

Ontario's Social Assistance Programs: A Violence against Women perspective

Submission to the Ministry of Children, Community and Social Services

Submitted by Woman Abuse Council of Toronto (WomanACT)

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Introduction

The Woman Abuse Council of Toronto (WomanACT), is a policy development and planning body that coordinates an efficient and effective approach to providing services for womenⁱ and their children impacted by gender-based violence.

WomanACT has prepared this report in response to the announcement made on July 31st, 2018 by the Ontario government to undertake a review and reform of social assistance programs. We have developed this report because we want to see a social assistance system that prioritizes women's economic security and independence. We want a system that can help facilitate a woman's safe exit from an abusive relationship and uphold women's economic security in the aftermath of violence.

Poverty is gendered. In Ontario, women are more likely to live in poverty than men and some groups of women experience higher rates of poverty, including Indigenous women, women with disabilities and single mothers.¹ Violence against women and poverty are deeply connected. Violence can keep women in conditions of poverty and economic dependence, and poverty or fear of poverty can limit women's choices and keep women from leaving abusive situations.

WomanACT has undertaken research and community consultations on the intersections between women's economic security and violence against women. In preparation for this submission, WomanACT held an open forum on Social Assistance Reform and Women on September 27th, 2018 in Toronto. The forum was attended by over 40 agencies, advocates, researchers and women with lived experience of violence and provided a space for discussion around women's experiences of social assistance programs in Ontario.

In the public policy context, women's economic security and violence against women are often examined in isolation from each other. It is critical that the province understands and takes into account the links between gender equality, poverty and violence against women when developing social assistance policies and programs.

Poverty and Violence against Women

Poverty and violence against women are interconnected. Poverty marginalizes women, increasing their risk of victimization. Women experiencing violence often experience harm financially including loss of control over finances and/or limited ability to access employment. Without access to income, housing or employment, poverty can trap women in abusive relationships. Furthermore, financial hardship after leaving an abusive relationship is a near universal experience for women.

ⁱ WomanACT uses an inclusive definition of women that recognizes and welcomes trans women, queer women and nonbinary people.

Women are the poorest of the poor in Canada. Women raising children in lone-parent families are five times more likely to be poor than those in two-parent families.² More women than men are in receipt of Ontario Works and women are significantly more likely to be the head of lone-parent families in receipt of Ontario Works or Ontario Disability Support Program.

Women in Canada are more likely to be engaged in unstable, precarious and low-income employment than men and more likely to hold more than one job. Approximately 20% of women aged 25-54 work part-time, compared to 5% of men. The female unemployment rate is 7%, the female Indigenous population unemployment rate is 13% and women who are very recent immigrants have the highest unemployment rate in Canada at 16%.³

Women's financial disadvantage can leave them dependent on abusive partners or vulnerable to exploitation. Immigrant women sponsored by their partners and temporary foreign workers are at increased risk of being controlled and/or exploited. 60% of women living with disabilities in Canada will experience some form of violence in their adult lives.⁴ Indigenous women are killed at six times the rate of non-Indigenous women in Canada.⁵

Understanding the relationship between women's economic insecurity and violence against women is critical when developing policies and programs that are working to increase individual's economic security.

Recommendations:

Social assistance policy, programs and practices must be grounded in Gender Based Analysis (GBA+)

Women have different needs related to economic security and different experiences of poverty. In addition to gender, the experience of poverty can be based on other intersecting identity factors, including, Indigenous identity, race, age, family status, ability, sexual orientation and expression. The wage gap, division of labour, access to childcare, financial abuse and discrimination are just a few factors that also influence women's experiences of poverty.

Social assistance policies will only be effective when they take into account the different experiences of poverty and work to close the gaps between diverse groups of women, men and gender-diverse people. To this end, social assistance policies must be grounded in intersectional Gender Based Analysis (GBA+).

A GBA+ requires us to integrate these different experiences into policy and works towards achieving equity rather than equal treatment. However, an effective GBA+ is only possible when the process includes data collection and analysis, meaningful engagement with stakeholders and ongoing monitoring and evaluation. We need to be able to understand, track and measure the impact of social assistance policies, services and practices on diverse groups.

Recommendations:

- Incorporate an intersectional gender-based analysis in social assistance policy development to ensure different needs, priorities, interests and responsibilities of diverse groups of women, men and gender-diverse people are being addressed and integrated adequately.

Meaningfully engage women in policy development, especially women with lived experience of poverty and violence

Consultation is a critical component of an effective Gender Based Analysis. Consultations are necessary to get an accurate picture of the needs and experiences of those in receipt of social assistance in Ontario. We need to know what is, and what is not working with current policies and practices.

It is important that women with lived experience of poverty and violence are engaged in the decision making processes that affect their everyday lives. Engaging people with lived experience of social assistance programs in policy review and development helps to build their interest in and ownership over these critical processes. The further removed a population is from decision making and influence, the more susceptible they are to violence and the breach of their human rights.

The Violence against Women Sector and other specialized organizations, are already undertaking this work, conducting research, policy analysis and community engagement on key issues including poverty and violence against women.

Recommendations:

- Conduct consultations with women with lived experience of poverty and violence on social assistance policy, programs and practices in Ontario.
- Engage community organizations who are undertaking policy research and analysis on gender equality and economic security in policy review, evaluation and development.

Social assistance policy, programs and practices must promote women's economic security and independence

Women's economic security and independence is essential for ending violence against women as well as ensuring women can leave violence. In other words, a woman's economic security is essential for their safety. It is critical that social assistance policies provide women with the necessary income and support they need to meet their basic needs and the needs of their children. Social assistance policies must also promote a woman's financial independence and long-term security through access to decent employment.

Women report that current rates of social assistance in Ontario are inadequate and do not meet their basic needs or the basic needs of their children. The current definition of spouse in Ontario Works and Ontario Disability Support Program directly undermines a woman's financial independence and control if she is either reliant on or responsible for a partner after only three months of living together. The

inclusion of Tax Free Savings Accounts and non-locked in Registered Retirement Savings Plans as assets undermines a woman's financial security for the future. In Ontario, 30% of elderly women on their own live below the poverty line.⁶ This is the result of the wage gap, lack of access to pensions for part-time workers and time off for caregiving.

The current focus on the shortest route to work in the Ontario Works program often leads women to precarious, short-term work as opposed to pursuing their own education and career goals. Women already experience a wage gap and are highly represented in precarious work.

Recommendations:

- Increase the rate of Ontario Works and Ontario Disability Support Program to reflect the actual costs of living. This recommendation is in line with recommendations made in the inquests that followed the deaths of Gillian Hadley and Kimberly Rogers.
- Amend the definition of spouse in Ontario Works and Ontario Disability Support Program to three years of living together, in line with the Family Law Act.
- Exempt Tax Free Saving Accounts and Registered Retirement Savings Plans from asset rules.
- Replace the 'shortest route to work' principle with an emphasis on upgrading skills and finding decent and sustainable work.

Social assistance programs should provide meaningful and flexible support to help women leave abuse and establish safety and economic independence

Access to income and housing has a significant role in a woman's decision to stay in, leave or return to a violent relationship. In the aftermath of violence, a woman's economic security is always affected. Social assistance programs should help facilitate a woman's exit from a violent situation and promote their financial independence going forward. Women should not be financially penalized for fleeing violence.

The inadequacy of social assistance rates factor into women's decision to remain in or return to a violent relationship. Women report that while social assistance can be a life-saving support when fleeing violence, the inadequate rates make it difficult to provide the basic needs for them and their children.

When women do flee violence, the current asset eligibility threshold means that women may have to give up savings, their car or their home in order to be eligible for social assistance. Not only does giving up assets impact financial security but for some women, especially women in rural communities, a car can be essential for accessing employment or services. Women residing at a shelter when fleeing violence do not receive the full basic needs and shelter amounts. A lack of access to an adequate income while staying in a shelter prevents savings, contributes to debt and limits women's options.

The connection between social assistance rates and the ability of women to flee violence was echoed in the concluding observations on the sixth periodic report of Canada by the Committee on Economic, Social and Cultural Rights in 2016:

"The Committee is concerned about the persistence of violence against women in the State party, which is particularly prevalent among indigenous women and girls and further exacerbated by the economic insecurity of women. The Committee is also concerned that, in some cases, owing to the

inadequacy and insufficient number of shelters, combined with women's inability to afford housing and the inadequate social assistance, women victims of violence are unable to escape violent situations.”⁷

Recommendations:

- Analyze social assistance policies and practices to ensure women and children are provided with expedited access to financial resources when escaping abuse.
- Eliminate the asset eligibility threshold for women fleeing violence to ensure women's financial and social security are not jeopardized in the aftermath of violence.
- Remove the board and lodge rate category to guarantee women and children in shelters are able to establish financial independence and access housing options.

Social assistance programs must be grounded in respect, trust and a genuine principle to support people.

Women living in poverty and experiencing violence face many challenges. These challenges include navigating different social services and systems, and often dealing with the stigma associated. Women report that they encounter social assistance programs that are more focused on rules and obligations than they are on entitlements or exceptions. They report that they often have to tell their story and prove their need for social assistance time and time again.

A focus on tackling welfare fraud has become a central objective to social assistance reform and in turn, has led to a general belief that social assistance fraud is widespread and that receiving social assistance is a suspect activity. In two different studies, women have reported that an abusive partner has threatened to or called the welfare fraud hotline alleging fraud as a form of abuse or control.⁸

The report *Walking on Eggshells: Abused Women's Experiences of Ontario's Welfare System* takes a close look at the impact of social assistance policies on women experiencing violence. The 2004 study which undertook 64 interviews with women survivors on social assistance in Ontario found that women's experience of being on social assistance had parallels to their experiences of abuse.⁹ This report is still relevant 14 years later.

Women report that they are not always informed of the policy directives that apply to them. For example, women continue to report that they are asked to seek spousal support from an abusive partner prior to receiving social assistance. Women report that there is a lack of understanding of their circumstances, including a lack of understanding of the impact that that violence has health and capacity to find and maintain work. Women report that in practice, the social assistance system creates a strong distinction between women with disability and women without disabilities, creating an idea that women without disabilities are expected to fully comply with all workforce expectations and women with disabilities are assumed to be permanently unemployed.

Recommendations:

- Provide mandatory professional development for Ontario Works and Ontario Disability Support Program front-line staff which includes training on trauma-informed, anti-racism, anti-oppression practice.

- Improve collaboration across social assistance, employment and violence against women services. For example, co-locate front-line staff within community-based women's services.
- Foster a culture that recognizes the lived realities of women and the long-term impact of violence on health and economic security.

¹ Canadian Women's Foundation. (2017). Fact Sheet: Women and Poverty in Canada.

<http://www.canadianwomen.org/facts-about-women-and-poverty>

² Townson, M. 2009. *Canadian women on their own are poorest of the poor*. Canadian Centre for Policy Alternatives. Retrieved October 2018 from <http://www.policyalternatives.ca/publications/commentary/canadian-women-their-own-are-poorest-poor>

³ Ferrao, V. (2010) *Paid Work Women in Canada: A Gender-based Statistical Report*. Statistics Canada. Retrieved October 2018 from <https://www150.statcan.gc.ca/n1/pub/89-503-x/2010001/article/11387-eng.htm>

⁴ Roeher Institute (2005). *Harm's Way: The Many Faces of Violence and Abuse Against Persons With Disabilities*. Toronto

⁵ Miladinovic, Z and Mulligan, L. (2014). Homicide in Canada. Statistics Canada. Retrieved October 2018 from <https://www150.statcan.gc.ca/n1/pub/85-002-x/2015001/article/14244-eng.htm>

⁶ Statistics Canada. (2016) Low income statistics by age, sex and economic family type. Retrieved October 2018 from <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1110013501>

⁷ Committee on Economic Social and Cultural Rights. (2016). *Concluding Observations on the Sixth Periodic Report of Canada*.

⁸ Mosher, J., Evans, P., and Little, M. (2004) *Walking on Eggshells: Abused Women's Experiences of Ontario's Welfare System*. Ontario Association of Interval and Transition Houses & Ontario Social Safety Network

⁹ Mosher, J., Evans, P., and Little, M. (2004) *Walking on Eggshells: Abused Women's Experiences of Ontario's Welfare System*. Ontario Association of Interval and Transition Houses & Ontario Social Safety Network; Purdon, C. (2003) *Woman abuse and Ontario Works in a rural community: Rural women speak about their experiences with Ontario Works*. Women Today of Huron.