,970	46	60	44,675
Cliffcrest or Scarborough Bluffs	15,015	32	40	76,017
Bendale	22,965	50	67	60,728
Highland Creek	12,845	53	76	83,478

Table 2: Montreal Neighbourhood Characteristics

Montreal Neighbourhood	Population	Percent Immigrant	12 Group Heterogeneity Score (0-100)	Average Family Income
Bout-de-l'Ile	7,855	16	6	68,912
Montreal Nord	83,585	11	37	42,833
Louis-Riel	20,055	13	23	65,522
Vieil-Hochelaga	11,650	4	11	33,980
St-Michel	32,860	33	64	37,575
St-Sulpice et Andre-Grasse	9,985	63	32	70,141
Vieille-Europe-Jeune-Amerique	11,630	30	27	53,787
Pointe St-Paul	13,210	26	28	37,611
Mont-Royal	18,685	44	32	136,361
Kent and Wilderton	7,215	18	85	32,810
Edouard-Montpetit	20,790	45	48	61,177
Cote-St-Luc	29,440	16	20	80,333
St-Henri	13,570	20	30	39,300
Cartierville	21,940	35	59	61,797
Montreal-Ouest	5,170	25	17	121,781
LaSalle	51,695	43	43	50,353
Roxboro	5,645	29	30	71,640
Ste-Genevieve	3,275	23	22	50,504
Villa-Maria-Vendome	5,775	7	32	94,613
Ste-Anne-de-Bellevue	2,590	26	19	95,536

Table 3: Political Knowledge

	Provincial Premier	Judge Gomery	Mayor	Governor General	Female Cabinet Minister	Official Opposition	Prime Minister
Men	82	73	89	69	44	73	92
Women	77	63	85	70	38	56	91
Visible minority	63	63	79	51	21	44	84
Non-visible	81	69	87	75	43	59	93
Immigrant	64	44	78	54	19	48	88
Non-immigrant	85	76	90	81	51	61	93
Recent immigrant	47	26	62	34	12	41	81
Less than high school	61	42	77	59	24	28	80
High school	75	51	85	60	30	43	91
College	77	64	86	72	35	58	91
University	82	73	88	76	48	67	94
Bottom income quartile	67	53	75	66	29	46	83
Second income quartile	73	58	85	65	32	53	93
Third income quartile	83	67	89	71	39	57	95
Top income quartile	91	82	94	84	57	73	97
Toronto resident	74	50	86	57	33	51	92
Montreal resident	81	77	84	85	45	61	90
Montreal Anglophone	81	73	80	80	36	69	90
Montreal Francophone	87	88	91	95	59	61	94
Montreal Allophone	65	54	72	66	17	55	81

Table 4: Housing

	Renters %	Maximum permissible rent increase	Rental Board	Contacted the Rental Board	Building permits	Obtained a building permit
Men	45	34	72	31	75	35
Women	40	24	73	34	74	37
Visible minority	51	11	56	29	57	19
Non-visible	38	27	79	35	77	39
Immigrant	46	18	56	30	65	30
Non-immigrant	37	28	89	37	79	39
Recent immigrant	77	11	41	25	24	
Less than high school	48	17	75	33	73	40
High school	40	17	67	27	72	33
College	43	27	76	34	74	35
University	36	26	74	37	75	39
Bottom income quartile	72	20	73	34	54	30
Second income quartile	53	29	73	39	69	33
Third income quartile	36	28	79	32	72	35
Top income quartile	12	25	74	30	85	41
Toronto resident	31	21	52	25	72	38
Montreal resident	50	25	88	38	77	36
Montreal Anglophone	45	35	87	31	78	35
Montreal Francophone	52	24	92	41	78	39
Montreal Allophone	51	20	80	36	75	29

Table 5: Access to Family Doctor and Knowledge about Costs for Medical Procedures

	Have a family doctor	Tried to find a doctor	STD testing is free	Tested for STDs	Prostate exam is free	Had a prostate exam	Mammo-grams are free	Had mammo-gram	Pap tests are free	Had Pap test
Men	74	23	49	44	50	71	n/a	n/a	n/a	n/a
Women	82	56	n/a	n/a	n/a	n/a	84	94	71	87
Visible minority	78	53	41	24	58		77	93	57	77
Non-visible	84	58	52	51	48	71	85	94	76	90
Immigrant	83	53	45	33	49	73	82	95	59	79
Non-immigrant	82	58	52	52	52	69	84	94	79	91
Recent immigrant	71	49	38	33					44	66
Less than high school	85	67	41		41		77	95	58	82
High school										
College										
University	79	63	48	52	63	71	86	95	76	88
Bottom income quartile	75	49	50	35	39		74	94	58	86
Second income quartile										
Third income quartile										
Top income quartile	92	68	58	67	50		89	93	88	87
Toronto resident	94	67	50	42	41	75	83	94	71	88
Montreal resident	70	54	48	47	61	68	85	94	71	86
Montreal Anglophone	71	54	51	42			92	98	70	90
Montreal Francophone	73	51	42	62	61	70	84	93	81	87
Montreal Allophone	62	61	51	45			84	89	53	80

Table 6: Knowledge of Legal Issues and Approaching Authorities

	Human Rights Commiss -ion	Contacted Human Rights Commission	Abuse: contact police	Abuse: go to a shelter	Abuse: friends/ family	Abuse: deal on their own	Abuse: don't know	Friend in abusive relation	Childrens' Aid/DPJ	Contacted Childrens' Aid/DPJ	Legal Aid	Used Legal Aid
Men	67	1	64	12	12	6	6	25	65	3	83	11
Women	74	1	51	31	11	3	5	36	67	10	84	9
Visible minority	67	0	59	19	12	5	5	27	58	6	73	10
Non-visible	75	1	49	33	10	3	5	38	70	10	87	9
Immigrant	65	2	57	24	10	4	5	28	56	5	76	10
Non-immigrant	79	1	47	35	11	2	4	41	74	12	90	8
Recent immigrant	48	1	63	16	10	7	5	14	43	1	55	6
Less than high school	59	1	45	29	9	8	10	31	59	5	78	17
High school	72	1	53	27	12	3	5	30	60	5	82	15
College	76	0	52	32	9	3	4	40	69	8	86	9
University	77	2	51	31	12	2	4	37	72	14	85	4
Bottom income quartile	64	1	52	24	11	6	7	35	57	4	76	17
Second income quartile	73	1	52	29	12	3	4	35	62	8	85	10
Third income quartile	78	1	52	33	11	2	2	40	76	9	89	7
Top income quartile	87	2	47	38	11	0	4	40	81	19	94	3
Toronto resident	76	1	47	34	13	2	5	37	66	10	87	9
Montreal resident	71	1	55	27	8	4	5	35	69	9	82	9
Montreal Anglophone	75	0	39	43	13	0	6	48	72	11	89	14
Montreal Francophone	77	2	60	23	7	5	4	33	74	10	85	6
Montreal Allophone	54	1	54	25	7	7	6	28	54	4	65	9

Table 7: Taxes

	GST tax credit	Child Tax benefit	Received GST Tax credit	Received Child Tax credit	Taxes: Accountant	Taxes: someone else	Taxes: self	Taxes: family or friends	Used help for taxes	Used help for govern-ment form
Men	78	79	51	24	54	6	25	24	8	21
Women	74	77	47	33	51	9	19	32	8	20
Visible minority	73	80	53	39	53	10	17	32	8	16
Non-visible	75	77	45	32	51	8	19	32	8	21
Immigrant	67	77	43	39	59	9	14	26	4	18
Non-immigrant	79	77	49	30	46	8	21	36	10	22
Recent immigrant	62	79	39	43	52	7	16	32	6	19
Less than high school	68	66	50	39	50	16	10	34	6	29
High school	73	71	44	34	48	12	14	37	6	26
College	77	80	51	32	53	9	16	31	6	20
University	74	82	44	33	50	4	25	32	11	15
Bottom income quartile	70	72	60	34	45	15	17	34	8	27
Second income quartile	79	80	61	36	53	11	18	30	8	20
Third income quartile	81	82	43	35	53	6	21	29	7	17
Top income quartile	79	84	33	31	53	2	23	33	12	17
Toronto resident	74	77	42	31	52	6	19	32	8	20
Montreal resident	75	78	51	37	50	11	18	32	8	21
Montreal Anglophone	69	81	45	35	52	10	19	31	7	20
Montreal Francophone	80	76	54	33	47	12	18	36	10	22
Montreal Allophone	68	77	49	45	56	8	19	23	4	20

Table 8: Social Security and Employment Insurance

	Length of maternity leave	Ever taken parental leave	Compass-ionate care benefit	Received compass-ionate care benefit	Elder care: community care access center	Ever arranged elder care	Length of Unemploy-ment benefits	Quitting job does not qualify for EI	Provincial minimum wage
Men	63	47	22	1	52	25	40	70	39
Women	72	69	22	2	65	30	41	64	37
Visible minority	68	46	17	2	50	14	39	66	34
Non-visible	74	79	23	3	67	32	41	64	37
Immigrant	68	56	20	2	52	19	38	65	34
Non-immigrant	75	83	24	3	73	36	43	64	39
Recent immigrant	58	40	19	0	36	6	28	58	26
Less than high school	64	53	12	7	50	30	27	56	35
High school	69	53	19	2	60	28	30	58	36
College	69	78	26	3	65	30	44	64	42
University	76	73	24	2	73	31	45	70	33
Bottom income quartile	63	41	18	0	61	34	29	60	36
Second income quartile	72	56	22	2	58	32	43	65	41
Third income quartile	79	80	25	6	63	27	51	70	32
Top income quartile	76	94	29	1	75	35	45	68	42
Toronto resident	80	69	26	2	45	26	39	63	34
Montreal resident	64	70	18	3	87	34	43	66	39
Montreal Anglophone	59	61	26	3	88	36	41	62	41
Montreal Francophone	70	75	17	3	89	38	47	69	42
Montreal Allophone	58	65	13	95	82	24	35	65	33

Table 9: Access to Health Care

			How did you find your family doctor?				What have you done to find a family doctor?			
	Have a family doctor	Tried to find a doctor	Family	Friend	Referral	None	Family	Friend	Referral	None
Men	74	23	30	23	15	22	24	12	40	0
Women	82	56	30	23	14	17	15	32	32	3
Visible minority	78	53	33	30	6	15	16	36	32	0
Non-visible	84	58	30	22	16	17	14	30	32	4
Immigrant	83	53	27	31	10	16	11	42	27	2
Non-immigrant	82	58	33	18	17	17	18	26	32	4
Recent immigrant	71	49	24	39	6	13	9	36	32	0
Less than high school	85	67	21	17	28	18				
High school										
College										
University	79	63	30	27	11	14	16	34	29	3
Bottom income quartile	75	49	34	18	17	16	12	15	52	6
Second income quartile										
Third income quartile										
Top income quartile	92	68	34	22	10	12				
Toronto resident	94	67	31	27	10	16	8	44	12	0
Montreal resident	70	54	30	19	21	17	17	29	37	3
Montreal Anglophone	71	54	43	27	13	6				
Montreal Francophone	73	51	28	13	22	23				
Montreal Allophone	62	61	23	23	30	8				

Table 10: Child Care

	Type of Child care							Found child care through:			
	Pay for child care	Daycare centre	Home Daycare	After school programmes	Nursery/ Preschool	Nanny	Use CPE	Neigh-bour	Social group member	CLSC or other centre	Family or friend
Men	51	39	24	34	5	21	62	9	23	9	34
Women	54	40	20	34	8	15	64	9	25	11	28
Visible minority	46	28	33	30	10	15	68	13	32	13	32
Non-visible	58	45	16	35	8	15	62	8	25	10	27
Immigrant	49	36	29	28	8	17	68	9	19	10	36
Non-immigrant	60	43	12	38	9	14	60	10	31	11	21
Recent immigrant	51	46	31	21	5	18	76	11		14	31
									14		
Less than high school	39										
High school	35										
College	52	33	26	31	5	21	75	3	19	8	35
University	63	46	16	36	8	13	58	15	28	9	22
Bottom income quartile	44	41	21	24	7	21		4	27	19	27
Second income quartile	60	42	15	42	12	4	61	12	24	8	12
Third income quartile	46	36	25	18	0	21	60	7	14	7	46
Top income quartile	73	40	19	40	11	17	50	15	28	9	26
Toronto resident	45	47	30	11	9	18		12	6	6	38
Montreal resident	64	35	13	51	8	13	64	7	40	14	20
Montreal Anglophone	60										
Montreal Francophone	72	37	12	49	2	5	61	5	43	13	13
Montreal Allophone	53	42	21	46	8	17	67	14	32	23	23

Table 11: Political Participation

	Contacted politician	Belonged to political party	Voted in provincial election	Voted in federal election	Signed a petition	Took part in protest or rally	Visited a political website	Boycotted products	Bought products ethically
Men	15	18	73	72	24	11	39	20	24
Women	15	14	74	76	34	11	30	26	32
Visible minority	8	7	53	54	23	8	22	11	16
Non-visible	17	16	79	81	37	12	32	30	36
Immigrant	13	10	56	59	25	9	22	15	20
Non-immigrant	17	17	84	86	40	13	36	34	40
Recent immigrant	2	4	12	19	12	3	22	7	9
Less than high school	13	10	66	68	21	5	8	13	15
High school	13	11	74	74	18	3	10	11	15
College	12	11	73	79	35	13	35	27	33
University	20	19	76	77	43	15	41	35	42
Bottom income quartile	12	12	60	64	28	12	25	20	23
Second income quartile	16	12	64	66	34	11	24	28	25
Third income quartile	18	17	78	81	37	12	37	28	38
Top income quartile	20	15	88	89	42	13	41	36	48
Toronto resident	21	13	70	71	30	7	31	21	27
Montreal resident	9	16	78	81	38	15	29	31	37
Montreal Anglophone	14	22	83	87	48	18	33	23	33
Montreal Francophone	8	17	84	87	40	17	33	43	45
Montreal Allophone	8	7	55	62	25	10	18	12	19

Table 12: Neighbourhood Problems: Who Takes Action?

	Complained to authorities about problem	Took care of problem on their own	Got together with other people	Took no action
Men	25	25	25	24
Women	25	25	25	25
Visible minority	17	17	17	51
Non-visible	27	27	27	19
Immigrant	21	21	21	38
Non-immigrant	28	28	28	18
Recent immigrant	16	16	16	53
Less than high school	19	19	19	44
High school	21	21	21	38
College	24	24	24	27
University	29	29	29	14
Bottom income quartile	19	19	19	42
Second income quartile	27	27	27	19
Third income quartile	27	27	27	20
Top income quartile	26	26	26	21
Toronto resident	24	24	24	27
Montreal resident	26	26	26	22
Montreal Anglophone	26	26	26	21
Montreal Francophone	29	29	29	12
Montreal Allophone	18	18	18	45

Table 13: School Problems: Who Takes Action?

	Complained to School Authorities	Complained to PTA	Get Together with others to complain
Men	69	10	3
Women	74	13	11
Visible minority	71	8	6
Non-visible	75	15	13
Immigrant	75	11	9
Non-immigrant	74	14	14
Recent immigrant			
Less than high school			
High school	92	7	0
College	78	11	16
University	65	18	15
Bottom income quartile	78	4	9
Second income quartile	83	10	14
Third income quartile	73	22	11
Top income quartile	67	19	14
Toronto resident	72	13	10
Montreal resident	77	12	14
Montreal Anglophone	91	4	17
Montreal Francophone	82	15	11
Montreal Allophone			

Figure 1
Conventional Political Knowledge Gaps for Selected Groups of Women

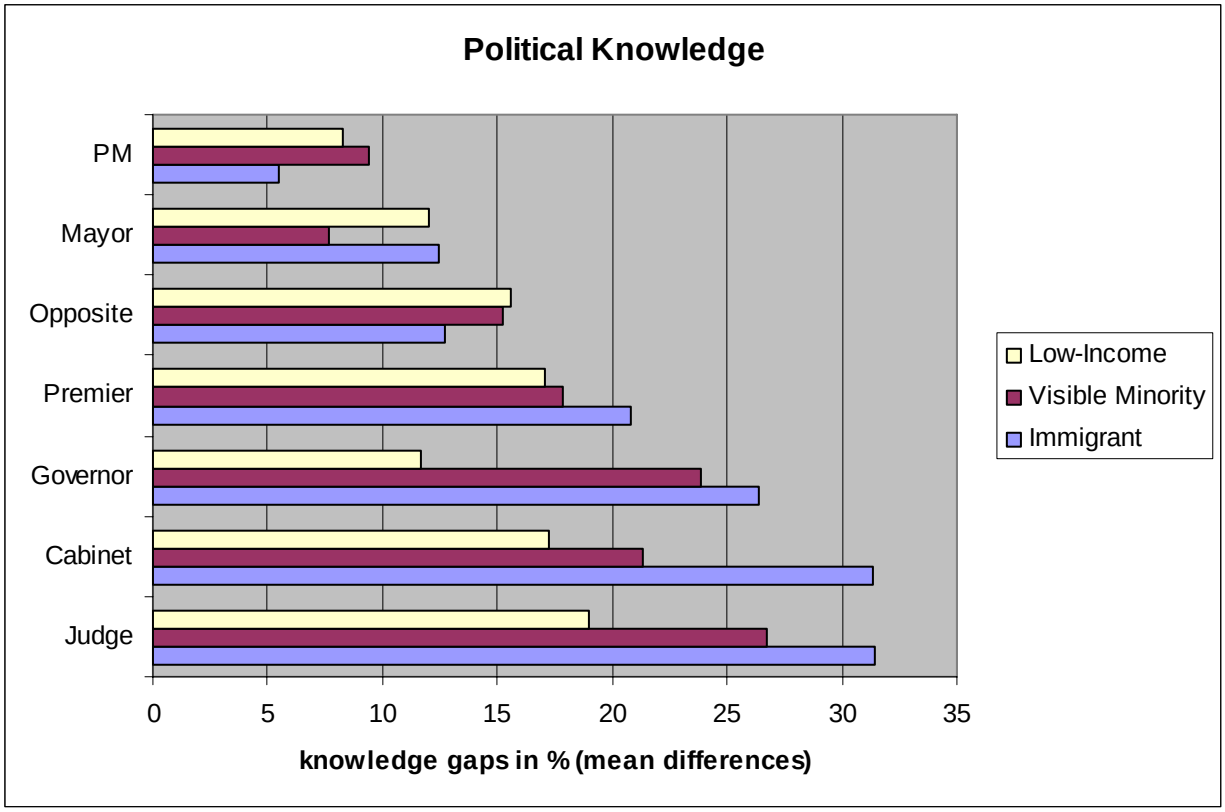
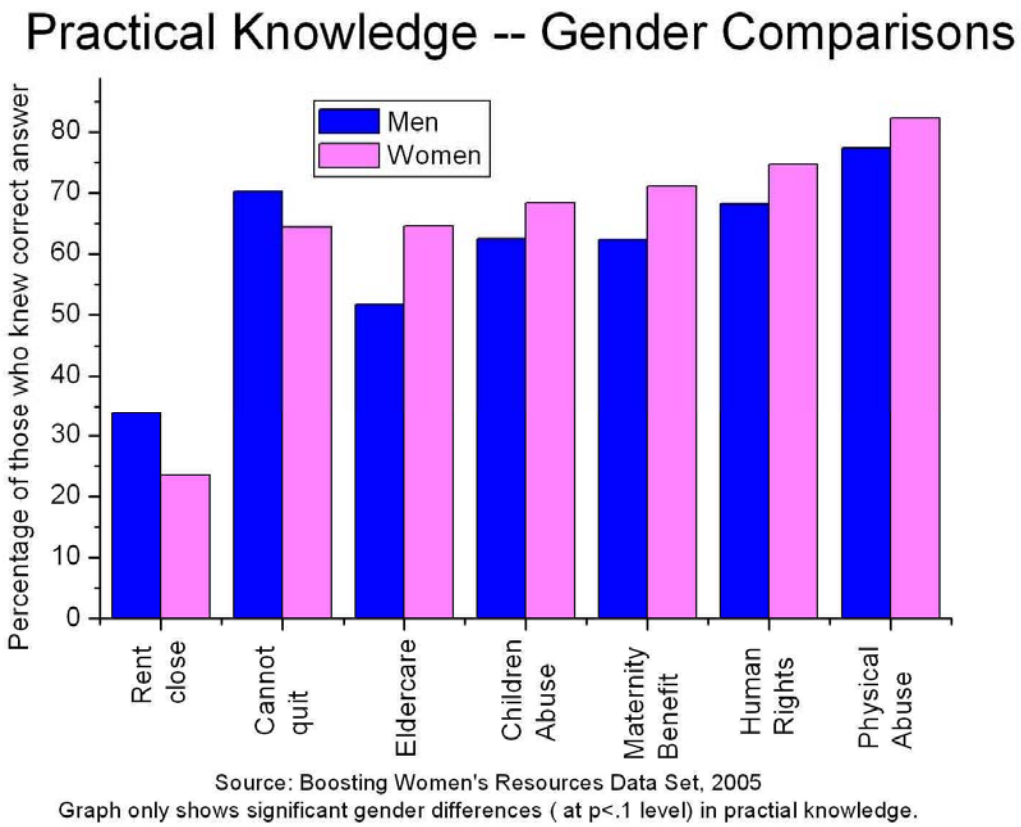


Figure 2: Gender Gaps for Practical Knowledge



Source: Boosting Women's Resources Data Set, 2005
Graph only shows significant gender differences (at p<.1 level) in practial knowledge.

Figure 3
Practical Knowledge Gaps for Selected Groups of Women

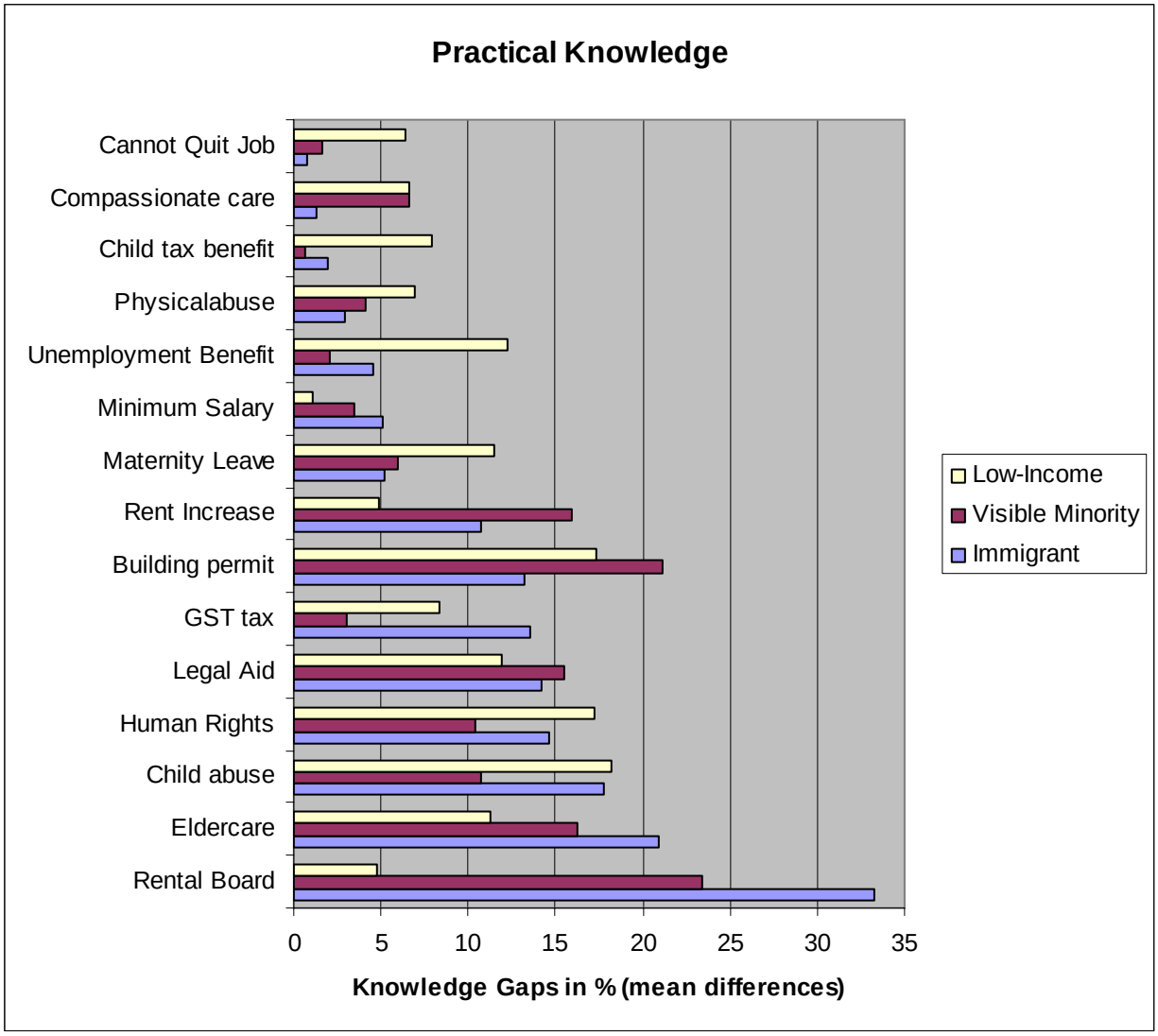


Figure 4

Political Participation Gaps for Selected Groups of Women

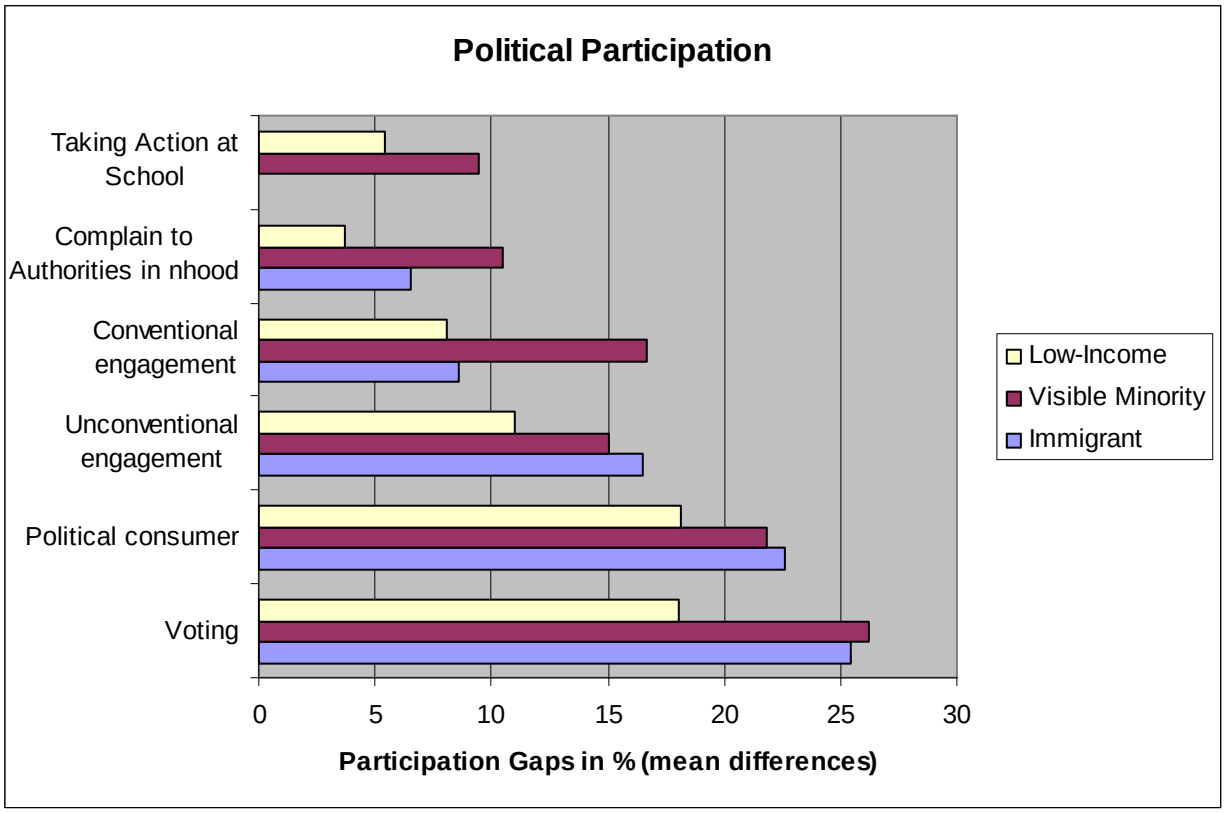


Figure 5
Average Number of Friendship Ties for Selected Groups of Women

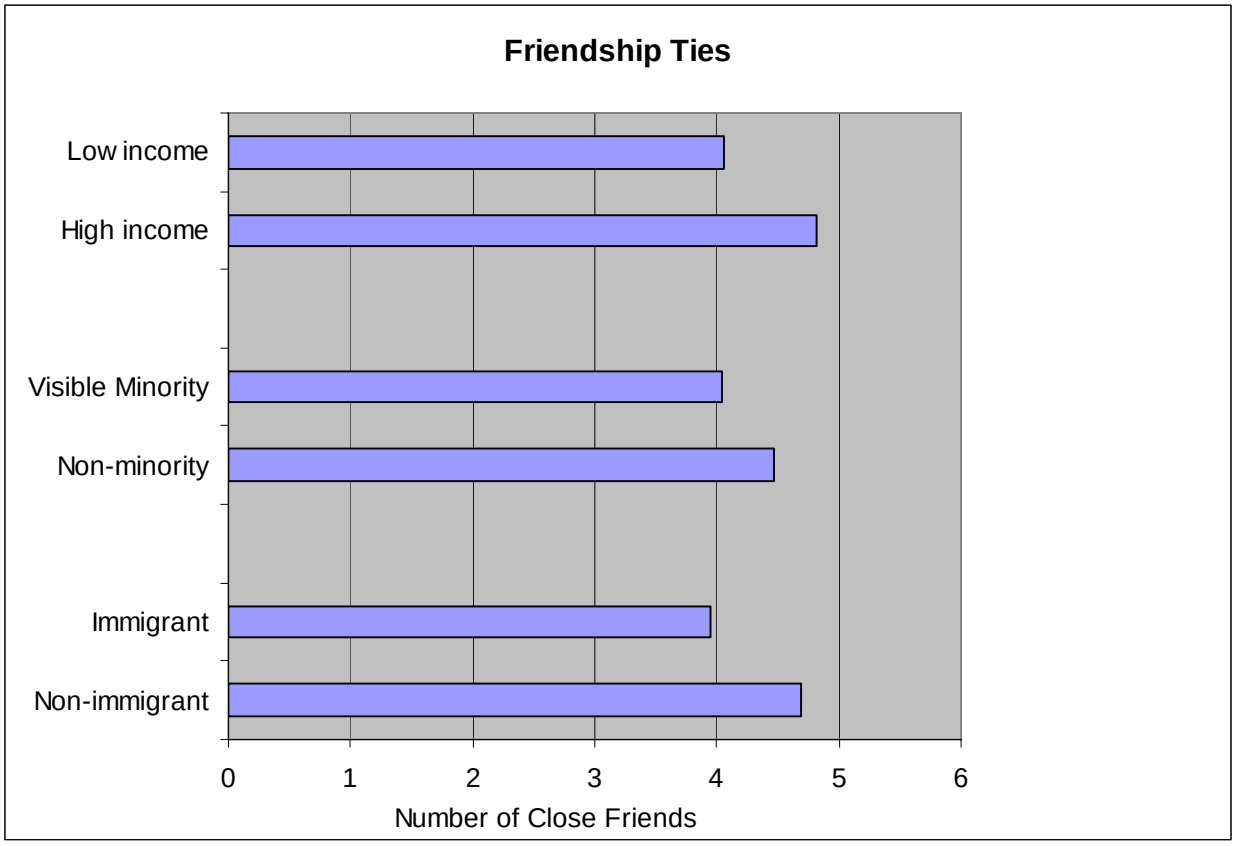


Figure 6

Average Number of Memberships for Selected Groups of Women

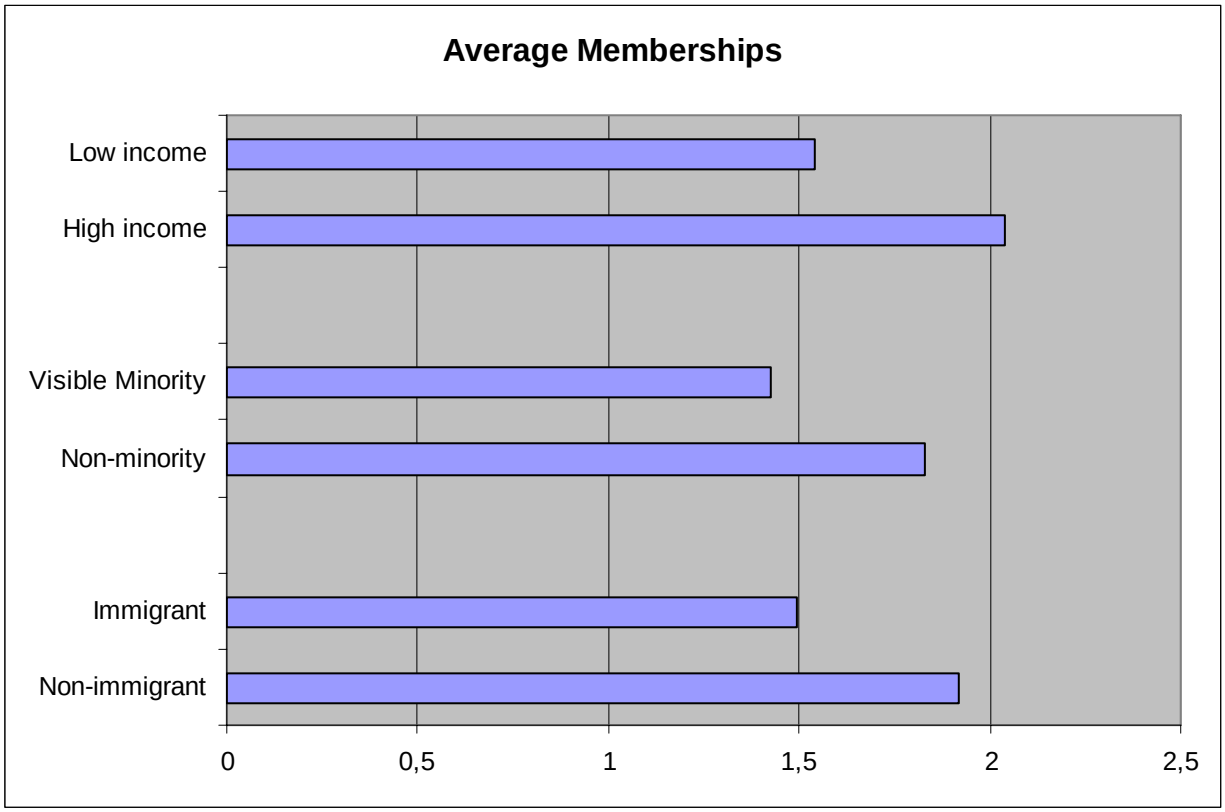


Figure 7
Average Number of Neighbourhood Ties for Selected Groups of Women

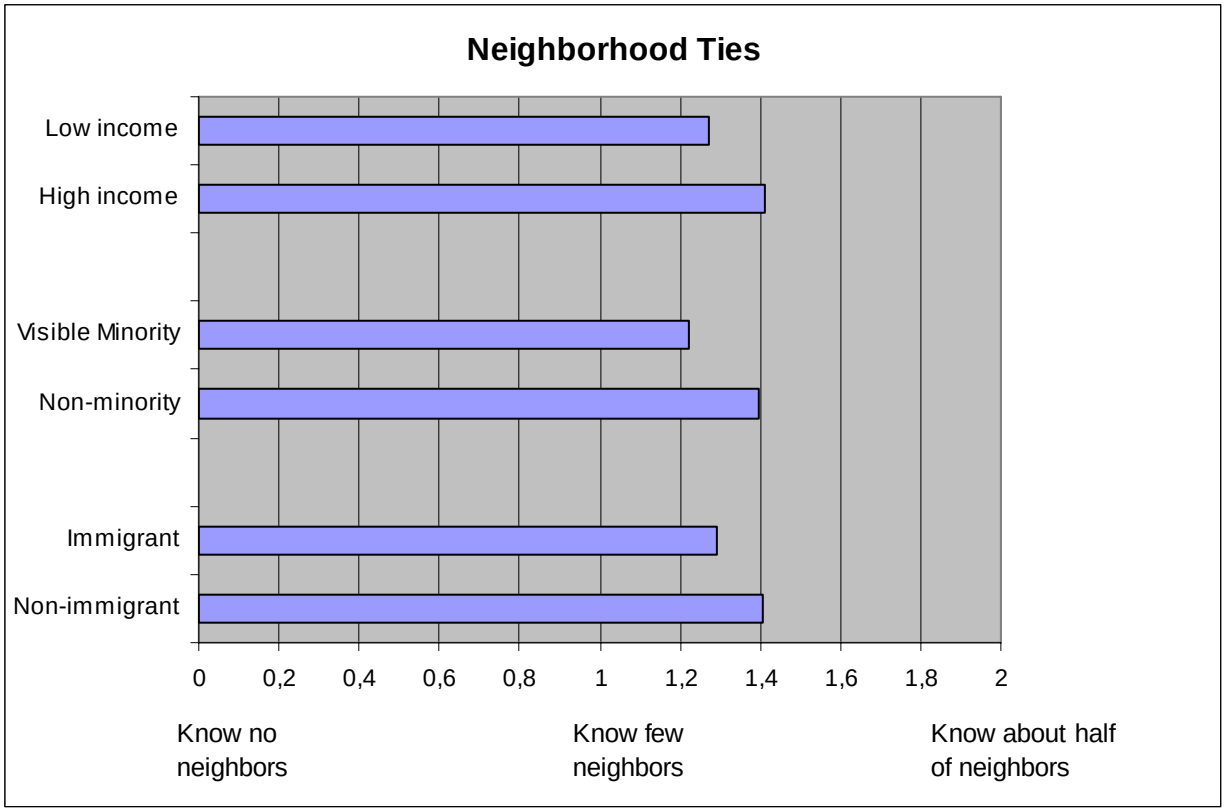


Figure 8
Average Number of Resource Ties for Selected Groups of Women

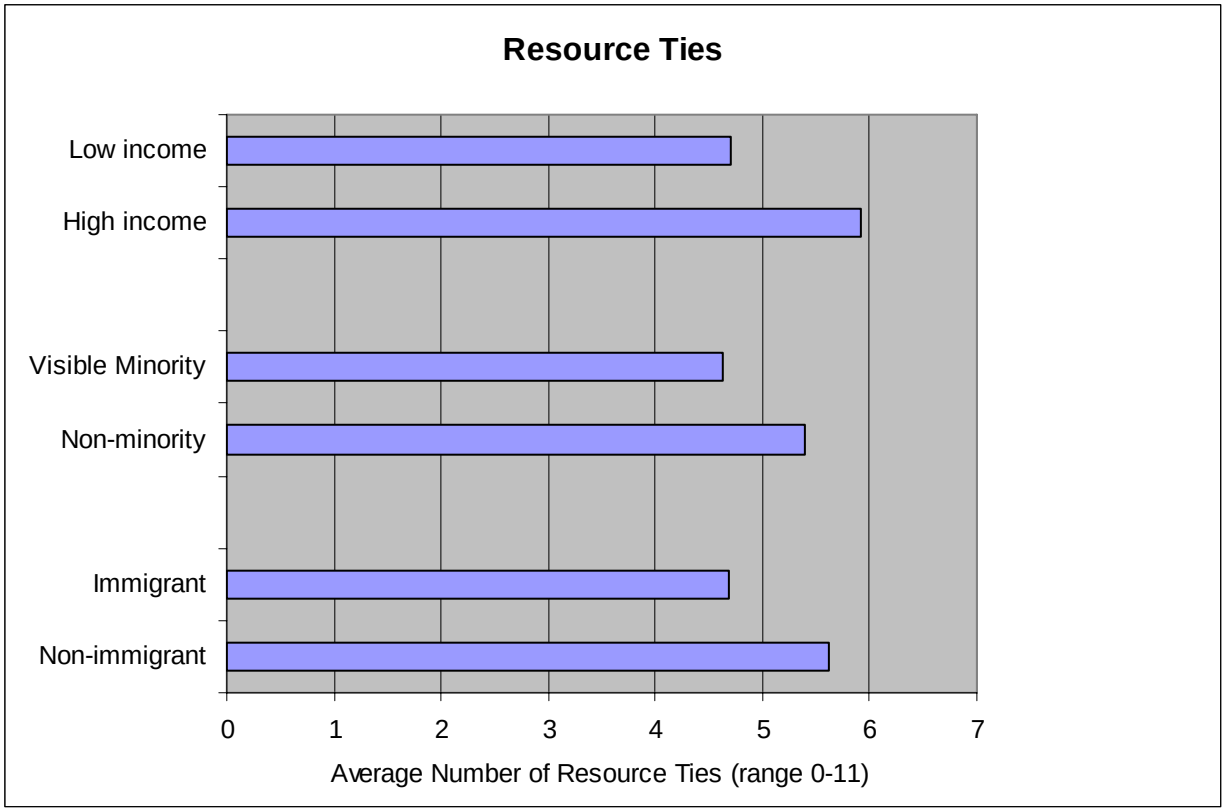
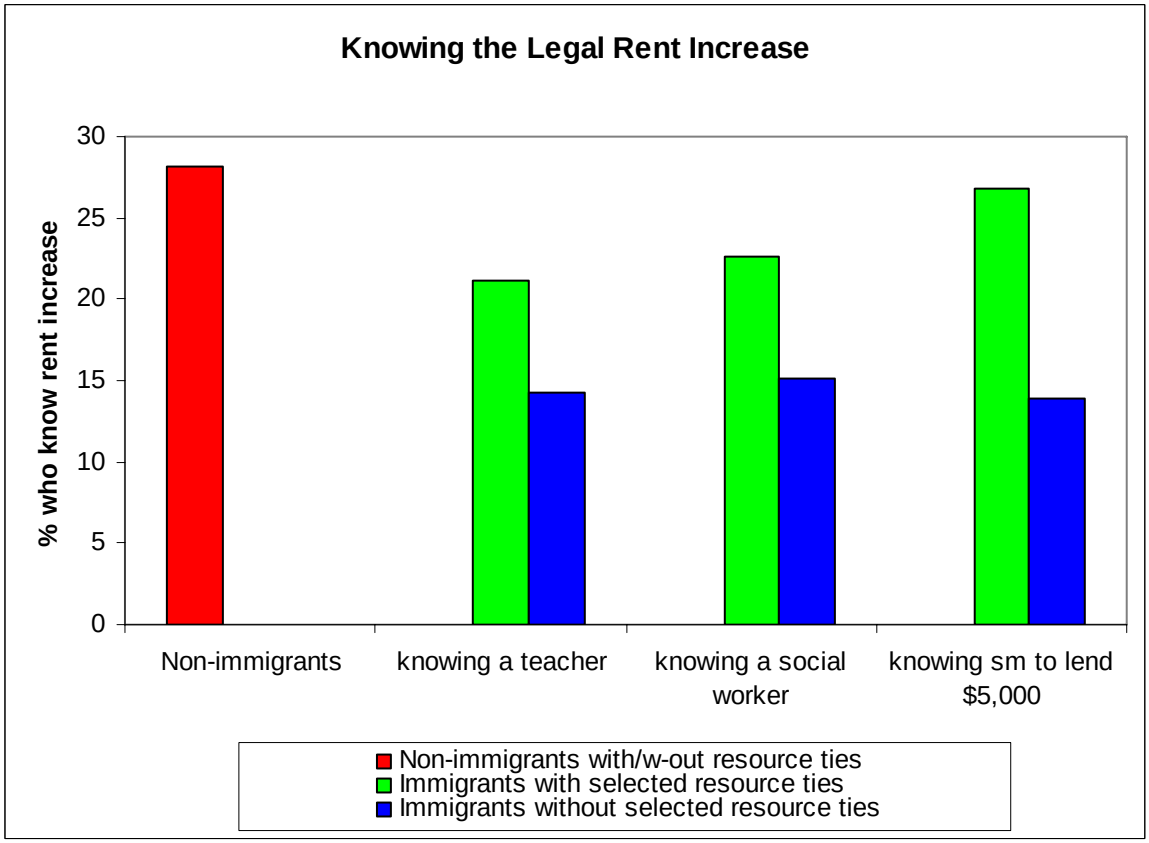
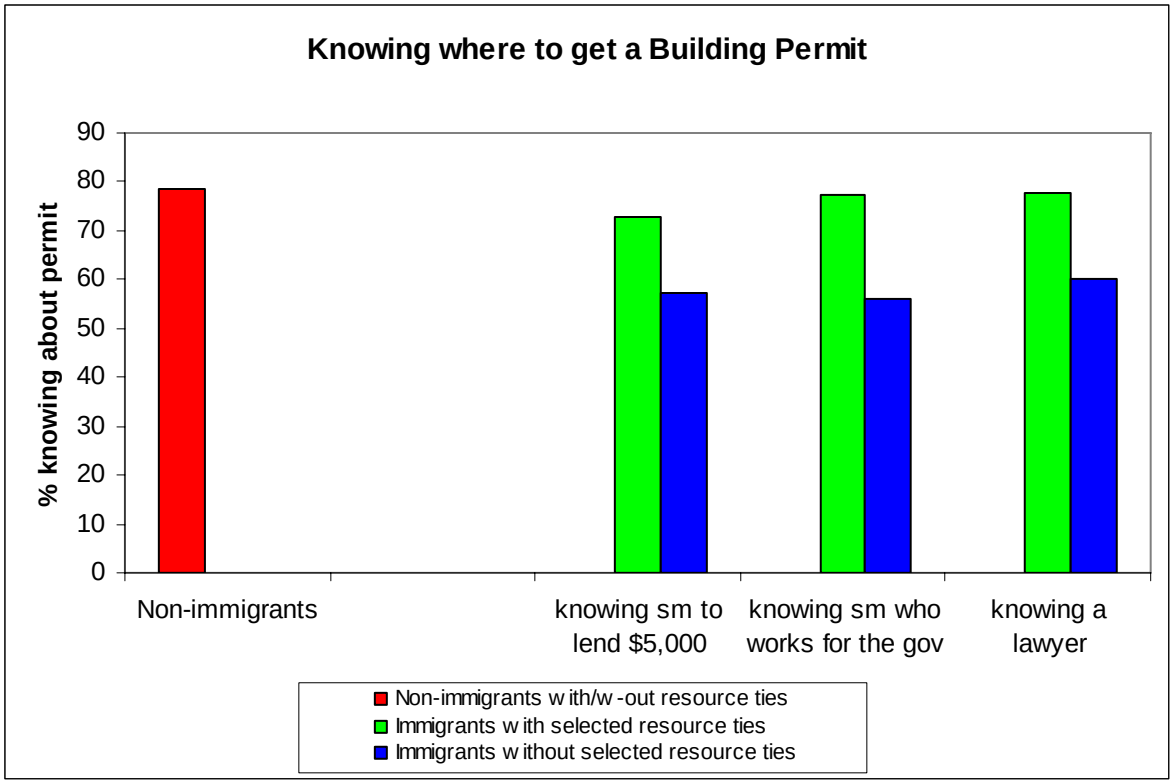
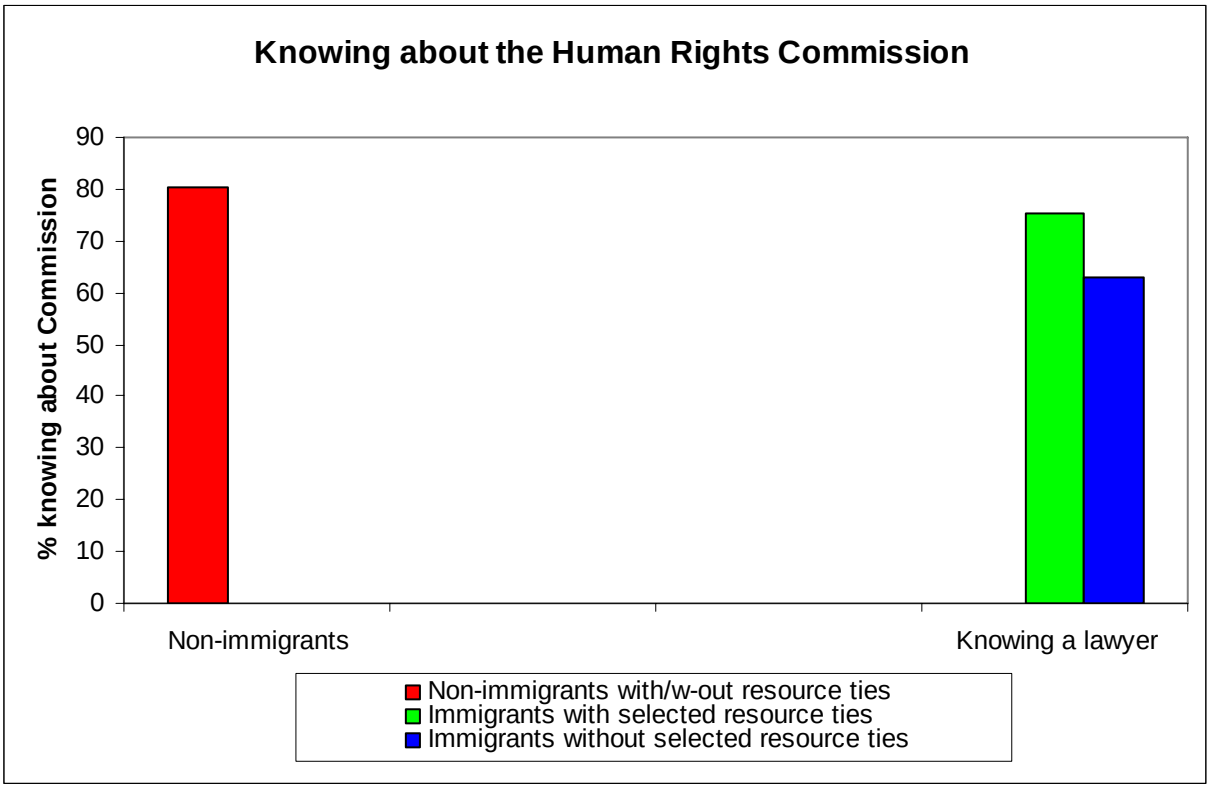


Figure 9
Closing the Gap—
Practical Knowledge and Resource Ties for Immigrants






Knowing about the Human Rights Commission
% knowing about Commission
90
80
70
60
50
40
30
20
10
0
Non-immigrants
Knowing a lawyer
Non-immigrants with/w-out resource ties
Immigrants with selected resource ties
Immigrants without selected resource ties

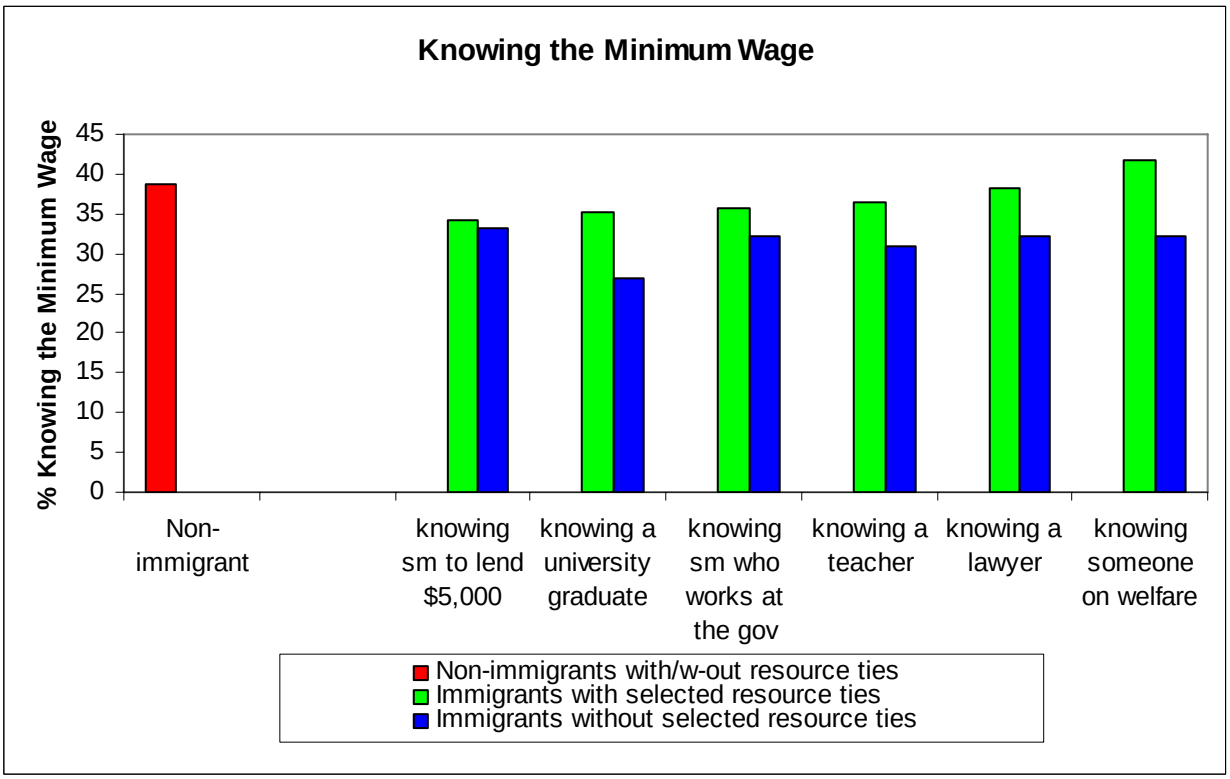
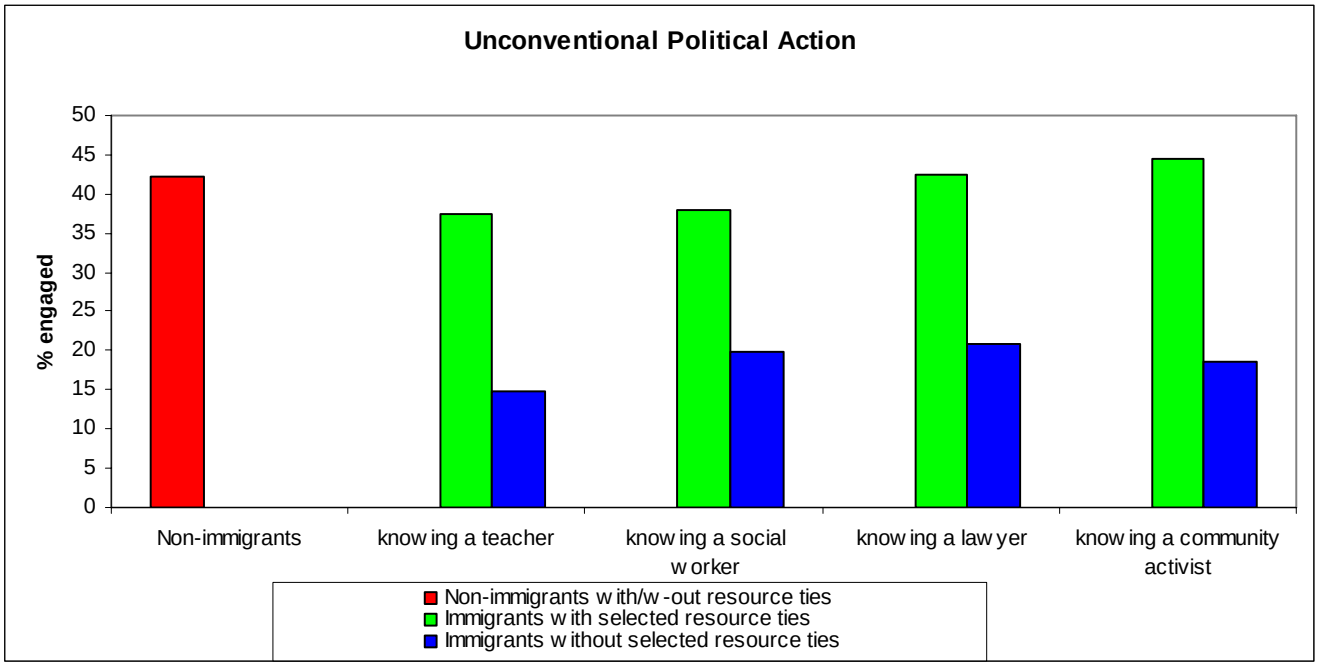

Knowing the Minimum Wage
% Knowing the Minimum Wage
45
40
35
30
25
20
15
10
5
0
Non-immigrant
knowing sm to lend $5,000
knowing a university graduate
knowing sm who works at the gov
knowing a teacher
knowing a lawyer
knowing someone on welfare
Non-immigrants with/w-out resource ties
Immigrants with selected resource ties
Immigrants without selected resource ties

Figure 10
Closing the Gap—
Political Participation and Resource Ties for Immigrants



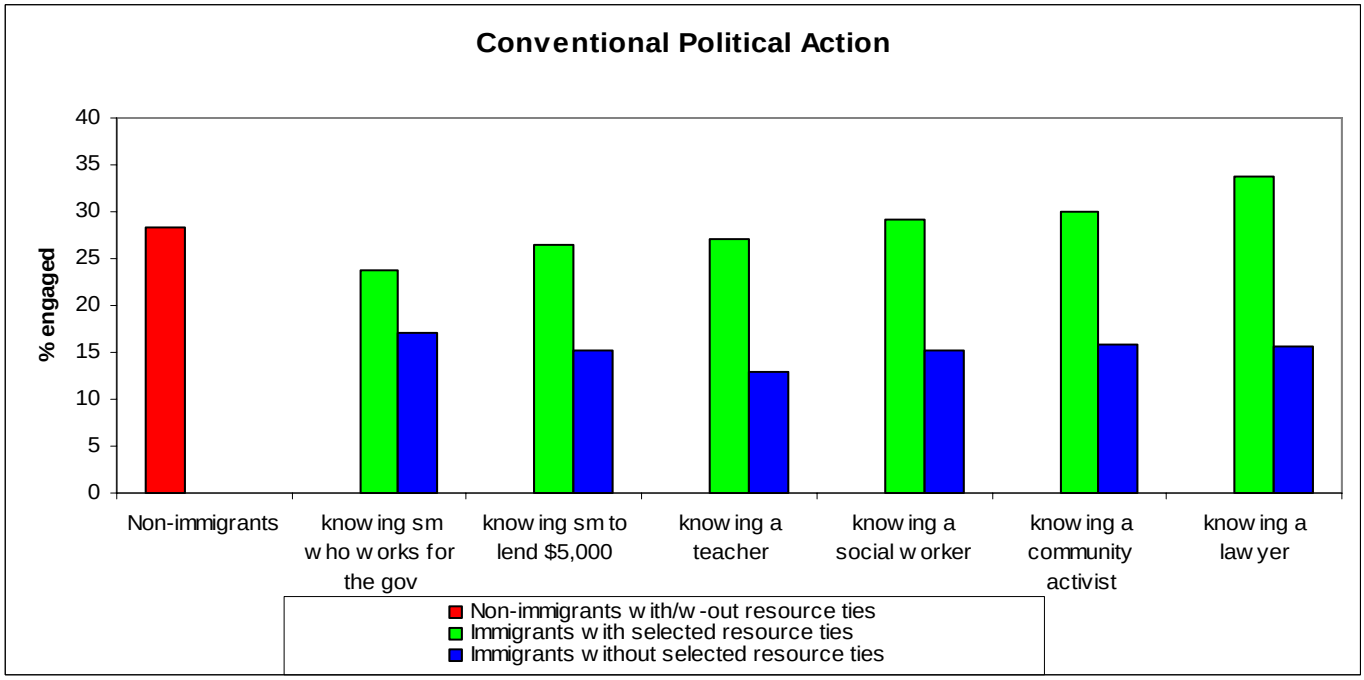
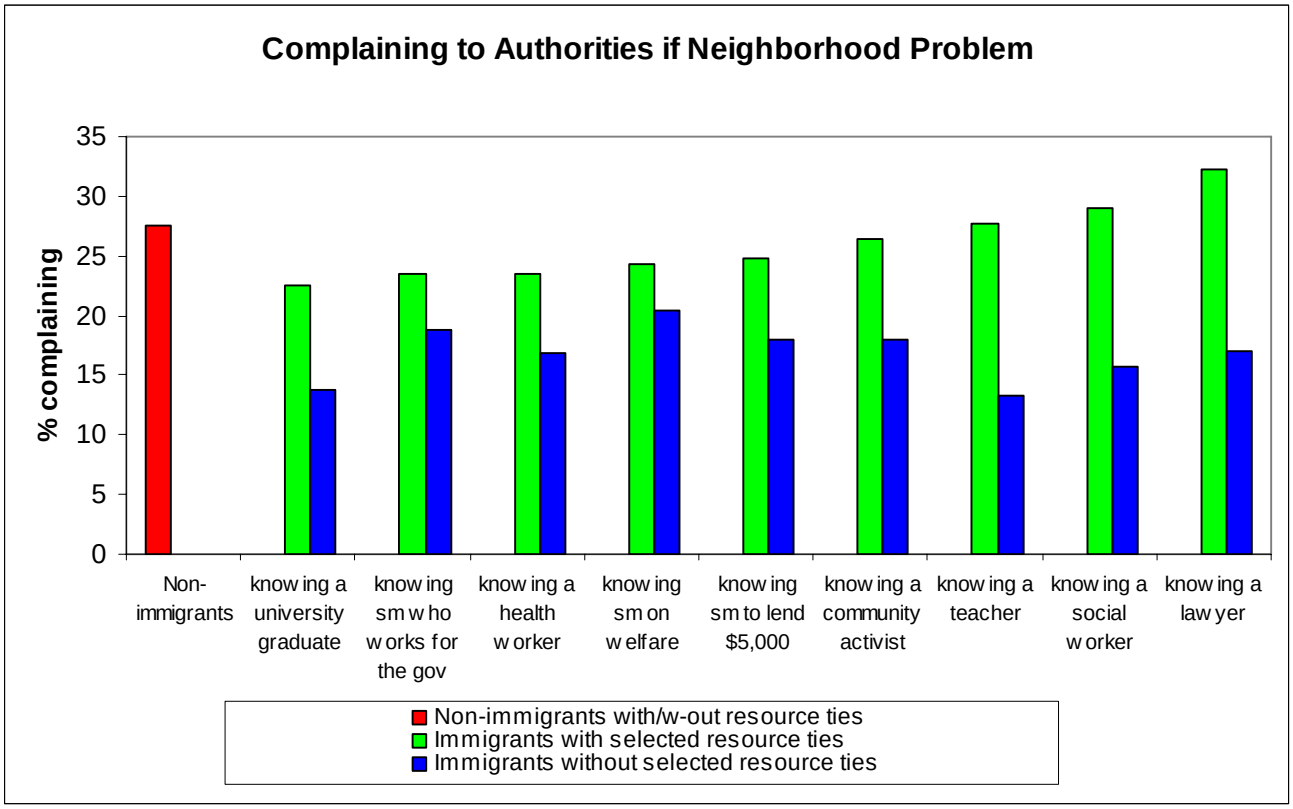


Figure 11
Closing the Gap—
Approaching Authorities and Resource Ties for Immigrants



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