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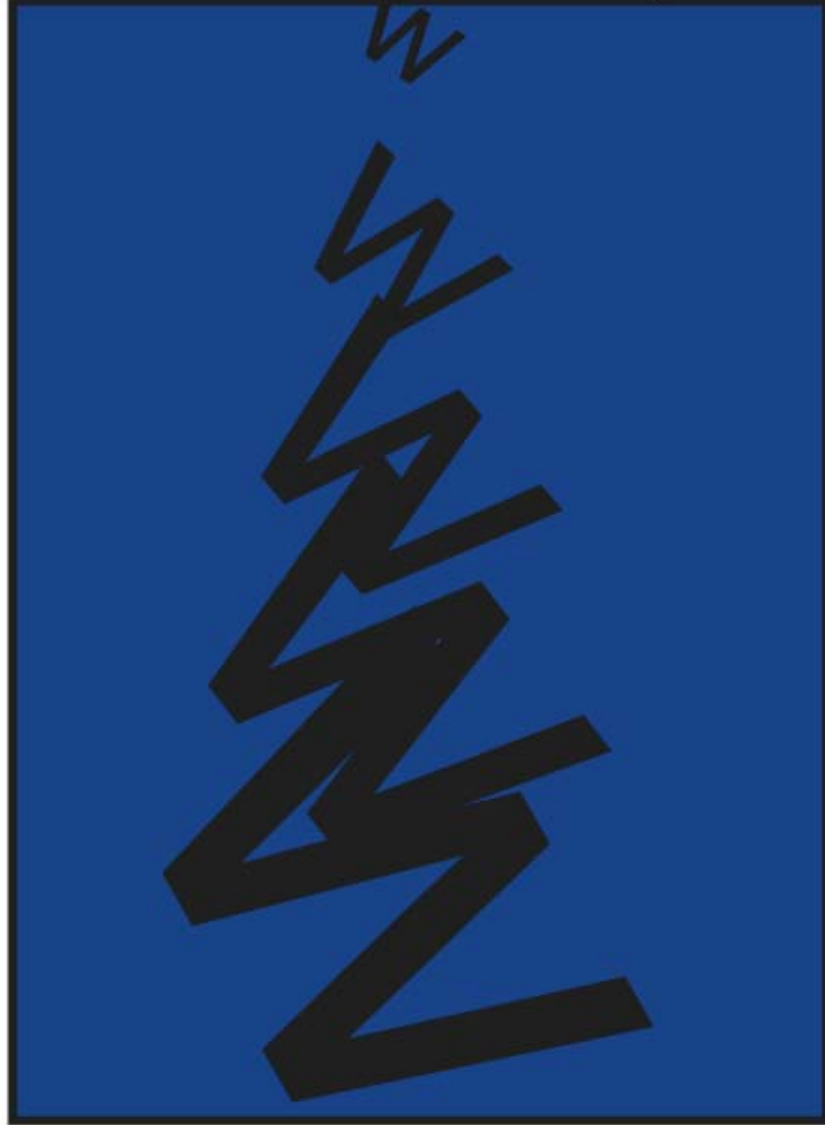
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Walking on Eggshells: Abused Women's Experiences of Ontario's Welfare System



*Walking on Eggshells: Abused Women's
Experiences of Ontario's Welfare System*

**Final Report of Research Findings from the
Woman and Abuse Welfare Research Project**

April 5, 2004

**Academics: Janet Mosher, York University (Principal Investigator); Patricia Evans,
Carleton University; Margaret Little, Queen's University
Community Partners: Eileen Morrow (Ontario Association of Interval and
Transition Houses); Jo-Anne Boulding & Nancy VanderPlaats (Ontario Social
Safety Network)**

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*Walking on Eggshells: Abused Women's
Experiences of Ontario's Welfare System*

EXECUTIVE SUMMARY

April 5, 2004

Research Partners

The research was undertaken by three academics (Prof. Janet Mosher of York University (Principal Investigator), Prof. Patricia Evans of Carleton University and Prof. Margaret Little of Queen's University and two community partners: the Ontario Association of Interval Houses (OAITH; Eileen Morrow); and the Ontario Social Safety NetWork (OSSN; Jo-Anne Boulding and Nancy VanderPlaats).

The research partners were also greatly assisted by an Advisory Committee, especially in the formulation of the key research questions and in the development of the interview guides. We are indebted to the members of the Advisory Committee for all of their assistance: thank you to Jacqueline Bittencourt (Ottawa); Jeannette Couture (Muskoka); Nancy Johnson (Toronto); Halina Kurowska (Peel), and Donalda Simmons (Belleville).

The Social Sciences and Humanities Research Council funded the research for a three-year period (commencing February 2000, and extended for a one-year period). We are extremely grateful to the Council for making this partnership and the research project possible.

Methodology

The primary research undertaking was 64 in-depth qualitative interviews of 1.5-3 hours in length with women who are, or have ever been, in an abusive adult intimate relationship and are at present, or have been at some point since 1995, in receipt of social assistance benefits through Ontario Works (OW) or the Ontario Disability Support Program (ODSP). Of these interviews, five were conducted in Tamil, five in Bengali, six in Spanish and three through cultural interpreters in other languages. Of the 64 women interviewed, 38 (60%) had immigrated to Canada and seven identified as aboriginal. The interviews were conducted between November, 2001 and March, 2003. The main geographic regions of the province covered were: Ottawa, Kingston, Toronto, London, Muskoka, Peel and Tyendinaga Reserve, Mohawk Territory. The interview guide is attached as Appendix 1.

A questionnaire was mailed to all area administrators of Ontario Works (48). Thirty-five completed questionnaires were returned, for a response rate of 73%. The questionnaire is attached as Appendix 2.

A draft of the key findings from our analysis of the interviews and the questionnaires was circulated to a group of approximately 40 women, including women who participated in the interviews, front line shelter workers, women's equality advocates and social justice

advocates. We held a full day forum on February 6th in Toronto. We asked the women present whether our key findings resonated with their experiences and what they were seeing in their front-line work. The answer we heard: a resounding 'yes'.

RESEARCH FINDINGS

Overview

The findings from our research project make clear that women who flee abusive relationships and turn to welfare seeking refuge and support frequently find neither. Women's experiences of welfare are often profoundly negative. Women struggle to survive with their children on little income, often going without adequate food, shelter and clothing. They encounter a system that is less than forthcoming about their entitlements, and about the multiple rules with which they must comply. Their hopes of training and employment through workfare participation are almost invariably dashed. They are often subjected to demeaning and humiliating treatment from workers within a system in which suspicion and the devaluation of recipients are structured into its very core. For many the experience of welfare is like another abusive relationship. And virtually every woman with whom we spoke was caught in one or more double binds as she struggled to be a good mother, good worker and good citizen. Disturbingly, the decision to return to an abusive relationship is often the 'best' decision for a woman, in a social context of horrendously constrained options.

Simultaneously and very importantly, the welfare system is also misused by abusive men to enhance their power and control over women. Their power and control is enhanced when women return to, or can't leave, the relationship because they are unable to adequately provide for themselves and their children on welfare. Abusive men's power and control is also shored up when they are able to call anonymously to welfare snitch lines, and when they can readily set women up for fraud prosecutions. And their power and control is further strengthened when they can manipulate systems because of better English language skills.

This picture of abused women's experiences on welfare stands in sharp contrast to the state's promise of zero tolerance of domestic violence so frequently trumpeted in the criminal justice context. The 'deserving' recipients of criminal justice protection (and we hasten to add that this protection does not always materialize in practice) are, as our report details, recast within the welfare regime as undeserving and untrustworthy. In the welfare context abused women are subjected to another zero tolerance policy -- zero tolerance of welfare fraud regime -- a regime abusive men readily exploit.

Genuine respect of women's right to safety, and to live free of violence in their lives means creating the social conditions -- adequate welfare, access to safe housing, access to childcare, access to employment that pays a living wage, etc. -- that would truly make it difficult for men to "get away with it". As is clearly revealed by our interviews, access to meaningful social supports is absolutely essential to women's safety. A responsive,

supportive, adequately funded welfare system could play a fundamental role in securing women's safety and women's equality.

What is needed most urgently and most profoundly is a fundamental paradigm shift; a shift from viewing poverty as the failing of individuals, and those who are poor as lazy, unmotivated and deceptive. To the extent that the welfare system in Ontario continues to operate from such a paradigm, there is really little hope that it will offer meaningful support to facilitate women's safe exit from abusive relationships. Women will continue to be subjected to demeaning, humiliating treatment; will be constantly regarded with suspicion; and will be subject to the control and discipline of the state. Women will continue to return to abusive relationships, women will not be safe, and women will not be equal citizens.

1.) Inadequacy of benefits

Virtually all of the women interviewed reported that the amount of money that they had to live on while receiving social assistance was inadequate to meet their basic needs and those of their children. Many women had to spend all, or nearly all, of their monthly allowance to cover their shelter costs. Many reported regularly going without meals, having inadequate shelter (unable to heat their dwellings, units in very bad disrepair, overcrowding, etc.), inadequate clothing (especially during winter months); and lack of access to transportation. Several women reported medical problems as a result of inadequate nutrition. Many women were without phones, a gravely dangerous situation for abused women.

In the complex decision-making process of whether to stay in or return to an abusive relationship it is clear that the adequacy of welfare rates plays a significant role: nine of the women we interviewed remained in abusive relationships because they knew how much they would receive on welfare and felt that they couldn't provide adequately for themselves and their children on the rates; seven women reported returning to the abusive relationship in situations where their struggle to survive on welfare was **the** reason, or one of the main reasons, for returning; and six women were contemplating returning to the abusive relationship at the time of the interview or had contemplated returning because of the difficulties they were experiencing on welfare.

In our survey of area administrators, 17 of 35 responded affirmatively when asked, "Are you aware of any cases where a woman has left welfare and returned to an abusive relationship because she found that she was unable to adequately support herself and her children on welfare?".

2.) The Intersections of Abuse, Paid Work and Workfare

The voices of the women reflected in this report speak forcefully to the many ways that OW workfare policy is not working. The requirements are being applied in ways that almost always ignore the abuse they have experienced, discount the needs their children have for care, and their own health problems. Women are not receiving information about deferrals from workfare requirements, and the provisions in place to respect restrictions on childcare are very often disregarded. Women also found that their OW workers paid

little attention to their own career goals. The experience of workfare is rarely viewed as positive; most often, women are unable to access the supports they need, whether it is modest costs associated with training, or programs such as ESL. It is 'not busy in the right places'. Women are not receiving a 'hand up' -- on the contrary, they tell us that it is more like an obstacle course.

Women spoke powerfully about their need for real opportunities and good jobs. They do not believe that the shortest route to employment is the best route or that any job is a good job. They have been, or are, in precarious employment and they know that they need to find decent jobs to be able to provide adequately for themselves and any children they may have. The workfare requirement does not further their opportunities for decent employment. What it does do, however, is to further stigmatize women on welfare as individuals who, in the absence of a requirement to participate in work or work-related activities, would prefer 'scrounging' to working. Such a policy is profoundly dissonant with the aspirations and realities of the lives and experiences of women in this study.

3.) Spousal and Child Support

"It's crazy to have women track men down (for support), you're running from him for God's sake."

This quote from one of the woman interviewed for our study captures vividly the problems that arise when women are required to pursue abusive spouses for support as a pre-condition to welfare eligibility. In addition to well-grounded fears of violence, many women are reluctant to pursue support because they want to move on with their lives and have no contact with their abusive partners, or because they worry that a claim for support will launch a counter-claim for custody or access that would be harmful for both them and their children.

Although a temporary waiver may be granted in cases of domestic violence, several problems were identified with this regime: almost no women were told of the waiver; no definition of domestic violence is provided and no guidelines exist as to when further extensions are warranted; standards for verification are vague; and many women (often those who are most marginalized) do not have access to the forms of verification requested. These difficulties with the waiver regime are compounded by the reality -- described so vividly by the women in this study -- that many women do not disclose the abuse to their welfare workers.

4.) Spouse in the House

The definition of 'spouse' and of 'same sex partner' create great difficulties for many low-income women and unfairly discriminates against women. Our report shows, not surprisingly, that the present definition lead some women to be very wary of forming relationships at all, preclude some living arrangements which could help reduce costs, and subject women to a great deal of scrutiny of their intimate lives. The definition is so complex and ambiguous that it is virtually impossible for women to know when a spousal relationship will be found. Our report also shows some abusive partners threaten, and act on the threat, to call the welfare fraud line to falsely accuse women of living in

'common-law' relationships. Women described how such threats further the abuser's power and control, leaving them feeling trapped with no where to turn.

5.) Constantly Living Under Suspicion; Welfare Surveillance

Many threads weave together the web of suspicion and surveillance in which women find themselves: from 'enhanced verification' procedures and eligibility reviews; to scrutiny of their intimate relationships; to home visits; to compliance with workfare; to detailed, intricate rules that are hard to ascertain yet where failure to comply can have disastrous consequences. Many of the women we spoke with described what it is like to be caught up in this web of suspicion and surveillance. Many said that in their interactions with the welfare system they constantly felt they were being treated as suspected criminals. The extensive documentation demands, the need to verify and prove everything, the insistent calls to report to the office, and some of their personal interactions with workers contributed to this sense.

Lack of access to full and comprehensible information creates many problems, one of the most significant of which is the constant fear that one might be in violation of a rule that one doesn't even know exists. The difficulty of ascertaining the rules -- which are complex, often discretionary, and frequently counter-intuitive (loans count as income, e.g.) -- combines with the fear of extreme and negative consequences if one breaks a rule (being cut-off and/or charged with fraud), to lead many women to the conclusion that it is simply not safe to talk to their workers, including about the abuse in their lives.

Many abusive men threaten to report and/or do report their current or past partners to welfare, alleging fraud. As noted above, the alleged fraud often is based on a claim that the woman is living with her 'boyfriend', or 'common law partner'. Sometimes the man calling claims to be the person living with her, sometimes he points to another man. In most of the instances of this in our interviews, the allegations were baseless. Nevertheless, more often than not, benefits were immediately terminated. One woman had her benefits terminated four times; each time it was her former abusive partner who called, and the welfare office was aware of the history of abuse. Threats or actual calls to welfare by abusive partners occurred for roughly 20% of the women interviewed.

We note too that in the survey completed by area administrators of welfare, 20 of the 35 respondents that answered this question answered affirmatively when asked, "Are you aware of any cases where an abusive partner has reported to the welfare fraud hotline or elsewhere that his former partner is living with another man?"

6.) Difficulties in Accessing Information

Women told us of the extraordinary difficulties that they have had in accessing accurate and timely information that might be of benefit to them. General prohibitions and obligations seem to have been rather well communicated to women, such as the obligation to report income and to pursue child support. However, very few women knew about the availability of special benefits and the possibility of deferrals or waivers of some OW requirements.

Importantly as well, many of the rules are so complex -- e.g. the definition of spouse -- that is extraordinarily difficult for anyone (even with full access to the relevant policies) to confidently discern what is/not permissible. Women during our February 6th forum also noted that the sheer terror of going into the office and the gravity of the many issues women face when they leave the abusive relationship make it exceedingly difficult to take in information.

Trying to access information was incredibly frustrating and it took women many attempts to contact their workers. And, when contact was made, they often discovered that the information they had received was inaccurate. Women also found it very difficult to get a timely response from workers when they needed immediate help or information (cheque not arrived, emergency travel, e.g.).

Some women did identify helpful workers, but they were far more likely to receive information and support in navigating the welfare system from workers in shelters and other community organizations. Agencies providing culturally-based services proved to be a vital source of information for women recently arrived in Canada as immigrants and refugees. The need to provide basic information and advocacy about OW adds to the already stretched budgets of community-based agencies; their work is made much more difficult because of the considerable inconsistency in the application of policies from worker to worker, and office- to-office.

7.) Parallels Drawn Between Welfare & Abusive Relationships

Many women drew explicit parallels between their experiences on welfare, and their experiences of abuse. And in several other instances, although the women did not draw the explicit parallel, there were many similarities in their descriptions of their abusive relationships and of their experiences of welfare.

Four predominant parallels emerged in the interviews:

- i) the near complete control of information and the difficulties of getting access to accurate and full information, a tactic which maintains domination and control;
- ii) the sense of walking on egg shells, just never knowing when you'll run afoul of some unknown rule, expectation, etc. and you'll suffer greatly if you do;
- iii) demeaning and humiliating treatment and in particular, being made to grovel and beg for benefits; and
- iv) not being trusted -- constantly under suspicion and thus constantly under surveillance.

8.) Lack of Knowledge of the Dynamics of Abuse

As reflected both in the area administrators' responses and in the women's experiences of welfare, in the vast majority (but not all) of the welfare offices in Ontario there is very little training and thus very little evolved institutional expertise on woman abuse within the welfare system.

In our interviews with women, when asked what needed to change in the welfare system, the most common response was the way they were treated by welfare workers. They wanted workers who would treat them with understanding, compassion and respect and

who would understand the circumstances of their lives, including the abuse. Many noted that the responses they experienced from particular workers were responses required by or encouraged by the dictates and culture of the welfare system. As we noted above, what is required is a paradigm shift; only then can it be anticipated the personal interactions between women and welfare workers will be transformed. Additionally, specific training on woman abuse is absolutely required.

9.) Shelters and Access to Housing

The lack of affordable housing is a key reason why many women do not leave abusive partners and why they return to them. Many women interviewed experienced insecure and precarious housing arrangements. Women in their recommendations for change reiterated how important access to emergency shelter had been for them. Several advocated more funding for shelters so that women would not have to be turned away and to ensure that shelters could provide a full range of services, including cultural interpretation. Women also identified quick access to housing as an important need.

10.) The Interconnections of Social Location, Welfare and Abuse

Women who have arrived in Canada as immigrants or refugees, women living in rural areas, women with disabilities and aboriginal women all encounter particular difficulties in dealing with Ontario's welfare regime. Moreover, their particular social locations colour and shape their experiences of the issues that we identify throughout the report.

RECOMMENDATIONS

Recommendation 1

All Ontarians be granted the right to welfare based solely on economic need.

Recommendation 2

Increase benefit levels to reflect the actual costs of living, including realistic amounts for rent, nutritional food, utilities, telephone and transportation. Levels should not only meet basic sustenance needs but should allow for equitable participation in society.

Recommendation 3

Implement a regular mechanism for reviewing the adequacy of social assistance rates, drawing upon data on nutritional food baskets from public health officials and indexing the rate to reflect the cost of living.

Recommendation 4

The clawback of the National Child Benefit Supplement should be eliminated.

Recommendation 5

Eliminate benefit reductions caused by income that is deemed, but not actually received.

Recommendation 6

Provide for a wider range of individual needs. These include costs of cultural interpretation and additional expenses associated with immigration/refugee status. New mothers and pregnant women require infant formula, special diets and clothing. Rural women, in particular, require special consideration in the treatment of their cars as assets and expenses related to the use of their cars. Dental and eye care are urgently required.

Recommendation 7

Reinstate the policy that allows individuals on social assistance to simultaneously receive their basic social assistance living allowance and student loans for tuition and course-related expenses.

Recommendation 8

Review the level of allowable assets and the process of asset depletion to ensure that women and children are not being "pauperized" in order to be deemed eligible for welfare. Rules that require depletion of educational savings, and selling a car worth more than \$5000 must be altered.

Recommendation 9

That the woman be assumed to be the 'head' of the household in heterosexual couples and families (and thus the person who receives the benefit cheque), unless otherwise requested; in other words reverse the present presumption.

Recommendation 10

Eliminate the mandatory work requirement as the first step in orienting Ontario Works to working *with* women.

Recommendation 11

The objective of the 'shortest' route to a job must be replaced by an emphasis on sustainable employment. OW employment planning must support appropriate, meaningful and longer-term training opportunities that are likely to lead to long-term economic security.

Recommendation 12

A woman's own definition of her needs and career goals must be prominent *in* the OW employment planning process and attention must be paid to issues of safety.

Recommendation 13

Language training and assistance in the recognition of qualifications earned abroad must become an integral component of employment planning and supports.

Recommendation 14

Allocations for child-care subsidies must be expanded and action taken to ensure that a range of high-quality and flexible options are available to ensure that women are able to take advantage of training, education and employment opportunities.

Recommendation 15

Reinstate the STEP regulations regarding earnings exemption that were in place prior to October 1, 2000. Such a change reduces the penalty on earned income by eliminating the three month waiting period before exemptions can be claimed, ending the variation in the rate of reduction by accumulated months of employment, and ending the practice of imposing a 100% reduction rate, after exemptions, on those who have been employed for more than 24 months while on social assistance.

Recommendation 16

Any pursuit of child support must be voluntary recognizing that there are many reasons, including the possibility of increased violence, that would deter a woman from pursuing support. Thus, receipt of benefits should not be made conditional upon the pursuit of support.

Recommendation 17

Social assistance recipients should receive a financial benefit for pursuing child support; benefits should not be deducted dollar for dollar.

Recommendation 18

When the social assistance recipient wishes to have the child or children supported by the other parent she should always be given the option of having the government pursue this support pursuant to section 33 of the *Family Law Act*.

Recommendation 19

If abuse has been disclosed and a support application is contemplated the safety implications of pursuing support must be considered.

Recommendation 20

The definition of spouse and of same sex partner, for the purposes of OW and ODSP, should track actual legal obligations for support under the *Family Law Act*.

Recommendation 21

The welfare fraud 'hot line' should be eliminated.

Recommendation 22

Benefits should not be reduced until there is a conviction for fraud.

Recommendation 23

Women need access to competent state-funded representation if charged with fraud.

Recommendation 24

A thorough review of the circumstances in which women are being charged with fraud should be undertaken.

Recommendation 25

Ministerial direction is required to establish principles and guidelines regarding the provision of information to individuals on OW and ODSP. At a minimum these principles and guidelines must include:

- full disclosure to the public, claimants, and recipients, of available benefits and conditions of eligibility;
- the delivery of accurate information in a comprehensive, user-friendly and widely distributed form;
- a recognition that at the point in time when women access the welfare system they are often in crisis
- information that is accessible in a variety of languages and formats, reflective of the diversity of languages and literacy levels among OW and ODSP claimants and recipients.

Recommendation 26

When language is a barrier to establishing or maintaining eligibility, OW and ODSP should only use trained interpreters.

Recommendation 27

That the Minister review approaches to ensure that necessary information is available to individuals in a timely manner. Two options that should be considered for achieving this objective are a toll-free and dedicated 'help' line, and time limits by which workers must respond to client information requests.

Recommendation 28

The Ontario Government should renew its commitment to second stage housing and provide more units of this nature.

Recommendation 29

More subsidized housing units are needed and these units need to be more welcoming to women. An independent appeal process needs to be established with staff members who are knowledgeable in poverty and abuse issues.

Recommendation 30

Funding for women's shelters needs to be restored and enhanced. The definition of need for emergency shelter needs to be more broadly defined to include women who are recovering from a history of abuse, even if this abuse is currently not on-going.

Recommendation 31

Adequate funding for community based information and advocacy services must be provided.

Recommendation 32

We recommend that universal screening for woman abuse not be implemented in Ontario Works and ODSP offices. As recommended earlier, women need to be given full

information about all benefits, entitlements, waivers, deferrals, etc. Only then can they make an informed decision as to whether to disclose abuse.

Recommendation 33

Welfare offices should have readily available and accessible to women information about resources for abused women and staff should be trained to able to make appropriate referrals.

Recommendation 34

Social assistance workers should be trained in anti-oppression practices/approaches to their work and receive significant and on-going training in issues related to woman abuse. There needs to be on-going monitoring of the impact of the training and supports in the work environment to implement the training.

**WALKING ON EGGSHELLS:
ABUSED WOMEN'S EXPERIENCES OF ONTARIO'S
WELFARE SYSTEM**

PART A. -- BACKGROUND TO THE RESEARCH PROJECT

In recent years, both violence against women in their intimate relationships (woman abuse) and the problem of 'welfare dependency' (particularly of single mothers) have been identified as significant social policy issues and substantial reforms in both areas have been introduced. Problematically, however, the issues have been conceptualized, and policy responses developed, as though each had little, if anything, to do with the other. It is apparent from the rapidly expanding research from the United States that a significant number of women on welfare have experienced abuse in their intimate relationships and that welfare regulations and conditions of receipt can negatively affect women's safety and well-being (as well that of their children), women's equality, women's autonomy, and women's participation in society (Allard, 1997; Cooley et al, 1997; Pollack, 1996; Raphael, 2000; Raphael & Tolman, 1997).

The number of women in receipt of welfare in Ontario who have been abused by their intimate partners is not known; no studies exist that we were able to locate, and no statistics are gathered through Ontario welfare offices of the numbers of women who disclose abuse. As part of our research project we administered a questionnaire to all area administrators of Ontario Works in which we asked whether records were kept of the number of women applying for, or in receipt of, Ontario Works who have experienced/are experiencing 'domestic violence'. Of the 35 responses 33 indicated "no", and the 2 that indicated "yes" noted that such information was gathered only in limited circumstances.¹

Extrapolations from existing data, in particular the Violence Against Women Survey, suggest that the rates of abuse among female beneficiaries of Ontario Works (OW) and Ontario Disability Support Program (ODSP) benefits is likely to be very significant. Among the general population, fully one third of the women surveyed through the Violence Against Women Survey reported physical or sexual assault by a marital or common-law partner (Rogers, 1994). American studies have documented a lifetime prevalence of physical abuse by intimate partners among women on welfare in the range of 33% to 65%; abuse within the past year in the range of 14.6% to 31% (Raphael, 1999, 2000). While Canadian data is scarce, one study we found supports the findings from the United States on the prevalence of violence in the lives of women on welfare. The study

¹ Ontario's social assistance or welfare regime was formerly comprised of two programs, Family Benefits and General Welfare Assistance. Single parents and persons with disabilities could qualify for family benefits, all others (single employable persons, two parent families), general welfare assistance. Both of these programs were repealed and replaced in 1997 by the *Social Assistance Reform Act, 1997 (SARA)*. SARA introduced two new programs, Ontario Works (*Ontario Works Act, 1997*) and Ontario Disability Support (*Ontario Disabilities Support Program Act, 1997*). Ontario Works (OW) is intended for all those who satisfy the "means" test and other requirements; only persons with disabilities qualify for Ontario Disability Support (ODSP).

involved qualitative interviews with low-income single and married women in Ontario, twenty of whom came onto social assistance for the first time after leaving a partner. Of these, 13 (65%) women reported that their departures were preceded by physical, mental, and emotional abuse (Davies, McMullin, Avison & Cassidy, 2001). Taking even the most conservative estimate (30%), 61,000 women on social assistance in Ontario have experienced physical or sexual abuse (based on December, 2003 data, Ministry of Community and Social Services).

As noted above, there is a significant body of research emerging from the United States that reveals the dramatic ways in which welfare policies can negatively impact upon abused women. For example, several studies have concluded that the single greatest impediment to women's successful completion of welfare mandated work activities ('workfare') is the past and on-going abuse of intimate partners. These studies have documented the tremendous lengths to which abusive men will go to sabotage women's efforts (Raphael, 2000, Raphael & Tolman, 1997). Research conducted in 1996 by the Ontario Association of Interval and Transition Houses, and affirmed repeatedly by frontline shelter workers, demonstrates the significant impact welfare rates have on women's decision to stay in, or return to, a abusive relationships (OAITH, 1996). Understanding the links between welfare and woman abuse is critical to the development of welfare policies that enhance, rather than detract from, women's safety and equality. The primary purpose of this research project was to begin to deepen the understanding of the multiple and complex ways in which both past and on-going abuse interface with current welfare policies, regulations, and practices.

To ascertain the impact of the current welfare regime in Ontario we conducted in-depth, semi-structured, qualitative interviews with 64 women in multiple locations throughout the province. The two inclusion criteria for the study were: 1) receipt of Ontario Works or Ontario Disability Support Program benefits ('social assistance' or 'welfare') for some period of time since 1995; and 2) past or present experience of abuse in an adult intimate relationship. As noted above, we also administered a questionnaire to all area administrators of Ontario Works. The interviews and questionnaires are both described more fully in the methodology discussion below (Part A, section 5, page 11).

1. Context of the Study

The welfare system that is the focus of this project emerged during a period of transformation in the conception of social citizenship in Canada. The ascent of neo-liberalism and neo-conservatism in the 1970s and 1980s paved the way for the erosion of universal programs such as health care and education, and in the 1990s, significant cuts to the social safety net (Evans, 2002; OAITH, 1996, 2003). Privatization and retrenchment emphasize the importance of the market as the sole legitimate source of citizenship at a time when precarious employment is on the rise, labour standards are threatened, and incomes are increasingly polarized (Burke & Shields, 1999; Stephensen & Emery, 2003; Vosko, 2000). The idea of the 'social' disappears and the 'good' citizen is one who is 'self-reliant', making no 'claims' on the state (Brodie, 1996).

As citizenship becomes enshrined in market norms, poverty is further inscribed as an individual problem of lack of motivation, not a lack of decent jobs. The 'solution' is to ensure that 'the poor' are subjected to the 'discipline' of the market, so benefits are restricted and surveillance and coercion are heightened. As gender intersects with class, single mothers on social assistance are redefined as 'employable' and are identified as the primary targets of the restructuring of welfare (Baker & Tiffin, 1999; Bashevkin, 2002; Little, 1998). This 'adult worker' and gender neutral approach ignores the realities of women's inequality, resulting from the combination of discrimination in the labour market and the primary responsibilities for the caring and unpaid work they shoulder in the household. The processes of lowering benefits, increasing levels of scrutiny, and introducing workfare profoundly and negatively impact on women who have become 'disentitled' and are now constituted as the 'undeserving' (Mosher, 2000).

Although welfare has always been a residual and stigmatized program, the changes ushered in by the provincial Conservative Government's 'Common Sense Revolution' ensure a significantly 'leaner and meaner' state. It is important to note that the profound changes at the provincial level, described below, were significantly influenced by the Federal Government's repeal of the *Canada Assistance Plan Act 1966-67*, and the consequent disappearance of the conditions formerly attached to federal funding for welfare: a right to social assistance when in need; a right to an amount that takes into account basic requirements; a right to appeal when denied assistance; a right to benefits without established provincial residency; and a right to assistance not conditioned on participation in work.

Four of the most significant changes to Ontario's welfare system were:

- a) In 1995, welfare rates were cut by 21.6%. There has been no increase since 1995 so the cumulative cut to benefits by 2003 amounts to a 34% reduction in benefits (Income Security Advocacy Clinic, 2003). A single person in Ontario on Ontario Works receives a maximum of \$520 a month and a single mother with one child, a maximum of \$997 per month.
- b) 'Workfare' was introduced, requiring participation in employment or employment readiness activities as a condition of benefits for all non-disabled beneficiaries. For the first time, single mothers with children in school, half-day as well as full-time, became subject to work requirements. The legislation is explicit in its expectation that individuals have an obligation to become and remain self-reliant through paid work, and through the shortest route possible.²

² Section 1 of the *Ontario Works Act* reads:

The purpose of this Act is to establish a program that,

- (a) recognizes individual responsibility and promotes self reliance through employment;

Conceptually this represents a fundamental shift from the notion of welfare as an entitlement or right to assistance of last resort, to welfare as conditional state largesse. In short, it represents a retreat from the practices of social citizenship.

c) Fraud detection was prominently profiled as a concern, despite the very low levels of actual welfare fraud. 'Snitch' lines were introduced, the requirements to provide information increased significantly, computer programs were set up to automatically trigger investigations for fraud (high rents, e.g.), and a lifetime ban from receiving welfare was imposed (recently repealed). Visions of security have been profoundly altered; talk of social security and state-funded safety nets has largely given way to a discourse saturated with concerns about the threat welfare recipients and low-income people generally pose to 'the taxpayer'.

d) A new definition of 'spouse' was introduced (and modified somewhat subsequently) which treated persons of the opposite sex as presumptively spouses upon taking up co-residency. This represented a dramatic shift from the regime in place since 1987, in which the definition of 'spouse' for social assistance purposes largely tracked the *Family Law Act* definition (which importantly meant that persons could co-reside for a three-year period before being treated as spouses for social assistance purposes). The introduction of the new definition of spouse resulted in 10,013 people being cut off social assistance. Of these, 89% were women and 76% were single mothers. The new definition of spouse, coupled with the intense focus on potential welfare fraud, has largely returned matters to the pre-1987 regime when investigations for men in the houses of women were common, intrusive and embedded in the moral regulation of women (Falkiner et al v. Director of Income Maintenance Branch, 2002; Little, 1998; Little & Morrison, 1999).

The changes to Ontario's welfare regime have had pervasive and deeply damaging impacts on all welfare recipients, but the effects on women have been especially pernicious. In our interviews with women, it became clear that all recipients shared many of the negative impacts of welfare receipt. However, several features of the present welfare system have a differential and decidedly more negative impact on women generally. The differential impact is in part due to the gender composition of the welfare caseload: in December, 2003, women constituted 59% of the OW caseload and 94% of single parents on OW are women (as are 85% of single parents on ODSP) (Ministry of Community and Social Services, 2004). It can also be traced to women's responsibilities as primary caregivers of children, the elderly and the ill, the gendered segregation of the labour market, and the devaluing of women's caring labour (paid and unpaid).

(b) provides temporary financial assistance to those most in need while they satisfy obligations to become and stay employed;

(c) effectively serves people needing assistance; and

(d) is accountable to the taxpayers of Ontario. 1997, c. 25, Sched. A, s. 1.

It is also clear from our study that issues emerge in relation to welfare that are very particular to women who are survivors of abuse perpetrated by their intimate partners. And while gender and experiences of abuse are very significant variables in shaping the relationship between welfare beneficiary and state, so too are race, immigration status, geographic area, disability and sexual orientation.

2. Key Thematic Findings: The double and triple binds of welfare

Many women turn to welfare as they seek refuge from abusive relationships. And while past welfare policies have been far from perfect, there is much to suggest in our data that the effect of welfare reforms over the past decade has been to enhance, rather than disarm, the power of abusive men. In other words, women's safety has been further compromised. The welfare reforms that resulted in grossly inadequate benefits, workfare, increased scrutiny, and the changed definition of spouse, have all operated to make it even harder for women to leave their abusers and re-establish their lives. Most women who participated in this project expected to be on welfare for a relatively brief period after leaving the abuser. The realities were, almost always, very different. Their stay on welfare has been longer, much more difficult, frustrating and demeaning than they had imagined possible. Rather than offering a 'hand up', they tell us about a system that presents continuing obstacles as they struggle to provide for themselves and their children. The experience of welfare is, with rare exceptions, punitive, harsh and deeply stigmatizing. And many reported to us having returned to, or contemplating a return to, an abusive relationship, logically deducing -- in a world of incredibly constrained choice -- that the abusive relationship is sometimes a preferable choice to life on welfare.

Women's experiences of welfare are diverse and complex, and the specific issues they confront are detailed in different sections of this report. But there are also themes that permeate many aspects of their experiences on welfare that we highlight below.

a) Feed the Kids, Pay the Bills, Play by the Rules

Women spoke powerfully and repeatedly about their struggles on welfare to be excellent mothers, good workers, and honest women. Welfare makes it difficult to be any one of these things, but nearly impossible to be all of them. Much of their planning and determination is focused on ensuring that their children are well cared-for. On a daily basis, children are at the forefront of the difficult decisions about what to go without. As Swift and Birmingham note (2000, p. 101), the considerable amount of time, energy and thought that women on welfare give to assessing and meeting the needs of their children is "considerably more immediate, complex, contradictory, 'messy', and painful" than is typically acknowledged. Incredible efforts are made to stretch inadequate benefits to see that children are properly fed and clothed, are able to participate in school activities, and can hold their heads up among their classmates. In order to feed their children, women

cut back on their own food and other needs, they visit food banks and Goodwill, they go into arrears and worry about how to feed the kids and pay the rent and other bills. Here is what women told us:

"I can't afford where I am living. You know, I am borrowing from Peter to Paul to give to Sally to pay the rent and ... it's not fair that we don't have money to, like I mean, it is sad when you can't buy a loaf of bread or a bag of milk for your kids when you've got to fork it all on your rent."

Acutely aware of the day-to-day hardships and the sharp and cumulative disadvantages that inadequate income imposes, mothers worry a great deal about their children's future:

"I am highly worried over the basic needs of my children such as education and clothing. I become obsessed of thinking about these issues repeatedly".

The women who participated in this study want to be able to provide well for their children and themselves and they want to be able to leave the welfare system. Their ideal options about how much paid work they could undertake depended, not surprisingly, on the ages and particular needs of their children and their own circumstances (such as health). However, they rarely had the luxury of choice. The employment available is typically in that part of the gendered labour market that requires irregular hours, shift work, evenings and/or weekends. These jobs are very difficult to hold while caring for children, especially when the pay is low, jobs are insecure, and decent and affordable childcare is very hard to find.

Leaving her abuser, a woman came onto welfare but had to leave it or risk deportation. She describes how the realities of welfare, immigration, childcare and low-wage work all collided as she experiences incredibly conflicting pressures of trying to be a 'good mother', a 'good worker' and a 'good citizen'.

"I had to leave welfare because of my immigration status. I had to show them that I was working and not taking government money. So I started looking for a job. I had nobody to look after my son at that time [about age 6]. But I had to work and leave welfare to earn the right to stay in this country. My husband was an asylum seeker, and due to his behaviour he was to be deported. I couldn't go back. My ex would kill me. ... I had to show the government that I was strong enough to stand on my feet. It was very difficult because I was a single mom, there was nobody to look after my son, and I couldn't afford childcare. ... My first job was at the sock factory near my house. I worked in the night shift and my landlady kindly agreed to monitor my son while he slept. ... All these tensions and worries affected me immensely."

Negotiating the complex and seemingly arbitrary rules (which are impossibly difficult to ascertain) women confront impossible decisions and consequences. For example, the offer of loans, money and gifts are difficult to turn down. Money and gifts of 'small value' can be allowed without reducing benefits (OW Directive 16) but workers exercise

discretion, and it is difficult to determine in advance what can be exempted, how much and from whom. If women accept the money that is desperately needed and disclose this to welfare, it may mean being no better off because their benefits may be reduced, dollar for dollar. Not disclosing, however, could result in being cut off benefits and/or a prosecution for fraud. As this report reveals, money and gifts that come from an abusive (ex)partner are especially problematic because they serve to increase his control over her, and she is even more vulnerable to being reported for fraud. As one woman puts it,

“...the way it goes...is that you basically can't tell them [welfare workers] anything because if you do they'll take it off your cheque and then you won't be able to feed your kids...and that's where the fear comes in because they want to know everything and of course you're not going to tell them anything because you're afraid.”

b) Required to Work, But No 'Hand Up'; Welfare Is Work

Since the introduction of Ontario Works, all mothers with children in part or full-time school are expected to be in paid work or employment-related activities as a condition of receiving benefits. The mandatory workfare requirement sends a message that women on welfare do not want jobs and are not in paid work, assumptions that are at odds with this and other studies (Ornstein, 1995). Most importantly, workfare also assigns little or no value to the work women do in caring for their children and it shrinks their control in decision-making in the context of a very individual and complex set of constraints.

As the report documents, women most frequently experience OW as an obstacle rather than a 'hand-up'. Those who work for pay find their earnings 'taxed-back', making it even harder to get ahead. At the same time, their own efforts to improve their position in the job market are frequently frustrated because they cannot get approval for the programs or supports they require, or because workers simply do not return their calls.

*“They **never** call me back, **never!** I even went **down** to the office and they said, “Sorry, you'll have to talk to your worker about it...But...a course starts at this time and I'm not getting any reply or any help so I'm not going to be able to take this course. I'm going to have to wait until the next one comes around and if they decide to call me back.” She is getting “Nothing whatsoever” in the way of help.*

Being on welfare also means negotiating the complexity of OW work requirements and expectations in ways that do not further jeopardize themselves and their children. For example, their required participation in workfare may collide with the safety and care of children. Mothers are required to find substitute care for their children on weekends or after school, and sometimes, even told to leave children with their abusive partners. In addition, trying to get information is hard work, time-consuming, and stressful. They must also deal with a welfare system that not only does not support them, but structures suspicion and disparagement of the work they do into policies, procedures and practices.

“It was certainly a great relief to have financial support to be able to pay for housing and the basic needs that we had at that point and for my two children. It added a stress to my life because every month I had to report to see a worker and when I had a question or difficulty I had to contact the person who was always busy and sometimes wasn’t available. And I had to leave messages. I couldn’t leave the house sometimes for a day, waiting for a phone call. In the beginning I was told about the basic availability but not everything, and then I was taking extra help for childcare and I was told I wasn’t qualified for that. Later, a month later, I figured out I was qualified for that but I couldn’t go back and claim that amount so it was like a daily struggle learning more and more about the system, but also running into obstacles and getting through these obstacles. It was time consuming and it would constantly make and definitely added stress to my life.”

“You know. They just send you a letter saying you have to be here at this appointment. They don’t phone and ask you if you have something going on, if you’re working or not. They just demand you to be on these appointments, which I think is very unfair to people, especially if you are out trying to work, you just can’t up and quit a job in the middle of the day just to meet their demands of going to these appointments.”

c) Constant Scrutiny and ‘Walking on Eggshells’

The imposition of workfare, the increased information and reporting requirements to establish and maintain eligibility, and a preoccupation with fraud, all serve to expand the terrain for scrutiny and surveillance. These changes also increase the fear of being penalized for breaking rules, or charged with welfare fraud. Many of the women reported being treated as though they are not entitled to, or deserving of, benefits. They are made to feel like ‘criminals’, as if they are trying to steal money from the state.

Ironically, the very low level of benefits serves as a justification for further scrutiny of women’s spending. Paying rent that is regarded as too high in relation to low benefit levels will automatically trigger an investigation. Yet since 1995 when welfare rates were reduced, they have remained frozen during a period when increases in rents across the province ranged from 24-32% (Income Security Advocacy Centre, 2003). Women find that paying the fees related to immigration applications and refugee claims may also call into question the legitimacy of their needs and trigger an investigation.

A woman is asked where she got the money to apply for landed status: “[a]lso I have to pay \$150 for getting work permit. I have to spend \$125 on students’ authorization for my children. Altogether I need \$550 yearly for these purposes. We did not get the child benefit. If we did not eat, nobody would ask me about it. However, if we cannot pay our rent or our bills, we cannot live. My children start to feel inferior for wearing improper dress and shoes.”

“We suffer a lot to pay money for lawyers who work on our case. Welfare officers ask me, ‘How could I manage to pay that money?’ I allot the GST money we get each year for the lawyers. In addition, sometimes we skip meals and save money. My children (3) do not get enough food and their sleeping time is reduced. We live in a one bedroom apartment.”

“Welfare could stop having doubts about the person who was abused because sometimes they doubt you and it is always ---the doubt that makes the person go back to their husband because you cannot take too much pressure. I was in pressure and depressed and they put more pressure on me asking me all kinds of questions. If they say they want to help abused women, why put pressure on them?”

d) Trapped by Abuse, Trapped by Welfare

For many women, leaving the abuser is exceptionally difficult. Fears of being able to provide for themselves and any children they may have are prominent among their concerns. They worry, very realistically, that leaving may incite further acts of violence and intimidation. And some women return to their abusers because they cannot survive on welfare rates.

The difficulties are exacerbated for women who are newcomers to Canada. The gendered nature of immigration and refugee procedures means that leaving their abusive partners may endanger the status of immigrant and refugee women, lead to deportation or the rejection of their applications. As well, there is the additional weight of cultural norms that can operate to sever them from their families of origins and communities if they leave (CCSD/Smith, 2004; George, 1998; Mosher, 1998).

This report documents that when women leave, they too frequently encounter a welfare system that demeans them, makes it impossible for them to adequately support their children, and one in which they never know what demands are going to trigger frightening consequences.

Referring to her own and other women’s experiences of welfare, one of our participants comments: *“They are being abused by a partner and being abused by a system that’s supposed to be helping them.”*

3. The Research Partners

The research was undertaken by three academics (Prof. Janet Mosher of York University, Prof. Margaret Little of Queen's University and Prof. Pat Evans of Carleton University) with disciplinary training in law, political science and social work respectively and two community partners: the Ontario Association of Interval Houses (OAITH; Eileen Morrow) and the Ontario Social Safety NetWork (OSSN; Jo-Anne Boulding and Nancy VanderPlaats). OAITH is 75-member provincial association of primarily first stage

shelters for abused women and their children. OAITH's mandate includes working to bring the voices of abused women and children to the attention of public policy makers and over the years it has accomplished this through a variety of initiatives: public education; the development of media contacts; research; and consultation with government actors. OSSN is a provincial network of anti-poverty groups, faith communities, labour groups, legal clinics and others whose mandate is to support progressive social policy change. The NetWork has worked in partnership with the Social Planning Council in the implementation of a WorkfareWatch project, has developed and maintained a website, conducted focus groups with low income communities on workfare and engaged extensively in developing and distributing community education materials and in other information-sharing activities.

The research partners were also greatly assisted by an Advisory Committee, especially in the formulation of the key research questions and in the development of the interview guides. We are indebted to the members of the Advisory Committee for all of their assistance: thank you to Jacqueline Bittencourt (Ottawa); Jeannette Couture (Muskoka); Nancy Johnson (Toronto); Halina Kurowska (Peel), and Donalda Simmons (Belleville).

The Social Sciences and Humanities Research Council funded the research for a three-year period (commencing February 2000, and extended for a one-year period). We are extremely grateful to the Council for making this partnership and the research project possible.

4. Conceptual Framing

The broad approach of this research builds upon the feminist political economy literature that examines the consequences to women of policies that are adopted in accordance with privatization and restructuring discourses (Andrew & Rodgers, 1997; Bakker, 1996; Boyd, 1997; Brodie, 1995; Evans & Wekerle, 1997). There are also two quite specific conceptual reference points for this research. First, there is substantial literature on woman abuse that documents the nature and range of abuses perpetrated against women by their intimate partners (and former partners); that seeks to explain why men abuse their intimate partners; and that attends to the implications abuse holds for women's physical safety and psychological well-being. Secondly, there is the literature that has explored the theoretical implications of the nature of state regulation in the lives of women and has documented the impacts of welfare regulation on women's lives (Gordon, 1988; Little, 1998). As noted above, what is largely missing in the literature is research that seeks to understand abuse, and to examine welfare policies, from the reference point of women who are being, or have been, abused in their intimate relationship and who are in receipt of welfare.

Finally, we draw upon the feminist exploratory qualitative tradition in social science research and are concerned to understand the changes in women's lives from their lived experiences.

5. Methodology

The primary research undertaking was 64 in-depth, semi-structured, qualitative interviews of 1.5-3 hours in length with women who are, or have ever been, in an abusive adult intimate relationship and are at present, or have been at some point since 1995, in receipt of social assistance benefits through Ontario Works or the Ontario Disability Support Program. Of these interviews, five were conducted in Tamil, five in Bengali, six in Spanish and three through cultural interpreters in other languages. Of the 64 women interviewed, 38 (60%) had immigrated to Canada and seven identified as aboriginal. The interviews were conducted between November, 2001 and March, 2003. The interview guide is attached as Appendix 1.

Women who participated in the interviews were contacted in a variety of ways. In some parts of the province a notice advertising the project was placed in shelters, community based women's services and other locations where it might come to the attention of women. In other instances, the research was brought to the attention of women by front-line service providers who simply told women about the project and passed on printed information. The main geographic regions of the province covered were: Ottawa, Kingston, Toronto, London, Muskoka, Peel and Tyendinaga Reserve, Mohawk Territory.

There are many organizations and individuals to whom we are indebted for their assistance in setting up the interviews: Life*Spin, London; Women's Community House, London; Immigrant and Visible Minority Women Against Violence, Ottawa; South Asian Women's Centre, Toronto; Dawn House, Kingston; Interval House, Kingston; Halina Kurowska; Eva Hudokova; Jeannette Couture; Punam Khosla; Maithily Uthayasangar; Israt Ahmed; and Holly Brant, Program Manager, Red Cedars Shelter, Tyendinaga Reserve, Mohawk Territory.

We are also deeply indebted to the women who participated in the interviews. Many women spoke to us at a time in their lives when their safety was at risk and speaking to us took courage. Every woman with whom we spoke was over-burdened by the demands of poverty and by the demands of compliance with welfare rules and regulations, and yet created time for the interviews. We were overwhelmed by their stories of struggle and survival; each woman we spoke with was remarkable in her ability, despite the incredible obstacles in her path, to provide for herself and her children, and to plan and hope for the future. Many of the women told us that it was very important to them to have their stories told and heard. We hope that this report honours those stories and the women who so generously shared them.

The interviews were conducted by several members of the research team and also by women with expertise on abuse and welfare who were trained by the research team to undertake interviews for the project. Fifty-nine of the 64 interviews, with the consent of the women interviewed, were taped recorded and then transcribed verbatim and translated into English where conducted in other languages. Notes from the other five interviews were also transcribed. The three academics involved in the project then read ten randomly selected interviews and from these ten generated a list of emergent themes.

Louise MacNaughton, a research assistant and student of Osgoode Hall Law School, ably assisted us in using qualitative software, NVivo, to thematically code (based on the emergent themes identified through the review of the ten randomly selected interviews) each of the 64 interviews.

We shared our interview guide with Women Today of Huron, a group interested also interested in exploring the intersections of abuse and welfare, but with a particular focus upon rural women's experiences. That group conducted interviews, using a slightly modified version of our interview guide, with women in Huron County and undertook an analysis of the data collected. Their project was conducted completely independently of ours. Their report, *Women Abuse and Ontario Works in a Rural Community; Rural Women Speak About Their Experiences with Ontario Works*, was released in November, 2003 (Purdon, 2003).

A questionnaire to area administrators of Ontario Works (48) was mailed out to each office on June 3, 2002 (attached as Appendix 2). A follow up letter was mailed out August 26, 2002. Of the 48 questionnaires, one was returned by Canada Post as 'undeliverable'. Thirty-five completed questionnaires were returned, for a response rate of 73%. We want to express our appreciation to the individuals from the area offices that supported this research by completing the questionnaire and providing us with a variety of supplementary information and materials.

A draft of the key findings from our analysis of the interviews and the questionnaires was circulated to a group of approximately 40 women, including women who participated in the interviews, front line shelter workers, women's equality advocates and social justice advocates. We held a full day forum on February 6th in Toronto. We asked the women present whether our key findings resonated with their experiences and what they were seeing in their front-line work. The answer we heard: a resounding 'yes'. In addition to describing to us the ways in which their experiences resonated with our key findings, they also identified for us additional issues that had not emerged in our interviews and we have attempted to incorporate many of these in the body of the report. We spent several hours discussing the recommendations that ought to flow from our key research findings and many threads of that discussion are reflected in Section C of the report. We want to thank all of the women who participated in our February 6th discussion. The commitment and compassion that these women bring to their work on abuse and on poverty is remarkable and inspirational. We hope that this research will, in some small way, further that work.

PART B. KEY RESEARCH FINDINGS

1. Inadequacy of Benefit Levels

As noted earlier in the Report, benefit levels were reduced by 21.6% in 1995 and have not been increased since. With the increase in the cost of living since 1995 the real decline in purchasing power is a staggering 34% (Income Security Advocacy Centre, 2003). A quick look at examples of benefit rates illustrates the depth of poverty of those in receipt of social assistance. A single person in receipt of Ontario Works ('OW') benefits receives a maximum of \$520/month comprised of a shelter allowance of \$325 and a basic needs allowance of \$195. The permissible asset level for this same person is \$520; in other words, asset depletion is a prerequisite to benefit entitlement. Present welfare rates in Ontario for a single person are equivalent to only 35% of the poverty line. The picture is slightly better for a single person in receipt of Ontario Disability Support Program ('ODSP') benefits -- a monthly maximum of \$930 -- but almost invariably a person on ODSP will face additional and costly expenses. A single parent with one child on Ontario Works receives a maximum of \$997/month, about 58% of the poverty line, and is permitted an asset level of \$1457 (Income Security Advocacy Clinic, 2003; National Council of Welfare, 1999). A 2003 survey conducted by the Daily Bread Food Bank in Toronto found that the average after-rent income of OW food bank users in Toronto was only \$3.72 per person per day (Daily Bread Food Bank, 2003).

All but four of the women we interviewed were receiving or had received OW (those four were receiving ODSP), and three were in the process of applying for Ontario Disability Support Program benefits. And all but three women (who were still living with their abusive partners) were receiving benefits as either single mothers or single women. Virtually all of the women interviewed reported that the amount of money that they had to live on while receiving social assistance was inadequate to meet their basic needs and those of their children. Many women had to spend all, or nearly all, of their monthly allowance to cover their shelter costs. This meant that they had to search for other ways to try to meet basic needs. Often, despite their best efforts and the enormous amount of energies expended in the quest to survive, women's basic needs went unmet. Many reported regularly going without meals, having inadequate shelter (unable to heat their dwellings, units in very bad disrepair, overcrowding, etc.), inadequate clothing (especially during winter months); and lack of access to transportation (for those in more remote locations, travel was a substantial additional cost but many women in urban areas did not have sufficient money to access public transit). Several women reported medical problems as a result of inadequate nutrition. Many women were without phones, a gravely dangerous situation for abused women.

Participants in the February 6th forum affirmed that women on social assistance were struggling desperately to satisfy basic needs. They noted inadequate shelter, food, and access to transportation. Women from the North reported that heating of accommodation is a particularly significant issue. While hydro cannot be cut off during winter months, gas can be, and women who can't pay the gas bill have their gas cut off, leaving them without habitable shelter. Participants also stressed that telephones were absolutely

essential to women's safety, and noted that like several women in our study, women are frequently without phones.

Many women we interviewed experienced additional costs that made survival even more challenging -- such as obtaining work permits and school authorizations for their children (for newcomers without permanent residence status); or replacing their and their children's identification. Many women fled their relationships without anything and while community start up benefits helped some women to re-start their lives, a great many women were never told of the benefits or were given no where near the maximum, (see the discussion *infra* of community start-up benefits, Section 6).

Women frequently noted that their children went without as well, although women went to great lengths to protect their children, making do with less for themselves so that their children would fare less badly. Several were deeply worried about their children's health status. Women also discussed how hard it was to have to constantly say "no" to their children and worried greatly about the impact on their children of being 'outsiders' at school because of their clothing, shoes, etc. Women also frequently had to rely on far from satisfactory childcare arrangements while they attended school or participated in workfare or part-time work (an issue we discuss more fully *infra*, section 2(c)(iii) at page 31).

Concerns about their ability to provide adequately for their children led many women to fear that their children would be apprehended by child welfare authorities, and needless to say, this caused great anxiety and stress. Participants in the February forum reported that women on social assistance, if unable to find adequate housing, were losing custody of their children to children's aid. Caught in a vicious downward spiral, without custody of their children, their welfare benefits would be reduced, making it more difficult (if not impossible) to find adequate accommodation. The Children's Aid Society of Metropolitan Toronto reports that housing problems were a factor in 20.7% of instances where CAS Toronto brought children into care. Lack of accommodation also resulted in delays in children returning to their homes (11.5% of children experienced such delays for a total of 250 children). The cost associated with a six-month delay for 250 children is a staggering 2.9 million; the average cost of one month in care per child was \$2213 in 2002-3 (www.casmt.on.ca accessed March 30,2004).

Women reported that almost all of their energies are absorbed in trying to meet basic survival needs; many expressed the desire to have more energy to solve other problems. For two of the women the problem they wanted to solve was the on-going abuse in their lives -- they both noted that they were so focused on meeting survival needs that they had not noticed the dramatic ways in which the violence of their partners had escalated; many others wanted more time and energy to focus on getting training and employment, time to heal, and/or time to be with their children.

Most women reported suffering from low self-esteem and/or depression as a result of the abuse and violence at the hands of their male partners, and described how the stress, despair and hopelessness of being on welfare resulted in further deterioration of their

mental well being. The pressure and stress of trying to survive and trying to comply with all of the expectations of the welfare system left many women feeling "pushed down" and "trapped" by welfare; welfare was far from the "springboard" to work that is the vision so frequently projected in state rhetoric.

Having access to subsidized housing made a significant difference (although even then meeting basic needs was a struggle), but only one third of the women we interviewed were in fact living in subsidized housing, and of these, many had waited a very long time to access it. We were also told by participants in the February forum that some women are unable to access particular subsidized housing units because they are unable to pay the utility bills.

Below are some of the observations that women made about the amount of benefits they were receiving:

"I went without food a lot, because my son was so young and he had so many needs as a baby with clothes and diapers and you know and special baby food. I went without eating for a long time. I even gave up drinking milk. I gave up breastfeeding a few months after my son, after we moved, because I didn't have enough food for me to eat in order for me to nurse."

"I do not know what this government thinks about the people who take welfare. Each year everything increases in price. We have to pay more money for goods and services but we still get insufficient money. People who take welfare are forced to live in basements or in an unhealthy environment for not having enough money. Even people who are in prison live a better life than people on welfare do. Our children also have flesh and blood. Why this government forgets to think of that? I always feel like a beggar."

"My hope was to get away from my husband. At that time, my condition was difficult. I have nobody to look after me since my parents and my sisters are living in my home country. I have nobody here. No relatives, no friends. I am like a lonely tree. Once in a blue moon, I called my parents. They did not listen to my story. They did not want to believe the truth. They wanted to hear a different story. They wanted to believe or tell others that I was in a very good position. [Her husband came to her country of origin, married her and sponsored her to Canada] ... my parents compelled me to stay with him. They thought if I left my husband, it would be shame for our family and it would affect my sisters' marriage prospects. I had nobody to rely on. I stiffened like a rock. I thought this was my fate and I decided to stay with him. ... [She later decided to leave him, once her sisters were married]. Welfare gave me a chance to hide from my husband for a while without having to go to work. The welfare money is not enough...everybody would agree with me. Nevertheless I am relieved even though I did not get a job yet at least I can eat one meal a day because of the welfare money."

"Because I was only getting six hundred dollars a month from welfare and my rent was seven hundred and fifty plus and it's like, "What do you do? Pay my rent or feed the kids?" You know."

"And it's like the kids are the one's suffering, you know. Like adults don't get the winter clothing allowance which is fine, you know. We deal with it. But kids, not to get proper winter clothing and not to get proper school supplies I think is abominable in this country."

"When I got the cheque I realized that I only could pay the rent and I do not have enough money to buy bare necessities. I can hardly survive with welfare in reality."

"The welfare system is good. Nevertheless, if they increase the amount of money, we could at least fulfil the needs and wishes of our children. At least we could buy good things to eat. Due to lack of food, children become weaker and weaker. Their hands and legs become pale in colour. The doctor gives me shots to compensate for the lack of nutrition. The reason for all of this is the insufficiency of money we get from welfare. We do not have enough money to buy food ... my children cannot concentrate in classes due to the lack of food. They easily get tired. They do not eat properly in the morning, as well as at night. Only in the afternoon, they eat properly."

"Well, because I was on it ten years ago [she fled an abusive partner with her young baby] and I'm on it again, there's a lot of differences... it is so much harder and I wouldn't recommend it to any single mother to try and do what I did ten years ago because there's -- I couldn't even imagine. There's no possible way that a mom is going to be able to take care of her baby on the welfare system. It's really, really horrible."

a) Welfare Rates and the Decision to Leave or Return to an Abusive Relationship

It is clear from our research, and this is confirmed both by other research and extensive anecdotal accounts (including those we heard during our forum on February 6), that welfare can be a lifeline for women in abusive relationships. To fully appreciate this it is necessary to look briefly at the role that economic dominance plays as one of the many strands in the web of domination and control spun by abusive men. Abusive men will often go to great lengths to ensure that their intimate partners are economically dependent upon them, for economic dependence gives them tremendous power and control. To ensure this dependence, an abusive man may engage in any number of tactics; he may prevent his intimate partner from participating in paid employment; he may not permit her to attend school, or participate in training of any kind; he may prevent her from acquiring the language skills she needs to become gainfully employed; and if she is employed he may control her pay. All of these behaviours were pervasive in the

relationships that women described to us. Research also documents the enormous amount of time that women are absent from work due to the debilitating consequences of woman abuse and the incredible amount of harassment that abusive men perpetrate at women's places of work, often causing them to lose their jobs (Cooley et al, 1997; Raphael, 2000).

Many women escaping an abusive relationship are not in a position to support themselves through labour market participation, although clearly some are. Some women need time to heal, some need a safe place (and employment is often very unsafe), and some need supports and training (Raphael, 2000). Many women have nowhere to turn for financial support, as their partners have effectively destroyed women's relationships with friends and family. Thus, having access to financial support that is both independent of the abuser **and** not dependent upon labour market participation is a critical pathway to women's safe exit. Welfare potentially provides that pathway.

Indeed, many of the women in our study told us that they had absolutely no one to turn to for financial assistance, for housing, food, support, etc. This was very much tied to the isolation that so pervaded their lives while living with their respective abusers. As noted above, many abusers had effectively cut off all ties with their partner's/spouse's friends and family; some were never allowed to leave the house unless their abusers accompanied them. Some of the women had been sponsored by their husbands to come to Canada, and moved to a new country not knowing anyone, and often knowing little or no English, and little, if anything, about Canadian laws, social services, etc. The isolation they experienced was especially profound. For many women, welfare is the only potential route out of the abusive relationship.

A very large number of women expressed deep gratitude for the welfare benefits they had received, or were receiving. Some made clear that without welfare benefits they would not have been able to leave the abusive relationship. Yet, many simultaneously described the enormous challenges of not only surviving (as described above), but also the horrible feeling of being trapped on welfare, often a demeaning, stigmatizing place to be. And this led several women either to return to the abusive relationship, or to contemplate doing so in the future.

In the complex decision-making process of whether to stay in or return to an abusive relationship it is clear that the adequacy of welfare rates plays a significant role: nine of the women we interviewed remained in abusive relationships because they knew how much they would receive on welfare and felt that they couldn't provide adequately for themselves and their children on the rates (one called welfare to ask how much money she would be eligible for if she left her abusive relationship and she was told \$233. -- she stayed); seven women reported returning to the abusive relationship in situations where their struggle to survive on welfare was **the** reason, or one of the main reasons, for returning (one woman was cut off for three months because she missed an appointment with her welfare worker, having no where else to turn, she went back to the abusive relationship); and six women were contemplating returning to the abusive relationship at the time of the interview or had contemplated returning because of the difficulties they

were experiencing on welfare. Women also commonly referred to their friends and other women who they had come to know in shelters or elsewhere and offered their observation that many women are remaining in, or returning to abusive relationships **because of** the welfare rates. Earlier research undertaken by OAITH shortly after the rate cuts came to the same conclusion: all of the shelters surveyed reported that women were remaining within, or returning to, abusive relationships as a direct result of the decrease in financial support that they could receive on welfare (OAITH, 1996).

In our survey of area administrators, 17 of 35 responded affirmatively when asked, "Are you aware of any cases where a woman has left welfare and returned to an abusive relationship because she found that she was unable to adequately support herself and her children on welfare?" When asked to estimate the frequency with which this occurs the answers included: "occasionally" (4); "frequently" (1), "38/year" (1) and "no statistics/unknown" (7).

Disturbingly, for many women we interviewed, the decision of whether to leave, to stay, or to return often turned on the question of survival; were the chances of survival better in the abusive relationship or on welfare? Several women who expressed a strong resolve not to return to the abusive relationship said that they feared for their lives if they were to return; the choice for many women then, is between struggling desperately to survive on welfare or risking violence and possibly death, by returning to the relationship.

Inadequate welfare rates have also led some women into new relationships -- searching desperately for a way off welfare and into a new life -- which have turned out to be abusive, and as discussed more fully in the fraud section below (section 5 c) at page 56), some women are quite literally trapped in these abusive relationships.

Women often were caught in a double bind in their determination to care for their children. For some their only choices were to stay in the abusive relationship and potentially expose their children to the abuse; or leave the relationship, go on welfare and risk being unable to adequately house or feed them. Exercising either choice carries with it the risk of intervention by a children's aid society, and the possible loss of custody to the state.

Below are some of the women's observations about their decision to leave or return to an abusive relationship:

"It is very difficult to meet their [the children's] needs and it is difficult to pay the rent too. When the rent increases my income or the welfare money does not. Sometimes I think about reuniting with my husband. However, that will be my worst choice... I know that he is going to watch me all the time. I am going to be afraid of him until I die."

"They have pushed people into having to go into relationships. And, you know, if you don't apply with it for that person you are living with, you don't qualify, but they have pushed you into a situation where you have no choice but to live with

somebody in order to make the rent or to make the bills because of the cost of living has gone up and they are not prepared to give, you know, anymore than what is absolutely necessary. So, there is always going to be, there is always going to be abuse with women because the system, the government, has put us into that kind of an environment."

"Many times I thought if I was with an abusive guy at least I could get help for food because the welfare cheque was not enough, so many times we starved because we didn't have food at home. I understand too why so many women go back to abusive guys, maybe for the extra \$100 every month, but I actually don't, I think it is better I starve than to get into another abusive relationship." [In deciding to leave I thought] "what am I doing in this relationship, he is not helping or taking care of the kid. Then I realized that I can take care of my child even if we starve or get deported, we would survive and go on with our life without abuse. The cheques from welfare had never been enough so we were living from scratch – Kraft dinners, malnourishment... Can you imagine if there was nothing? I would not have been able to leave home. Welfare meant that I had at least something to live."

"If I could actually live, which is something you can't do right now, now with all the cut backs you cannot honestly live unless you are dealing drugs or you're a hooker or have a guy staying with you, you can't live off what they give you. So if I can honestly live I would've been probably on my own about two years ago when I first left my husband. I would have been on my own but I had to find, really I had to find a guy to live with or a guy to take care of me. That's what I had to do. So I thought, you know I made my best choice. I obviously didn't make the best choice but I made the best choice I could at the time. He did have money and you know, he took care of me. [At the time of the interview he was incarcerated for an assault against her and she was contemplating returning to him when he is released from prison.] And because he'll be getting out of the correctional institution they help them find housing. They wouldn't make him leave without finding him an apartment. But here I am and, it's been, I've been like here for probably three and a half weeks and I've never heard a word back. ... You know and I really find it ironic you know, a federal inmate has priority over somebody who is honestly trying."

"I went from a basement apartment to a house, because my children were too sick. I feel badly for my children because they don't adequately meet the needs of my children to live because that's all we can afford. And another time we, we held onto our relationship for that extra couple hundred dollars, just so we could afford the rent. ... I deserve just as much respect from the people who make the laws, make the rules. And God forbid they are ever in a position where they lose their pay cheque. They will have to humble themselves like I am. And have to humble themselves to get a cheque. And a lot of the workers are very, they treat you like garbage."

The women participating in the February 6 forum affirmed our finding of the significant impact welfare rates have on women's decision to stay, leave or return to abusive relationships. As with some of the women we interviewed, they noted that women return to abusive relationships because the supportive refuge they sought from the state simply did not exist. It is not only a matter of the inadequacy of benefit levels, but also the lack of respect, support, understanding and validation. Participants in the forum noted that many women are subjected to demeaning judgements and a profound lack of understanding and empathy at a time when they desperately need both emotional and material support. They also noted that the unpredictability of both the welfare and child welfare systems also plays a role in women's decision to return to abusive relationships. In some instances, women will opt for the abusive relationship, because notwithstanding the control exercised by their batterers, they have more control and greater confidence in their ability to predict behaviour and consequences in their abusive relationships than in their relationships with welfare or child welfare.

It is not at all uncommon for many to blame abused women for making 'poor choices', for example, when returning to an abusive relationship. But placing blame on individual women is deeply problematic for it obscures the role that the state plays in constructing very limited options for women, and thus obscures our collective responsibility. Several women described to us how their abusive partners had repeatedly reminded them, "you can't survive without me"; "you need me"; "you'll never make it on your own;" or words to that effect. And very sadly, some of the women who made the courageous decision to leave found they could not survive without their abusive partners, and returned. Women's inability to survive had really nothing to do with their desire, motivation, or work ethic; but rather everything to do with the meagre social supports they were able to access. We, collectively, give abusive men more power -- we enable their threats -- because we have failed to make adequate financial and other supports available to women.

It is clear that social assistance rates are inadequate for all recipients. The consequences of inadequate rates are grave and clear: inadequate nutrition and consequent ill-health (both physical and mental); widespread hopelessness and despair; exclusion and lack of full and meaningful citizenship; and for some, continued exposure to abuse and violence. Inadequate welfare rates make women less safe and lack of safety is a fundamental obstacle to achieving gender equality.

b) Ontario Works and the 'Clawback' of Child Benefits.

A specific issue raised by several women we interviewed is the clawback of the National Child Benefit Supplement. In 1998, the federal government added the National Child Benefit Supplement to the basic Canada Child Tax Benefit. The NCBS is intended to provide additional benefits to low-income families with children. But not a single family with children on welfare in Ontario, arguably those most in need, has benefited from this increase. This is because Ontario deducts, dollar for dollar, the entire amount of the NCBS from the welfare cheque. And the clawback results in a significant reduction in

income. A single mother with one child loses \$122 per month; with two children she loses \$226 and \$324 if she has three children (based on July 2003 amounts).

Identifying one of the negative things about welfare, one woman comments:
“That they take our baby bonus away. It is ridiculous. I get \$500 a month to live on welfare. That’s all I get.”

“It makes it hard because you don’t get your baby bonus, you’re just getting your welfare cheque and you have two children you have to raise and feed.”

“...the money is not really at all enough because if you’re raising kids there’s food, there’s shelter, there’s clothing needs and they’re giving you like nine hundred dollars a month and you’ve got three kids. And...you’re supposed to get your baby bonus but they deduct that, part of that from there. To me that shouldn’t be allowed because ...that’s given to you from the government and there are other provinces where it’s not deducted. The baby bonus is considered, that’s your children’s money not your money....

She is absolutely right. From the beginning, Newfoundland and New Brunswick refused to reduce welfare rates by a penny. In Quebec, families can retain a portion of the benefit (National Council of Welfare, 2003). Manitoba’s process of gradually reducing their clawback has meant that as recently as February, 2004, families with children on welfare received the full benefit of the NCBS.

The clawback policy in Ontario now looks seriously at odds with a number of the provinces. The National Council of Welfare (2003, p. 75) calls it "bad social policy" to take money away from those with the lowest incomes. It also points out that the clawback may constitute gender discrimination. Seventy-nine percent of two-parent families with low incomes benefited from the NCBS. This was true for only 57% of low-income single-parent families, who are headed, overwhelmingly, by single mothers.

2. The Intersections of Abuse, Paid Work and Workfare

Workfare is a major feature of the new welfare 'regime'. Through the 1997 Ontario Works legislation, single mothers, previously exempt from work requirements, were decisively redefined as 'employable'. As a condition of eligibility, mothers with children as young as three years old and eligible to attend part-time school must be in paid work or participate in activities to increase their likelihood of employment. Redefining single mothers as 'workers' and not 'mothers' for the purposes of welfare is a very clear statement that the work that (poor) mothers do in caring for children is not valued. It is also only mothers on welfare who are not allowed the autonomy to make critical decisions about the needs of children and work (paid and unpaid). A forum participant commented on the irony that at the same time the federal government extends parental benefits under Employment Insurance legislation and the Ontario government, the length of protected work leave, to increase the opportunities for mothers (and some fathers) to

care for children, the Ontario government has, since 1997, reduced these opportunities for women on welfare.

Workfare requirements can include unpaid community service placements, job search, workshops, education and training programs, and job placement. The assumption that ‘any job is a good job’ means that the available services are ‘minimalist’ and geared to provide the ‘shortest route’ into employment and off of welfare (Peck, 2001, p. 244). However, evaluations of this ‘work-first’ orientation in U.S. workfare suggest that, at best, some programs show modest employment gains, but little or no effect on reducing poverty (Blank & Schmidt, 2001; Hardina, 1997). Assessments also indicate that the workfare strategy is likely to result in a series of poorly paid and temporary jobs rather than sustainable employment at a living wage (City of Toronto, 2002; HRDC, 2000). Forum participants pointed to the ways that short-term, low-paying jobs create the conditions most likely to send women back into abusive relationships.

This section explores the experiences of women as they deal with the policies and practices of the new workfare regime. The themes that resonate throughout the interviews include the ways that workfare discounts and devalues the work women do in caring for children, pays little attention to impediments (child care, health) to employment, while ignoring their strong commitment to employment, their specific aspirations, and the realities of the low-wage labour market. It is usually experienced as coercive and, very rarely, helpful. In addition, most women do not know that they can be deferred from workfare requirements, for reasons of family violence and/or health and disability issues. What also emerged in the interviews, and opens the discussion, is the abuse that women experience in their lives in relation to employment.

a) Paid Work As a Site of Abuse

As noted earlier, employment frequently features in the abuse as men exert their control. Abusers sometimes insist that women are employed, then control and squander their earnings. More frequently, however, abusers do not permit women to hold jobs or do anything to improve their employment prospects. Indeed, American research evaluating various welfare-to-work programs has found that the single greatest impediment to women’s successful participation in employment readiness programs is the abusive conduct of past or current male partners (Raphael, 1995; Raphael & Tolman, 1997). The abusive behaviours documented by these studies include: men hiding or destroying women’s work clothes; physically preventing them from attending programs; interfering with their sleep or study to undermine their abilities to perform; and constantly harassing and harming them in the workplace (Raphael, 1995). As Jody Raphael (1995, p. 29), one of the leading U.S. researchers in this area has noted, “Women already on welfare have a formidable obstacle on the road to the world of work: many of the men who move in and out of [their] lives ...do not want their partners to become independent.”

Our survey of area administrators asked whether they were aware of any problems arising from participation in work-related activities because of ongoing or past domestic violence. About one-third of the respondents were aware of problems and several

specifically referred to ongoing or recent abuse. The problems they noted included being stalked by an ex-partner in the workplace, the time women had to spend in court and with police, and the psychological and physical trauma that results from abuse. One individual commented, *“If a woman’s personal life is in chaos, then she is unable to obtain and maintain employment.”*

Eight of the administrators identified issues that are likely to arise in the context of current or past abuse. These included depression, anxiety, low self-esteem, flashbacks, anger, and lack of concentration. Several noted the importance of making appropriate community referrals. At one site, we were told that clients of some offices could be referred for specific services focused on employment barriers caused by domestic violence.

Many women described to us how the issue of work and the workplace itself are arenas for their abuse and harassment. Injuries cause them to lose time from work and jeopardize their jobs. They are discouraged or prevented from working and their desire to work and/or their abilities are belittled and questioned. Abusive partners make repeated phone calls to them at work and refuse requests for help with childcare or transportation. Even if the abuse ends when women leave, the impacts can continue for a long time.

“I wanted to work. He did not want me to work. He didn’t want to pay daycare at the time, so, every time I made an attempt to look for a job or to get involved with activities or programs, there would be more abuse...And, you know, he didn’t want to take the responsibility of taking the children or paying for daycare...”

She later tells us: *“...he did start harassing me at work. He actually came to my work and took the car away from me and made me walk home about...4 or 5 miles from my home in the middle of the night ‘cus I was working at a bar. So, there were lots of times that if I did take the car to go to work, he would come and take the car away from me without even saying anything to me.”* This woman experiences anxiety and depression; there are days when she is still afraid to leave the house.

A woman tells us about her efforts to complete grade 12 and hold jobs but because her abusive partner did not want to stay with the children he burned her school books and followed her to work.

“Many times my husband went to the restaurant to see how I was behaving with the customers or flirted with any one. I was embarrassed, knew that he was keeping an eye on me. But I felt that he couldn’t hit me in public...But sometimes it can be unbearable when my colleagues found his presence repeatedly outside the restaurant.”

A woman who worked with her partner laying carpets says, *“I didn’t work with him during the times that he would abuse me and he would just leave me at home because there were signs of abuse and anybody would be able to recognize that.”*

Women who come as newcomers to Canada are particularly vulnerable because they are often dependent upon their partners, not only for their immigration status, but for their status in their communities:

One woman, who gave up her job when she became pregnant, told her abuser that she wanted to work part-time at a coffee shop, as her baby was now 10 months old. He prevented her from working because he feared that people from his community might think that he couldn’t take care of her, and she might meet another man who was interested in her.

Another woman explains: *“He never permits me to master any skills. I guess he might be thinking that if I live a life of a simpleton, it would be easier for him to dominate me and put me down. He did not allow me to work after the marriage took place. I wanted to use my learning and knowledge; therefore, I gave tutoring to some of the neighbourhood children. One day he found that out and he was very mad. He yelled at me and throws the books away. At that time, he warned me not to speak with anybody. I lived like a slave.”*

“When we moved to Toronto he started working as a taxi driver and he told me not to work. But I wanted to get a degree. So I started volunteering to get credit for college admission, but he thought I was making excuses to go out. Sometimes he would go to the volunteer organization to see whether I lied. Even he took most of my student loan to control me and put me in economic hardship. Now I have the whole loan over my head...”

“Oh my god! Work! I wasn’t even allowed to go out. I wanted to do my degree but he stopped my education in Bangladesh, I couldn’t complete my MA.”

“He didn’t allow me to attend ESL or any other school/course. He used to tell me that I wasn’t capable of earning or learning. I also started believing that and lost my confidence in paid work or my ability.”

“The abuse interfered with my work because I was depressed. When I had to work late and come home, there would be a big fight. Sometimes I felt bad about working in those kinds of jobs. I didn’t feel safe in my workplace because he used to call me and bother me about it. This abuse affected my self-esteem, it is very low due to those abuses and now I feel I cannot find a job as a professional because of all the beatings. I was doing garbage jobs.”

Despite the active and abusive discouragement of work, women we interviewed have no illusions about the importance it has in their lives. As one woman told us:

“Economical independence will make women to be safe from abuse. Because a woman who is economically independent and works and has enough money to survive for her and her kid, this woman has the power to decide her life and to live a better, safer life.”

But economic self-sufficiency is not easy to achieve. Women, who may be ready for employment, must nonetheless contend with a low-wage and insecure labour market (Stephenson & Emery, 2003).

b) The Realities of Paid Work in Women’s Lives

The increasing division between ‘good’ jobs and ‘bad’, the rise of ‘McJobs’ and the growth of contingent work lie at the heart of workfare. As Jamie Peck (2001, p. 342) notes, this is the climate in which workfare policies become “normalized as a means of enforcing labour-market participation in a climate dominated by underemployment, low pay, work insecurity, and low-grade service employment.” As we have noted all along, workfare policies are not gender-neutral and women (single mothers) have been their primary focus.

While some women we interviewed had jobs that paid well, most would be considered to be ‘bad’ jobs: they were poorly paid, frequently involving shift work and/or irregular hours and offering little security. Some women worked two or three jobs at a time and as one job ends, they hope that another may open up. The gendered nature of the labour market is very evident in the work they do -- many of them work as waitresses, cashiers, factory workers, and personal support workers.

One mother responds to a question about the type of jobs she has had: *“Um, God (laugh) well anything basically...a lot to do with, like, Personal Support Worker. ...I’ve done a lot of like Zellers, Toys R Us, working in the bowling alley snack bar, babysitting...you know lots of variety, I guess.”*

There was current employment information available for 58 women who took part in the research. Of these, 15 (26%) were working on a full or part-time basis at the time of the interview. Eight women had their income ‘topped-up’ by welfare because their earnings were low, although several worked between 30-40 hours a week (the treatment of earnings while in receipt of welfare is discussed more fully below). A ninth woman did not receive a top-up but was eligible for OW drug benefits because of her child’s medical expenses. They worked at: Tim Horton’s, a shoe store, in dry cleaning, day care, office work, providing nursing assistance and delivering pizza. Reported wages were typically in the range of \$8-10 dollars an hour, although one woman who provided private tutoring received \$20 an hour, and another woman who provided day care in her home received less than \$2.50 an hour.

Women are well aware of the difficulties of securing decently paid employment and expressed their considerable concerns about workfare and its emphasis on the ‘shortest

route' to employment. They do not believe that simply getting into a job provides a pathway to sustainable employment. Their hopes for the future include upgrading their skills and finding decent employment:

"...for 11 or 12 years I haven't been back in school and I just want to go back to school. Do some upgrading, especially computer courses. Oh, I would love to. But you know, money is tight...I don't have the money. ...but hopefully, I can...take some courses here and there, a little bit here, because I don't want to be doing this cash for the rest of my life. "

"I didn't want to work in Zellers or Bi-way or some place like that because I really enjoy working with children and I always think that if you get stuck in something like this, you get stuck for a while...and it is hard to get out of it because you've been doing it for so long. And if you work at a job that you really like, you can afford to deal with your life. If you enjoy your job, then you do it well. I think it makes everything a lot easier. ...They wanted me to take any job at that time."

"I would say I need to study to get a job that I could work on it...not a survival job but a decent job. The pay is important but it is more important that it is something I like..."

Immigrant women face a racialized as well as a gendered labour market (Das Gupta, 1996; Ghorayshi, 2002). They are also particularly adversely affected by the rise of contingent work (Gabriel, 1999). Women describe the uncertainty and instability of their work:

"I did not get the chance to get off welfare. I am working continuously. Whenever the companies are not busy, they lay their workers off. I worked for two companies before they laid me off. Now I am working in another company. ...If their work slowed down, they would get rid of the new workers. The job is not steady. This is the main reason for my sticking with welfare. Sometimes I get \$900 and sometimes I get \$100 from welfare. To tell you the truth if I get a steady job there is no reason for me to get welfare... I would like to leave welfare and have a full-time job. Nevertheless, it is very hard to find a job in...to live a normal life. Sometimes if they do not get enough orders they ask us to go home, even if it is midnight...I have nobody to help me. Therefore, I ask others for a ride. Sometimes I have to wait for the bus. It is a scary life. I hear many stories about rapists. That is why I am so scared to walk on the roads at midnight."

"I mean I've had three jobs in the last two years and you know it's frustrating. My last job was in a grocery store and I really liked it. It's just now getting into grocery again, nobody's hiring."

"After I got my landed paper, I went to work. First, I worked in a chocolate factory. They get busy only at Christmas time. When they... laid me off, luckily I

found a job in a bindery company. And then in a CD company. I worked in several places.”

Although one of the women we interviewed filed a successful human rights complaint when she was refused a job, women more often spoke about the less overt forms of racism they encounter. In particular, the institutionalized forms of racism that are apparent when their qualifications are devalued. They tell us about the difficult and frustrating experiences of getting jobs that recognize their credentials and experience:

“...you spend 5 or 6 years in university to come here to clean floors and toilets because you are not Canadian. That’s another big problem here.”

“As a journalist coming from (another country), it is hard to find a job here...I have never worked as a journalist in Canada, only in my dreams. I worked cleaning floors, washing dishes.”

“I was frustrated with my job. I have a M.A from Bangladesh, working in the factory wasn’t something I wanted to do. I never dreamt of working as a labourer to be honest.”

Many women hope that training programs will help them to move on to better jobs and women who have skill and educational qualifications are anxious to find jobs that use them. A woman with four years of medical training from her own country is hoping to save money to attend medical school in Canada. At the time of the interview, she was living in a shelter working 60 hours a week at her full-time and part-time jobs. She also volunteers at a hospital. A mandatory work requirement does nothing to address the realities of women’s lives but does serve to send a message that is sharply out of tune with the strong commitment to, motivation for, and need for adequately paid work.

c) Workfare: "not busy in the right places"

It is precisely this strong commitment to work and the hope of getting off welfare that caused a number of women to say that they were pleased, at the start, to find out about Ontario Works. They thought it would offer them the necessary help to get jobs or training. The reality that emerges from the interviews is strikingly different. Women want to be in paid work, the supports are not available through OW, and the program, in many instances, creates obstacles to their employment. One woman hoping to access employment help and childcare was disappointed that she was offered nothing through Ontario Works. She simply says: *“They’re not busy in the right places.”* Based on her examination of an Ontario workfare program, Leah Vosko (2002, p. 181) concurs. She found little suggestion of genuine training but did find that efforts were directed to socializing workers (women and men) to accept precarious employment.

The participants in our forum agree and suggested that the programs that are "worth anything" are not available through OW. They also worry that women are set up to fail, through being encouraged when they are not ready, or not being given adequate supports, or being required to attend programs that are ineffective. They are then blamed for failing, and may well blame themselves.

The Ontario Works directives spell out the involvement of the applicant (DIR 5.0-3) in a "...plan (that) is flexible and individualized based on the person's needs and can change as an individual circumstances change" (DIR 5.0-6). Women did not find this to be the case. Whether they were speaking of their efforts to access programs, their experiences with workshops or volunteer placements, they describe considerable effort and frustration in trying to use OW to make a new start for themselves and their children. Their own definition of **their** needs, circumstances, strategies and goals seem largely ignored in a system that is, too frequently, arbitrary and harsh. These themes intertwine as women tell us about the way that workfare does not serve as a 'hand-up' but rather, gets in the way of paid work.

i) Training/educational programs are hard to access

Although OW provides for educational and training programs, women told us repeatedly how very difficult they are to access. This is not surprising because, consistent with an approach that emphasizes getting into the labour market as quickly as possible, the availability of education and training programs (in Ontario and elsewhere) for people on welfare has been cut back (HRDC, 2000).

Despite a standard that identifies post-secondary education as an "investment in long-term future self-reliance" (OW DIR 6.0-7), it is now an almost impossible goal. Formerly, single mothers on social assistance could attend university or college receiving OSAP for their education expenses, and social assistance for their basic needs. Now those who want to attend university must rely on OSAP, a loan-based program for all of their expenses. While this presents problems for many people across the province, the debt load that those on welfare are now required to assume puts university out of reach for women who must also provide for their children.

A young mother of two responded this way when she was asked about her goals: *"Going back to school, getting an education because I've always wanted to be a CAS worker or something along that line. When you are on welfare, it's hard to achieve anything. That's the way I feel. Because they really don't give you enough money to do anything...it pulls you back but it tries to force you forward. ...they are telling you to go out there and get an education, but you really can't..."*

A woman who moved from one city to another found that she was confronted by a very new set of expectations. She was required to fulfil the job search requirements, even though she was in university 30 hours a week and working 10 hours in a part-time job. *"So that created so much pressure.... I got pneumonia that month.... And then I was worried because when I got sick I hadn't done my job search and I hadn't*

been at school so what was I supposed to do? ...it continuously made me fearful that I would be cut off that I wouldn't have a place to live, that I wouldn't be able to make my goals..." She felt like she was "put under a guillotine" and it did not make sense to her: "I was getting where I needed to go. I was getting my degree."

Even completing high school can be very difficult:

One woman explained that she had almost finished grade twelve but then lost her day care when the Harris government came into power and cut subsidies: *"I couldn't get an education to go off the system."*

A young woman whose pregnancy was so advanced that she could not walk to school, had to drop out a term before graduating. She could not get travel costs covered by welfare: *"And I was stuck in a position where I was seventeen years old and I'm pregnant, and this is the government I'm going to fight? It was basically a losing battle so I didn't even really bother. I tried a few times and I just, I mean I wanted to get my life together, not waste my time fighting something that's not going to happen."*

Women also recounted their difficulties in getting OW support to participate in employment or skills-related programs that, unlike post-secondary education, are still considered legitimate:

Two women who are recent newcomers to Canada found that their workers did not support them in their efforts to attend ESL classes. Both women are attending, but receiving no help with related expenses such as course fees, transportation, or childcare. One of these women, who reports that her worker thinks that she should be at home with her 3 year old son rather than in class, comments: *"I want to improve my English and get a college degree. ...I need to do something for my future. I have to think of my son's future, if I just sit and do nothing I'll be on welfare forever. I have to learn new skills...."*

Coming out of a lengthy period of abuse, one thirty-year old woman explains the difficulties and frustration she experiences when she attempts to get into a training program. She applied for a program on her own initiative but was turned down and re-applied, understanding that she needed a referral from OW: *"They had to refer me to that so I had to call (my worker) and ask her to refer me. She never did so I just gave up." ...Like I'll clean the street for my money, you know. Like as long as I'm working for it." ..."No, they didn't have anything."* This woman believed that she was too old to receive help, contrasting her own situation with very young single mothers who she thought received much more help with employment through the Learning, Education and Parenting program [LEAP]. *"Like you're a lost cause and there's no programs. Just keep you on welfare, keep you down, keep you low, you know...and you do, you end up living in that rut..."*

After a refusal of support for a business skills and computer upgrading course, one woman's hope then turned to a Support Worker program. Because this particular course was free, she thought it would be acceptable because she would only have to purchase books. Her worker would not approve this course either.

Another woman who also wanted to attend a Support Worker course told us that her worker would not approve the \$374 fee; ultimately, her mother paid for the program. She also did not receive help toward her transportation costs.

A mother who recently left her abuser works part-time (30 hours a week) in retail and receives a top-up from OW. She knows a number of jobs now require some computer facility, so she asks her worker if it is possible to access some upgrading while continuing in her job: *"And he said that they are not providing money for that one... you are looking at 6 months to a year helping me go to school and update ...So that is the only thing I am sad about because now I have to go to work and save money if I want to go back to school. If I want to take some training, I have to save money. And with the two kids, some times it is hard"* The emphasis on 'a job, any job' runs counter to the longer-term interests of this mother and her children, one of whom is not yet in full-time school.

"They push you, you have to find a job, and right now there are not too many jobs, and you know I have my degree from university, but what are you doing now? Cleaning houses, working for several dollars per hour at a restaurant doing dishes. If you don't do that, they will push you. They are not going to help you and, as I told you already, the priority is my kids so I have to do whatever I have to do."

ii) Workshops and unpaid placements

Women are usually required to attend job-readiness or information workshops. While one or two of the women we spoke to found them helpful, most women expressed their frustration with them because they were time-consuming, repetitive and not helpful.

The following comment is typical of a number we heard: *"Instead of engaging people in workshops all the time they should have a strategy and proper planning, not engage people just for the sake of it."*

A woman who had completed a BA and one year of an MA in her home country was required to attend a number of workshops: *"Well in the beginning I thought it might be helpful for my career. But ... always new people are coming and telling us the same thing. ...I'm the one who contacted people in [her design trade], started volunteering, gathered information on jobs, businesses and finances.... I want to work, I don't mind attending workshops if they are useful. They are not, they talk about the same thing on and on, like a broken record. How ridiculous is that? I want to make a career in [her design trade] and the welfare people want to send me to Grammar School to keep me busy."*

In order to find out about possible programs or employment opportunities one woman comments that *“I’ve got to sit through a bunch of sessions of probably stuff I already know.... But at the end they help you to find a job.”* Her job search so far has not turned up anything. She now pins her hopes on a training program, but she is worried that if she finds a program, welfare will not want to pay for it.

Unpaid placements are another way of meeting the mandatory work requirement. These are supposed to provide women with skills and experience that they can use to access paid employment. One of our respondents did tell us about a good volunteer placement that was arranged for her, but more women reported that they received no help in arranging volunteer placements.

When she was told that unpaid work was a part of workfare, one woman asked if there was a list of agencies, and was told there was not. She comments, *“I’m good at finding my own...but there are people who have no idea how to do that.”*

A woman that did have community work arranged for her helped out for four days with a community event and she also worked at planting plants. However, she would very much like some computer training.

Expenses can be incurred in unpaid placements that are not necessarily reimbursed. One woman explains why she stopped her placement: *“... ’cause it was downtown and...I lived way out past the shopping centre and it was way downtown. So either I was going to be busing it which would have taken me forever, like I couldn’t get the children to daycare, bus there, and then bus back to get them out in time. And I had a piece of crap car that was dying and then it was costing me \$5 a day to park but I was just pulling my hair out....”*

iii) Workfare, children’s needs and childcare

Making paid work and ‘work-readiness’ activities mandatory for single mothers discounts and devalues the work of caring for children. This is ironic at a time when the difficulties of balancing paid work and family responsibilities have become such a popular topic for today’s media. What gets written out of the story when women on welfare are highlighted are the enormous challenges that they face in their struggle to meet the needs of their children for care and the expectations of welfare that they ‘work’ while managing on wholly inadequate incomes (Evans and Swift, 2000). The issues that emerged most sharply from what women told us included the ways that their own assessment of their needs could be totally ignored by workers, the difficulties they experienced in getting employers to accommodate children, and the problems they encountered in finding accessible and high quality childcare.

The ways that workfare requirements are applied frequently conflicts with the need of children for care. A number of the examples that women provided seem to contravene

the standard that requires that childcare restrictions are taken into account in setting the requirements for workfare participation (OW DIR 6.0-7). Many women experience pressure in fulfilling workfare requirements, even if it means placing their children in arrangements that may be unsatisfactory or even dangerous. Sometimes workers even suggested that the abuser look after a child and, in the following example, contacted the abuser directly:

Refusing a young mother a childcare subsidy, her worker suggests that she leave her infant with her abuser: *"...she thought (I) was...a teenage girl fighting with her boyfriend...she said well there's no reason for us to give you subsidized childcare anything like that when he's at home, no, no, no he should be watching her, no, no, no he's going to watch her sort of thing and I was saying look it -- I don't want to leave my child with him!! You know, I don't feel comfortable! I know what he is like! He doesn't have patience with her! He has nothing (and this is a baby you know) she's a little baby and I'm sorry I wouldn't do it and I mean, you know. ... she spoke with him and so that was like "Oh, my God" and that was basically ratting me out to him, you know, so I mean you can imagine the treatment I got that day. You know, so I mean that was really like she didn't care to protect me at all or even try and help protect me. ... That's like putting my head in the guillotine."* She was then referred to a childcare centre she found appalling; she ends up relying on friends to help her out.

One woman with three children, two of whom are pre-schoolers, was told that she was only required to participate on a part time basis. She explains: *... I had made arrangements to do volunteer work that fit in with what I was doing or what I can do and some of it was at the school where my kids are and some of it was through a couple of other agencies here in town and it just seemed to fit into well with all of our schedules. I was thinking about the kids' schedules and childcare and all of these things. I had put a lot of thought into it and then they come along and say, "No you can't but you can go to court from 8 to 4 [three days a week] and we'll pay your babysitter."*

Now the mother of a young baby, one mother is back in high school and explains to us that her worker does not expect her to get a job, but does pressure her to do volunteer work. She tells her worker: *"Look, I'm a little busy with going to school full-time, then I come home I do home work, I clean the house I cook dinner, I bathe the baby I put her to bed and by that time I just about want to die (laugh). So I said like where am I supposed to fit this work in to volunteer my time when I don't even have time to volunteer?...No, she hasn't been helpful at all. She stays off my back as long as I'm in school but if I need help with it, I'm ... out of luck, you know."*

As soon as her youngest child went to school, a mother was told that she had to work *"even weekends, or anything I could get"*.

In addition, we heard from mothers of the difficulties they experienced when their children were sick.

One mother explains that she is fearful of being 'docked' for missing her workfare placement when her child is sick: "... and the problem was that my child was a sick kid and when they call from school because he's sick, who would go and pick him up? ... If I was absent from the job program, it depends on the social worker to pay you or not, some social workers are softer than others so they can excuse you, but others don't; they just want to make your life miserable."

Another mother who receives a child care subsidy is informed that if her child "is sick more than two days they wanted me to pay the full fee of twenty-seven dollars a day.... And I said, 'She's two. I can't help it if she's throwing up or she wakes up and she has diarrhea or something.... And they actually sent me a letter saying they wanted me to pay..."

Women also spoke of the difficulties of fitting job expectations and childcare:

A woman in part-time work for the last 5 years would like to leave welfare for full-time nursing: "Even though my kids are in school full-time, in this small community it's really difficult. They need to support it more, either financially or footing the programs themselves or whatever it takes to do it because I have a degree that says I can go and do nursing but I can't because I can't work shift work, I can't get a babysitter. The minute they find out that I need a babysitter on Christmas day or major full weekend, all of a sudden I'm off."

A woman working full-time at a coffee shop with three children, including a daughter with a serious disability tries to negotiate a day shift with her employer: "Yeah, oh yeah. It really does. I don't mind working the afternoon shift in the summer time. And I told them that. But, I said, "Come September," I said, "I want to work a day shift." I said, "I've been there over a year, I think I deserve the day shift now." They told me, "Yes". Well, here we are in October I'm still on two afternoons 'til 10 at night. My kids come home. They have to have microwave dinner because, you know, they can't cook. So, and then when I get home, they're in bed. And when I get up in the morning to get them up, I see them for an hour. And, I just said, "No, I'm not doing it any more." So, they're supposed to be changing it and if they don't change it, I'm going looking for another job."

The daily challenges that face single mothers attempting to combine caring for children and earning money are too often ignored or discounted. A mother of two children, one a pre-schooler, describes some of the difficulties:

"...it is difficult especially since I come in this new area to get to work, to get the kids day care, then, take a different...direction from my job ... to go pick them up and to get home. ... So, even if I am able to work, somebody has to be here to get them dressed in the morning and send them to school because they are not big enough to dress themselves. And if I rush them to get them out here for 7 o'clock, 7 o'clock in the morning is very dark, as you know, I would have to take them all

the way over to their school in the winter, walk and catch a bus... so I find it very difficult right now to really be working and to be taking care with the kids.... I am trying to juggle to see how I can get out there part-time and still be able to take care of the kids."

But if women are ready to take a job and need childcare, they encounter a system with too few spaces, too little flexibility, quality that can be problematic, and costs that they cannot afford. A number of women were refused childcare subsidies. In Ontario, limits on subsidies are set by municipalities on the basis of their budget priorities (Doherty, Friendly, & Oloman, 1998). So subsidies may be unavailable because the funding allocation was used up, or because spaces were not available. A mother of two children, 8 and 10, works in a childcare centre where she earns \$8.35 an hour. She is on the waiting list for a subsidy for after-school care, which currently costs her \$70 a week. She is not on Ontario Works now because her house sold after she left her abuser and she is over the assets limit.

In theory, women who are on Ontario Works should have an easier time finding childcare because funding is targeted to OW and can now be used for unlicensed care (unlike other childcare subsidies). This two-tier standard of childcare is yet another indication of the diminished status of low-income women and children on Ontario Works. It is also part of the broader context of deregulation that has also increased the number of children home care providers can look after (Doherty et al., 1998). It is also clear from our interviews that a number of women were not able to access childcare subsidies.

Subsidized childcare is clearly crucial to making it *possible* for women to pursue a job, but they cannot, of course, address the issue of poorly paid work. One woman who was using subsidized child care laughed as she commented: *"Like you can't work and pay for childcare 'cause it would be too expensive. But they helped with childcare. It makes up a bit of income so that way I wasn't down and out completely."* And the wages are also very low for women who provide childcare. One mother takes care of a young child in her home from 6:00 am – 2:30 pm, five days a week. She is paid \$307 each month (\$2.36 per hour) and receives a monthly OW cheque of \$718, totalling \$1025 per month. Providing childcare earns her an extra \$68 a month above the maximum OW rate for a single mother with one young child.

Many mothers also spoke about the emotional impact that the abuse and separation had on their children, and of the need to spend time with them to help in their healing. While childcare is typically thought of with regards to very young children, the needs of children over the age of 12 were very much on the minds of many of mothers:

A woman who is working three jobs, explains that her children suffered from the abusive relationship and she *"definitely should have been home for my kids more... They lost their dad. As abusive as he was they still loved their father and they had to lose their mom too because their mom couldn't stay home with them."*

One mother spoke about the concern she felt leaving her six month old child in day care but she comments: “*The older they get, the more time they need and the bigger the problems are...*”

Even if suitable jobs are available, many women are not in a position to take a job because of the needs of their children, the safety risks for them at work, the impacts of abuse, and other health issues.

iv) Workfare and health/disability issues

Not surprisingly, health issues feature prominently in the lives of women who experience abuse. Yet the discourse about welfare ‘dependency’ pays no attention to the short and long-term effects of abuse in explaining why women come on welfare in the first place and why some stay longer than others (Brandwein, 1999; Raphael, 2000).

Consistent with the literature on woman abuse, many women who participated in the project experience serious and continuing physical and psychological harms (Head & Taft, 1995; Sassetti, 1993). Roughly half of the women we interviewed described themselves as suffering from depression and experiencing sleep problems. Many reported anxiety, suicidal ideation, low self-esteem, ulcers, and eating disorders. Mothers may also cope with children’s health problems and disabilities; these may also be related to abuse. While some women found workers who understood, more frequently they encountered difficulties. Situations that one would expect to automatically trigger work deferrals do not, and expenses related to treatment are often not covered. Under Ontario Works, deferrals from participation in workfare must be granted in cases of a “permanent illness or disability” (OW DIR 6.0-17) and *may be* provided where injury, illness or disability makes “any degree of participation is impractical or restricted” (OW DIR 6.0-16). Women may also be deferred if they are victims of ‘family violence’ [see discussion in section e)].

One mother who previously lived with an abusive partner is now experiencing abuse from her son of 22. Although she sometimes calls the police and goes to a shelter, she is afraid to leave for good and worries that her son, who has serious psychiatric difficulties, may commit suicide. She has recently been hospitalized on two occasions and is recovering from a ‘nervous breakdown’. Despite these difficulties, and a worker who well aware of her circumstances, she struggles to meet the workfare requirements of 120 hours of unpaid community service. It appears that she could be deferred for reasons of ‘family violence’ *or* illness/disability.

Another woman suffers from serious back problems and severe depression. She would like to do classes at her own pace on the computer, but was required to do a job search. Despite medical issues and the involvement of police and a shelter her worker did not inform her of the possibility of a deferral of work requirements. The job search expectation was applied until “.... *I finally almost blew up at my*

caseworker and tried to explain things to him and he was very rude to me.” She is currently on a medical deferral that she initiated and says, “my doctor has filled out so many medicals for the caseworkers that he is going to ring their neck. ... Like, I’ve had it with them. I mean, I kept trying to go to school, I kept trying to get jobs. I couldn’t keep a lot of them because of my health and everything else.” She also tells us: “So I’m going in and following what my doctor ordered and stuff and... I keep getting slapped with these damn bills, and welfare doesn’t help you pay them.”

A woman is very worried about the workfare participation agreement she is expected to sign as part of her OW application. She speaks of the continuing impacts of abuse: *“It affected my mental health. Like, I, I have days where I could be around people and I have days where I can’t. I can’t stand anybody getting close to me. I went to a job interview, for example, and they said, “We are just one big happy family here”, and I almost ran out the door. I can’t stand being close to people right now....”* She is currently in counselling and taking medication for depression and anxiety and tells us *“...I’m going to apply for disability because I just can’t do it.”*

When asked if the workfare requirement was applied to her, a woman responds: *“Yeah, they told me to find a job.”* She is in remission from recent cancer, which required radiation and chemotherapy and occurred shortly after leaving her abusive partner. While she tells us that she would not have wanted an exemption from the requirements, it is disturbing that disclosure of abuse and recent treatment for cancer did not prompt the worker to discuss a deferral with her.

Women also told us of their concerns about being labelled ‘disabled’.

Diagnosed with post-traumatic stress syndrome and on a medical deferral from workfare requirements, a woman explains her concerns: *“But I am treated differently with a ‘disability’ label. I see it in their treatment of me and others identified as disabled. You are treated more harshly if you have a disability.”* She can only get a bus pass if she has three medical appointments a week.

One woman who went on methadone to treat an addiction she developed through drugs prescribed because of the abuse, could not get money to cover her travel to see her doctor in a nearby city. Now she is resisting pressure to apply for Ontario Disability Support Program benefits: *“...their just thinkin’ that I’m gonna be like that for the rest of my life, not productive. I’ve even asked them to put me into...volunteer work, anything, just to get out of my house, you know, to get me back situated. No, they wouldn’t do it. It’s gotten really bad. I can understand, too, because in some sense, the welfare, it’s like they’re overwhelmed.”*

Other issues that emerged included the difficulties women experienced in getting the help they needed from welfare with situations involving their own or their children’s health

needs. Welfare rules and attitudes placed women and children in jeopardy and/or exacerbated health problems.

A woman in the intensive care unit is told that she needs to confirm information before welfare will process a cheque for her children who are at home with no access to funds. A social worker at the hospital had to intervene to stop the welfare worker from making demands and to ensure that the 17-year-old son had access for the money needed for the family. She remembers: *"That was the 31st of July and I expected money...and there was no money.... And even though I'm in IC, and the social worker was getting upset with the welfare worker: 'She's in IC. She's got children at home. Do something for her!'" A whole five days later before there is money. My girlfriend had to come and take my girls and send my son to Scarborough to his father. (Choking up)."*

Two mothers explain the obstacles they confront in trying to ensure that their children have the health care they need. They also describe the 'work' of welfare.

One mother needs travel funds to take her child, who has spinal bifida to a large children's hospital in another city. *"So I phoned and two days later, I phoned the week before I was supposed to go. The day before I left, I went into the office. And there she sat at the reception desk.*

"What are you doing?" I said, "I've left you numerous messages and you never got back to me."

"Oh, did you?"

"Tell me you don't check your messages."

"It's just I had so many.... If I have too many, they are automatically erased."

The worker made efforts to get the cheque out quickly but in the end she had to rely on family members to take her child to the hospital. But, as she comments *"...you don't want to keep asking and asking and asking. I felt like a bum."*

After five months, one mother managed to access a drug plan through welfare to cover the drugs her son needed for a serious neurological disorder. She describes the 'work' of welfare. In order to get the money to pay for glasses that her child needs urgently, she must obtain prior approval: *"Well...I'd phone and leave messages and they would never be returned. And sometimes I'd sit there all day waiting because I really needed to speak to this person. ...like with these glasses. I need them right away. And I know I'm going to be working tomorrow and all through next week so, you know...you need to talk to them when you need to talk to them and they don't call back."*

d) Ontario Works and Earnings: Hard to Make Enough to Make a Difference

As indicated earlier, a number of women were employed at the time of the interview. Of these, more than half receive some income from OW because their employment earnings (due to low pay, limited hours, or both) do not bring their income above the OW

eligibility threshold. As an indication of the level of wages, one woman worked 40 hours a week and was still eligible for welfare, and two others worked 30 hours a week. In addition to the women who are currently in paid work, a number of others had previously been in paid work and received welfare.

The way that earnings are treated for the purposes of welfare is critical to whether and how much a woman will financially benefit from paid work. Along with making work mandatory, other changes have been made that actually raise the penalties on earned income. In a careful assessment of the impact of changes that took effect on October 1, 2000, the authors of the *Workfare Watch Bulletin* of September, 2000 conclude: "Despite the Province's professed interest in helping people to move from welfare to work, the changes will only succeed in making the transition more difficult. The government has positioned these changes as 'increasing the incentive to get full-time employment', however it may be more accurate to suggest that they are imposing penalties for **not** doing so."

There are three features of the OW current regulations regarding the treatment of earned income: deductions, exemptions, and the rate of benefit reduction. First, individuals can deduct mandatory payroll 'taxes' such as CPP, EI, income tax, and union dues (net income). Any deductions with respect to voluntary contributions -- pension plans, for example -- are counted as earned income (OW DIR 16.0-7). The actual costs of licensed and unlicensed child care can be deducted up to a monthly maximum of \$390 for children 0-5 and \$346 for children from 6-12 years old (OW DIR 16.0-9).

Secondly, a certain amount of earnings are exempted and set aside before benefits are reduced. This earnings exemption is available only to individuals who have been on Ontario Works for at least three months and it varies with the size and composition of the household. For example, a single mother with one child is allowed to earn \$275 per month before her benefit is reduced; a single mother with two children receives an exemption of \$321 per month. Finally, there is the rate at which benefits are reduced when earnings are over the basic exemption and deductions. The rate varies according to the total number of months of employment an individual has accumulated while receiving social assistance. For 12 months or less of employment, every extra dollar earned reduces the benefit cheque by 75 cents and by 85 cents if an individual is employed for 13-24 months. By 24 months, benefits are reduced dollar for dollar (100% reduction). Months of employment do not need to be consecutive and accumulate over all periods of welfare receipt.

Most of the women we interviewed were poorly paid, usually earning less than \$10 per hour. By the time their employment-related expenses (including child care, travel, clothing, etc), are taken into account, they are likely to see little financial benefit to their earnings. Some women had to give up employment up because of the costs of childcare. Others are able to continue working, despite the very minimal financial gain. But in the end, they often find that they cannot afford to continue working, or their children need their time at home, or their job comes to an end. One woman describes the dilemmas of

her full-time office job that she held on a temporary basis before she had to come on welfare:

“And I knew right from day one that it was just going to be temporary...didn’t know for how long...And financially unfortunately, it wasn’t a big help because both right at that time ...had to be with babysitters. ...and of course travelling and all the other expenses of having a full-time position. [She estimates that 60-70% of her earnings was spent on work-related expenses.] But it was a good experience and when that ...ended it was also sad because I enjoyed working but I also felt I needed to be home with my children.”

For some mothers, the combination of earnings and welfare income worked well for them. They were not necessarily sure how the amount of their welfare cheque was calculated, but they assumed that what they received was correct. The same woman quoted above worked part-time as a tutor when she was on welfare. She was earning considerably more than average (\$20 per hour), and comments:

“It did work out and that was ideal because it wasn’t full-time so I could have been with my children and spend time with them. I loved my job and it did bring quite a bit of money -- good money. But as I stated, it was seasonal so I couldn’t rely on it 100%. So with the welfare it worked out really well but it was also pressure because when I did not have students, pressure was there and I had to look for jobs.”

But, much more frequently, the deductions reduced the cheque to ridiculous amounts. Here is what women say:

“... I remember one month we got a check for...\$2.78. This is great! This is going to help out a lot!”

A woman, who went back to work when her youngest child was two weeks old, injured her back and at the time of the interview was at home with her three-year old child. She remembers one job that she had to quit *“because it was a joke. I turned in all my income things and everything I made and then I got a \$100 cheque in the mail and it was like okay, “You see that I’m only making a hundred and eighty a week and you’re taking it all.”*

“...They took a percentage off which was more or less all of it so...”

A woman explains that she no longer is in paid work because she cannot afford it: *“It was mainly at the beginning when I was honest with them and it was just costing me too much...Yeah, and it was just more frustrating with reporting to them with certain pay stubs and it was real, it was messing me up.”* She then comments on the new regulations and says: *“What I think they should do is that there should be benefits for people that are trying instead of taking away from those people that are trying, and that’s what they are doing. I believe now when you start work penny for penny is deducted out of your cheque for 3 months and it shouldn’t be like that. You should be*

able to keep that money for the 3 months and maybe after that start deducting. Let us get a little ahead before you smash us.”

e) Women Are Not Informed of the Workfare Deferral

Under Ontario Works, anyone who “has declared himself or herself to be a victim of family violence” may be deferred from the mandatory participation requirements for a minimum of three months with the possibility of renewal (OW DIR 6.0-16). OW sites may decide to provide a deferral, but they are not required to do so. If they provide a deferral, they must document the need for a deferral and regularly review the continued appropriateness of the deferral.

Knowledge of the possibility of a deferral is vital information for women who leave, or hope to leave, abusive situations. Even a deferral as short as three months can provide a critical breathing space as changes are made that can include housing, jobs, and school. Many women must also deal with continued threats to their safety as well as the effects of abuse. As already noted, the workplace can be a site for further abuse and harassment and for many women, it is simply not safe to go to work.

It is clear from the interviews, that most of the women did not know about the possibility of a deferral and were subject to workfare requirements, despite the worker’s knowledge of abuse. We had complete information available on workfare deferrals for 55 women. Of these, 22 were required to participate in workfare activities, although the welfare worker knew of their abuse. Another nine women were also required to participate, although their worker did not know of the abuse. But these women are placed in the classic catch-22 situation: you will not get an exemption unless you disclose, but you will not be given information that is crucial to making an informed decision of whether to disclose before disclosing. At the same time it is clear that even when abuse is disclosed, the majority of women still do not know about the exemption and are required to participate in a variety of forms of workfare.

Seven women were exempted from workfare requirements, usually for reasons unrelated to the abuse (young children, unrelated medical conditions, e.g.). Two women were told about the exemption but did not want it. In addition, nine women reported that they did not know of the possibility of an exemption, but were not pressured to participate in workfare. In six of these cases, the worker knew of the abuse. Six women explained that knowing about the workfare deferral was not especially relevant to them -- they were already employed, looking for work, or unable to work because of their immigration status.

In total, only 9 of the 55 women were clear in their knowledge about the existence of a temporary deferral from the requirement to participate in workfare. Many women told us that this would have been an important option for them. Here are some of their experiences:

A woman, who learned about the exemption when she was interviewed for this project, says: *“I don’t know about these exemptions.... My welfare worker is well aware of my situation.... She is the one who is pestering me for attending all the job workshops.”*

A mother of two children, now 2 and 4 years of age, spent two months in a shelter. The worker knew of the abuse but she tells us: *“The requirements were applied to me immediately. That was one of the things I thought that under the circumstances (abuse and nervous breakdown), there should be a period of time.... Not to get lazy but just to get yourself together. “*

Discussing reforms to workfare, one woman underlined the importance of *“...a time period within which you can work, even if they required you to go to support groups or may have to see a counsellor or some such thing to help you get through this, and start a healing process that could get you to the next level.... This is a goal by goal thing and there is not a quick way around it.”*

It is disturbing that so few women were informed of the possibility of a deferral from workfare participation even in the many situations where the workers knew of the abuse. The reasons why women do not know about the deferral become a little clearer when we consider the results from the questionnaire we sent to 48 OW area administrators. Of the 35 administrators who returned the survey, 34 responded to our questions about practices in their offices regarding workfare deferrals for women who are leaving abuse. Most offices (26) only inform women who disclose violence, and two offices offer information only to those women in violent situations who actually ask about a deferral. Five offices stated that each and every client is told of the possibility of a deferral while a sixth office reported that they try to facilitate a woman’s disclosure.

The prevailing practice, reported to us, is to rely on women to disclose abuse before providing information on deferrals. But a number of women whose worker knew about the abuse did not know about the deferral, suggesting that if they are informed, it is not in a way or at a time that can be absorbed. Relying on women to disclose the abuse they have experienced is problematic for a number of reasons, as discussed in other parts of the report. For women to make an informed decision regarding disclosure, they need to know, at a minimum, what difference it could make to the conditions of their welfare receipt.

In addition to Ministry guidelines, four area administrators in their responses indicated their offices have local policies that address deferrals from mandatory work requirements and three included supplementary information. However, only one office provided a policy that specifically referred to family violence. At this site, workers are expected to ask clients whether there are any reasons why they might not be able to participate in work activities and family violence is one of the identified examples. Workers are also instructed to make note of the steps that will be taken to enable the individual to participate and to ask those who are eligible for a deferral if they would like to participate on a voluntary basis. Written confirmation from a physician, counselor, or shelter staff is

necessary to confirm that family violence may impede an individual's participation temporarily.

One of the recommendations to emerge from the coroner's inquest into the death of Gillian Hadley was the provision of an automatic six-month deferral for all women (and children) who are leaving abuse and applying for or receiving benefits. However, if such a recommendation were implemented, it would not solve the problem for the women who, for a variety of reasons, do not disclose the abuse. It also does not solve the problem that runs through so many parts of this report: that women have an extremely difficult time accessing accurate information about welfare policies. Improving the deferral system for women who disclose abuse, also does nothing to solve the many other workfare issues that have emerged from our interviews and discussed in this section of the report.

3. Spousal and Child Support

All members of the 'benefit unit' are required to make 'reasonable efforts' to obtain all other sources of compensation or income (subs.13(1), Ontario Regulation 134/98). For most women, this means that they are required to make reasonable efforts to obtain spousal or child support (for women under an family class immigration sponsorship it may also mean seeking support from the sponsor). If one fails to make 'reasonable efforts' then one *may* be found ineligible, or have the amount of basic financial assistance reduced by the amount of income that welfare officials deem would have been available if reasonable efforts had been made. Obviously much discretion vests with welfare officials to determine whether efforts have been 'reasonable' and what consequence should follow in the event that they should find that reasonable efforts have not been undertaken. Arguably the policy directive seeks to guide the exercise of this discretion in its 'decision-making principles'. These include the principle that "eligibility depends on effort in pursuing support", suggesting perhaps that denials, rather than reductions, are the more likely outcome of findings of 'unreasonableness' (OW DIR 23).

During the time period in which the interviews were conducted, Policy Directive 23 provided for a temporary waiver of three months for those who "left the home because of violent situations" (OW DIR 23). This waiver was subject to review of circumstances every three months to determine whether an extension was warranted if "there is family violence (emotional or physical) and can be verified (e.g. by police, doctor, etc.)". No definition of 'family violence' was provided, no discussion of the circumstances that would warrant further waivers was included, and verification was addressed obliquely only by example to police and doctors. The policy also stated under 'Standards', that the family violence policy must be followed, but it appears that no policy existed (only the waiver provisions within the policy directive itself).

Policy Directive 23 has very recently been revised (January 2004). The reference to the family violence policy under 'Standards' no longer appears, but a new provision stating, "individuals at risk of domestic violence are not expected to pursue support" has been

added. Additionally the revisions include flexibility to permit waivers of up to 12 months, after the initial three-month waiver, where there is evidence of domestic violence and "it is reasonable to do so under all the circumstances". A waiver of up to 12 months may also be granted at the outset where a restraining order is in effect at the time of the application. (OW DIR 23, revised Jan. 2004). Domestic violence is not defined, nor is any indication given of the circumstances in which a 12-month waiver would be considered 'reasonable'.

Pursuant to subsection 33(3) of the *Family Law Act* an application for an order for support can be made by the Ministry of Community and Social Services if assistance is being provided under the *OWA* or *ODSPA*. Policy directive 23 recommends that Ministry agents should commence support applications only in limited circumstances, including where "violence, threats or other forms of intimidation are likely to result as a consequence of the applicant or participant taking action" (OW DIR 23).

In the questionnaire responses from area administrators, ten of the 35 who responded indicated that their offices have a policy, in addition to the ministry-wide policy, that addresses support obligations in the context of domestic violence. Six provided copies, and of these, three were assessed as additional to Ministry directives. Some aspects of the policy and procedures in these three offices are highlighted:

- *Site 1*: "The central issue must be the recipient's safety. Therefore the FSW (Family Support Worker) must ensure that every effort is made to establish the validity of the recipient's claim and provide waivers where appropriate." The procedures that are then spelled out include collecting 'detailed information' regarding the violence or the perceived threat; attending to the consistency and verification of the recipient's statement; third-party documentation, when possible. It is also noted that abuse can be difficult to verify and workers are advised to "always err on the side of the recipient in evaluating the validity of the individual's claim." The policy also notes a permanent waiver may be granted after a period of two years.
- *Site 2*: "Where support is being waived due to family violence, every attempt should be made to complete the Declaration for Support/Maintenance" but if it cannot be completed at that time, it must be completed within three months. Confirmation of services or treatment received as a result of the abuse is required or, in the absence of agency involvement, the details are required from the client and reviewed.
- *Site 3*: The policy in this office in relation to support directs the caseworker to defer a referral to the Family Support Worker for three months if the applicant or recipient has left a violent situation and would be put at risk by pursuing support. At the three-month review and, depending upon the circumstances, the worker may continue a waiver or refer the case to the FSW. They are advised to "exercise prudent discretion.... erring on providing the grace period."

For the women we interviewed, the issues of child support were many and problematic. We review these below.

a) Women are Not Informed of the Possible Waiver of the Obligation to Seek Support

The overwhelming majority of women we interviewed did not know that they might be eligible for a three-month waiver (and possible further waivers) of the obligation to seek support. Of the 54 interviews where we have clear information on this issue, the waiver was not applicable for 20 women (e.g. they did not have present custody of the children); 2 knew of the waiver; and 32 did not. During the interviews some women insisted that the interviewer was mistaken and that no waiver is possible; they told the interviewer that support **must** be pursued. In most instances the welfare worker was aware of the violence and abuse. It is important to observe that women were clearly getting the message about the obligation to seek support, but were not getting the message about the possibility of a waiver (an issue that we return to later in the report). And many women reported feeling pressured to seek support.

"I was told absolutely, that I had to go for child support even though I told them that it was a dangerous situation, they still said I had to do it if I wanted to receive benefits from them. And then they turned right around and said they were going to take it. I had to assign it so what was the point of me going through all of that experience for anyway?"

In these exchanges between interviewer and interviewee in two different interviews the surprise upon learning of the possible waiver is clearly evident:

"Although welfare can require women to go after child support and find a job, women who have been abused can also be exempted from these requirements. Did you know about these exemptions?"

What?

...at the time?

What?

That is the question.

You're kidding me!!

No, they can.

That is for real?

That is for real. Would you,

Wow. (Sigh)

Would you like to be exempted?

It would have made it,

Your life easier.

Yeah, because you don't have to,

Pursue the man.

Yeah. It's so sad. My family doctor wrote a letter on my behalf. It said that. Just as I said to my worker."

"Although welfare can require women to go after child support or to find a job, women who have been abused can also be exempted from these requirements.

Did you know about these exemptions at the time?

But I told you, you, know, they ask you to go after those guys.

Yes, but you didn't know that you can say, "No, I don't want to go after him because he might become worse."

No, no, you can't say that, no! They push you to do that, and they say to you, You have to go to court and they pay for everything...It's not your decision. You have to go.... They pushed me to go."

In the responses from area administrators, nine indicated that their practice is to verbally inform each client of the waiver policy (two indicated that clients are asked if there are issues of violence when completing the forms regarding support, another indicated that information about waivers is given during a general information session). Most area administrators (22) indicated that the practice in their offices is to inform only those who disclose abuse, although some added that if abuse is suspected direct questions might be asked. Of these, four also noted that workers were alert to suspected abuse, in which case the policy would be explained to them. Another respondent acknowledged that, depending upon the worker, the information on support waivers might be provided only if requested by the client. One respondent reported that the practice in the office(s) was only to discuss the policy if specifically requested by the client.

From our interviews with women it is abundantly clear that information regarding support waivers is not reaching them. Additionally, what appears to be a widespread practice among welfare offices of advising women only after abuse is disclosed is problematic. Women need to have this information in order to make an informed decision of whether to disclose the abuse at all.

b) Pressure to Pursue Support

Women felt a great deal of pressure to pursue their abusive partners (the fathers of their children) for support, an action that most did not want to take. Many wanted absolutely no contact with their former partners and feared for their safety and the safety of their children as they pursued support applications. They also feared the on-going contact and control that the existence of a support order would create. Many felt that both they and their children were put at risk by the Ministry's insistence that they pursue support; despite the women's pleas that doing so would put them at risk. One woman was cut off welfare when she refused to personally serve her abusive ex-partner with the application for support. Her concern for her safety -- the basis for her refusal -- was completely disregarded.

"Did your worker require you to have more contact with your ex partner than you wanted to?"

Yeah. They have a thing about child support. And when you're running from someone, you don't want them to know where you are and you're being told that you better find this person to get, okay. ... To me, if the government is going to assist the mother while she's caring for the children, if they want to go after him, they should go after him. They should not pull you into going after him. ... the government should set up their own system for tracking them down because if you're being beaten by someone, you don't want to have to call that person. You don't want that person knowing where you live!"

"Even though the welfare officials are friendly with me, earlier on they pushed me to get child support from him. I do not want to blame the officials but I think the welfare system should change their policy regarding single mothers. I want to forget my past. I always avoid all the things, which could trigger moments of my past life. ... I want to avoid all means of contact with him. I believe that I could live my life without his assistance. I want to keep my children away from him in every possible way. I want to forget my past. I want to live like a new person."

"Now he wants to show the court that he is supporting his son, he is responsible enough, which might be a way to get a status through the son [she sponsored him to come to Canada and had withdrawn her sponsorship]. That's what scares me, which I told the welfare worker that I didn't want his money. But the worker, court, lawyer said it was the law "I have to take the money". This is a potential threat to our safety. But no body pays any attention to it and forcing me to take his child support money." [Despite violence that sent her to the hospital, she was told by welfare to attend a child support meeting with her abuser. Fortunately, she was able to have her father go in her place.]

"She [family support worker] said I had to give these papers to him and have him sign to fill out for his, ah, what he spends every month on certain things and he had to sign this paper for this and that. And he's like, "I'm not signing that. I'm not going to sign nothin'!" And she said, "Well, you have to give it to him and serve him yourself for court. Serve him the papers and get him to fill these out." And I said, "He won't do it." She said, "Of well, you don't get a cheque." And I'm like, "Just great!" ... so I didn't want to serve him because I knew what it was like and she didn't understand that. So she cut me off social assistance. So I haven't been on it. My rent wasn't paid for three months. Now I got the eviction and then finally I had no choice but to serve him. Then when I served him he flipped out and said that he was going to take bail and take off...because he doesn't want to be ordered to pay support. No one tells him what to do. So then finally when we go to court... I had to explain to [the family support worker] why I didn't show up in Court. But then I was in fear, like in fear of losing my child and she was like, "Oh yeah. Well, whatever." She said, "Why don't you want me to get it, give me his phone number," and she said, "What are you hiding?" I said, "Nothing! I'm hiding the fact that if I give you his cell phone number, which he is going to know where it came from, he's going to punch my lights out. " And she said, "Of I don't believe he ever hit you. I'm going to phone it." Her worker later meets her abuser

in court and learns first hand that he will not agree to anything. *"Now I have no home, no furniture, no nothing and she's like, "Well it won't happen again." I thought, "Now she's finally believing me but it's over and done with. I've lost everything.""*

"But like, welfare should be like, they should be like, "If you don't want to go after child support because you don't want that person knowing what's going on in your life". It shouldn't force you because like you're leavin' that person with, there's a good reason behind it, especially if you've been abused. They shouldn't force you to have contact with him."

"Part of going on welfare is that I'm not asking him for anything.... The way it is now you don't have enough money for shelter and you gotta chase these men. And then Ontario Works goes and they have these men chased...and all it does is it creates more abuse. They don't get better."

c) When Support Orders Are Not Honoured

Another problem women encountered was where a support order was in existence but not being honoured, yet the amount of the order was being deducted dollar for dollar from her monthly cheque. A few women described their abusive former partners as engaging in a new method of abuse by failing to make support payments. Defaults on support orders not only meant that women were without money (for one woman it was not corrected on her cheque for six months) but also because it put women in the position of having to make contact with him to try to get him to comply.

The ex-boyfriend of one young mother had been ordered to pay \$75/month and this amount was being deducted from her cheque. He defaulted on his support obligations and it was six months before she was able to get the money back on her cheque.

" ... now after he wasn't paying I had to call him and harass him and harass him and ask him to please pay this money because it's not on my cheque so that forced me to have more contact with him when I didn't want to. And basically grovel at his feet -- you know please, please, she needs diapers you know, she needs formula whatever so that I think was big time upsetting things for me because I swear I'd never bow down to him again and here I was doing it."

4. Spouse in the House

As noted at the outset of the report one of the significant reforms in welfare law in Ontario has been the changed definition of 'spouse' (and now, also the introduction of 'same sex partner'). 'Spouses' are persons who declare themselves as such; or persons who have an existing support order or support obligation under the *Family Law Act*; or persons of the opposite sex who reside in the same dwelling place, **if** the social and

familial aspects of the relationship amount to cohabitation and one provides financial support to the other or they have a "mutual agreement or arrangement regarding their financial affairs." Sexual factors are not to be investigated. A similar test is applied to persons of the same sex who co-reside, pursuant to the definition of 'same sex partner'.

The definition of 'spouse' was constitutionally challenged in the case of *Falkiner et al v. Director, Income Maintenance Branch, Ministry of Community and Social Services and Attorney General of Ontario*. The Court of Appeal of Ontario found the definition to be overly broad -- capturing relationships which do not resemble marriage-like relationships -- and deeply ambiguous (since adjudicative Boards had come to different findings regarding whether the degree of financial inter-dependence had to be more than trivial). The court found the definition to violate section 15 of the *Charter*, and the case is now pending before the Supreme Court of Canada.

As noted in the introductory section, this definition of 'spouse' represented a dramatic shift from the regime in place since 1987, in which the definition of 'spouse' for social assistance purposes largely tracked the *Family Law Act* definition. Importantly, this meant that persons could co-reside for a three-year period before being treated as spouses for social assistance purposes. And as noted earlier, the new definition resulted in 10,013 people being cut off social assistance. Of these, 89% were women and 76% were single mothers. Sandra Falkiner and the three other women who challenged the definition of spouse all had been in receipt of welfare when the new definition was introduced, each had been in a relationship for less than a year, each had her benefits terminated when the definition was introduced, and importantly, each was a survivor of abuse. All four, in their affidavits, attested to the importance of having a period of time to test out a new relationship, without forced economic independence.

The definition of 'spouse' or 'same-sex partner' also has a pernicious impact on persons with disabilities, as illustrated by the *Thomas v. Director of Income Maintenance Branch*, which was heard together with *Falkiner*. Thomas was disabled and permanently unemployable. He had lived with a person of the opposite sex for 10 years, a person he described as his friend and caregiver, but who had been deemed a 'spouse' for welfare purposes. The Board had found them to be spouses because they spent most of their spare time together. The Court of Appeal found that the Board had erred in two respects: in determining whether a relationship is spousal, cohabitation must mean more than spending time together; and it failed to adequately take into account Mr. Thomas' disability in considering the nature of the relationship.

a) Knowledge of the 'Rules'

Only 18 of the 44 women who addressed this issue indicated that they had some knowledge of the 'rules' regarding forming new relationships. Significantly, Ontario Works Policy Directive 19 provides that during the intake verification interview, during an annual financial assessment review, or at any time an applicant or participant declares a co-resident, the worker must: explain the spousal/same-sex partner criteria; provide the co-resident information sheet (which is to be signed indicating that its contents have been

explained and a copy provided); and complete the co-resident questionnaire. It is possible that some of the women we interviewed came onto welfare at a time when a different policy was in place, but our interview findings also suggest that this may be yet another area where information is not being adequately conveyed to women.

Of those who stated that they were aware of the 'rules', they were expressed variously as follows:

- keep him at arm's length
- he can't stay over more than 3 nights per week and he can only have so many items of clothing at your place
- you can't live with him; or he can't live with you
- you cannot form a relationship
- a man cannot bring income into your home without repercussions
- you're not allowed to meet anyone while on welfare because they are expected to pay your bills

These understandings differ significantly from the actual definition; which, as noted, is itself complex, ambiguous and interpreted and applied in a less than consistent fashion.

Several women, while not able to articulate a rule, simply alluded to possible bad consequences if they did form a relationship or live with a man: something bad could happen; it could interfere with or cause trouble with welfare; or you'd be cut off.

b) Implications of the Rules

Some of the women expressed no concern at all regarding the rules governing intimate relationships, stating emphatically that they had absolutely no interest in forming a relationship -- they were done with men. Others, as noted earlier, were keen to find a man -- almost any man -- who might be able to help make ends meet, or better still, offer a way off welfare.

One woman, after fleeing an abusive relationship, had a male roommate. They were investigated as spouses, an experience that she found humiliating -- and decided it simply wasn't worth the hassle and moved out.

Several women who knew of the rules were wary of forming a relationship, fearing that their benefits would be terminated (and not having a clear sense of just what circumstances could lead to a termination). Several other women, when asked whether women are likely to disclose abuse to their welfare workers, noted that they would not. Often the reason given was that the disclosure of the abuse could lead to the termination of benefits on the assumption that there is a 'spouse in the house'.

Finally, and very significantly, abusive men routinely exploit the rule regarding living with one's spouse, as discussed in section 5 below.

"Yeah just like my current boyfriend, he has his place and I have my place and we'd like to be family and everything. But I always tell him like, "when I am working and you're working because of the way they are like any little slip up and they have your life in their hands regardless of if you have kids or not". They wouldn't think twice about cutting you off and here you are, got rent to pay and everything else." [She had to prove her boyfriend was not living with her.]

"No, I don't think so [when asked if women would disclose the abuse to a welfare worker]. Many women are in abusive situations and even when on welfare sometimes, they get boyfriends that are abusive and they would not tell their worker because even if they get \$100 extra from that guy who abuses them, they need that money to feed their children or to pay the rent or hydro. Who cares if a woman has to pay \$200 or \$300 hydro? The welfare would only give her \$50 or \$60. Even for rent, they don't give that much so what the woman has to do is probably get an abusive guy around. ... What happens if they get an abusive boyfriend and they tell the worker, the worker will cut their benefits or throw them off of welfare so they will end up worse because they are looking to the abuser for a little help and they are risking themselves to be thrown off welfare because they are looking for an extra help and welfare cannot provide for them."

5. Constantly Living Under Suspicion; Welfare Surveillance

There are many, many threads that weave together the web of suspicion and surveillance in which women find themselves: from enhanced verification and eligibility reviews; to scrutiny of their intimate relationships; to home visits; to compliance with workfare; to detailed, intricate rules that are hard to ascertain yet where failure to comply can have disastrous consequences. Suspicion has been cast over welfare recipients in part due to the conceptual underpinnings that support workfare and which assume welfare recipients to be lazy, unmotivated, lacking a proper work ethic and thus requiring strict discipline and control (see above), but also in part due to the way in which 'welfare fraud' has been represented as a widespread public menace that requires tough new laws and regulatory action.

The discourse of 'welfare fraud' now permeates both official and public mindsets to such an extent that social assistance programs have been quite firmly re-located by government as a problem of crime, social order and regulation. In Ontario the government has created an extensive network of regulation and surveillance, backed by new powers and more severe punishment (including, until very recently, a lifetime ban on receipt of social assistance upon conviction for fraud). Included within this network are toll free fraud hotlines (6,527 calls were made in 2001/02); central and local fraud control units; a province-wide fraud control database to monitor and track results of fraud investigations; and information sharing agreements between provinces and with federal government. Perhaps most significant though are the broad array of police type powers assigned to 'eligibility review officers' ('EROs') to investigate present and past eligibility within this regulatory network. For example, an ERO may conduct searches in non-

dwelling places without a warrant, and carry out 'home visits' without notice. While home visits are technically consensual, a refusal to permit entry may result in denial or termination of benefits, unless the refusal is deemed reasonable. If an ERO wishes to question a neighbour or relative about someone suspected of breaking the regulations, the person being questioned risks being charged with an offence if she or he does not co-operate.

Importantly, a significant percentage of all fraud investigations seek to determine whether a recipient is living with a non-declared 'spouse'; 41% of terminations, or reductions, of benefits made as a result of calls to the welfare hotline were related to the determination that there was an undisclosed 'spouse in the house' (Ministry of Community and Social Services, 1997). As such, the police-like powers of EROs and the wide net of intrusive surveillance cast by measures like snitch lines are deployed in significant measure to scrutinize and regulate the intimate lives of primarily women.

Past provincial government actors in Ontario have evoked welfare fraud as rampant and have justified these extensive powers in language that evokes a criminal menace. Consider the recent remarks of the Ontario Minister of Community, Family and Children's Services, Ontario in announcing the latest *Welfare Fraud Control Report* that reports on how the government has dealt with 'cheats' and 'thieves':

Those who commit welfare fraud are stealing from those who need help the most. They are undermining honest people who need help to get back on their feet. ... People who abuse the system are not only hurting those who truly need assistance, but they are stealing from the hard-working Ontario taxpayers who foot the bill. We've protected Ontarians from welfare fraud in the past, we're protecting them today, and we're going to continue protecting them in the future."
(www.cfcs.gov.on.ca/CFCS/en/newsRoom/newsReleases/030611.htm, accessed June 11, 2003).

In language that evokes criminal behaviour, the 'fraud' Report dramatically states that in 2001-02, \$49 million dollars in social assistance payments went to people who were not entitled to receive them (and must now be repaid). One is given the impression that \$49 million dollars was defrauded, in a criminal sense, from the Ontario government. But a closer look reveals a strikingly different picture that illustrates the ambiguous character of 'welfare fraud' as a crime. There were 393 convictions for welfare fraud reported for the year 2001/02. By contrast there were 12,816 cases where assistance was reduced or terminated because of eligibility assessments or investigations. In other words, the overwhelming majority of the \$49 million can be attributed to errors, mistakes, oversights of one form or another, made by applicants and by administrators, and not to fraud (Welfare Fraud Control Report 2001-02, www.cfcs.gov.on.ca/CFCS/en/programs/IES/OntarioWorks/Publications/fraudReport0102.htm).

A significant development in the welfare fraud control regime was the introduction of additional penalties upon conviction: first a three-month ban on receipt of welfare was

introduced, and then a lifetime ban (Ontario Regulation 134/98, section 36). Thus, upon conviction of welfare fraud one was automatically banned for life from receipt of social assistance. The constitutionality of the lifetime ban was under challenge when the Liberal government announced the repeal of the lifetime ban in December, 2003 (*Broomer et al v. A.G. Ontario*; Ontario Regulation 456/03).

Many of the women we spoke with described what it is like to be caught up in this web of suspicion and surveillance. Many said that in their interactions with the welfare system they constantly felt they were being treated as suspected criminals. The extensive documentation demands, the need to verify and prove everything, the insistent calls to report to the office, and some of their personal interactions with workers contributed to this sense.

a) On Eggshells Because You Just Don't Know All the Rules

Women reported tremendous difficulty accessing information. Indeed one of their major complaints is the lack of information provided by welfare workers. Lack of access to full and comprehensible information creates many problems, one of the most significant of which is the constant fear that one might be in violation of a rule that one doesn't even know exists. The difficulty of ascertaining the rules combines with the fear of extreme and negative consequences if one breaks a rule (often unwittingly), to lead many women to the conclusion that it is simply not safe to talk to their workers, including about the abuse in their lives. As we discuss more fully later in the Report (Section C) this has very significant implications for the role which front line welfare offices might play in screening for abuse.

In the words of the women interviewed:

"No, you don't wanna' tell your worker anything. They'll just hold it against you."

"...scared to go to them or say anything. They could do anything they want in your personal life to make you feel you're belittled, like you are lowest."

[Have you ever been investigated for any reason?] *"Maybe, I don't know, because the pity is that maybe you do something, and you're unaware that you shouldn't do it, and then you're accused! But you didn't know!"*

"Terrified, don't know what will happen. If some information there, or things you could go to, then maybe I would have [disclosed]. I didn't feel I would be protected...financially or otherwise. I feared losing the kids."

"It is also hard to know what is or isn't against the rules/law. It is also hard to access information..."

One of the areas of greatest concern to women relates to the requirement to report all 'income'. In fact, subsection 14(1) provides that "the administrator **shall** determine that a

person is not eligible for income assistance if the person fails to provide the information the administrator requires to determine initial and ongoing eligibility for income assistance including information with respect to ... d) the receipt or expected receipt of income or some other financial assistance." Directive 16 instructs workers that they must advise applicants or participants that all income received must be reported. This requirement, and the potential consequences of a breach, seem to have been rather forcefully communicated to the women we interviewed. One challenge, however, lies in what counts as 'income'. The definition in the regulations is detailed, lengthy and in many respects, so counter-intuitive that one would never advert to the need to report. For example, loans are included as 'income' -- except loans for very specific purposes. Cash advances from a credit card or line of credit are also treated as income. Loans -- deemed income -- will be deducted dollar for dollar from one's cheque. As such, the failure to report loans or credit card cash advances can, and has, not only led to termination, but prosecutions for welfare fraud for having received a benefit to which one was not entitled.

Another very problematic area relates to 'gifts of small cash value'. Directive 16 provides that "a casual gift or casual payment of small cash value" is not deducted from income. The Policy notes that, "applicants or participants may receive occasional financial help from relatives and friends while in receipt of assistance ... however any income from a person who has an obligation to support the applicant or participant will be deducted at 100% unless the gift or payment is tied to a special occasion" (OW DIR 16). It further states that, "delivery agents may exercise their discretion when determining whether or not gifts or casual payments are chargeable as income. There are occasions where an applicant or participant may be faced with an immediate financial crisis. Help may be obtained from family, friends, or another third party. When making a determination, the delivery agent must consider the source, amount and frequency of the gift or casual payment and the opportunity to resolve the crisis. Exercising discretion should be in favour of applicants or participants to assist them to manage their financial circumstances...Examples of casual gifts and payments of small value include items such as clothing, meals at family members' homes and the occasional purchase of items such as food. Gifts tied to a special occasion are considered infrequent payments. Continuous payments of small value are non-chargeable up to six months. After six months they are no longer considered casual and therefore are considered income to be charged at 100 percent."

The discretionary and complex nature of the rules makes it exceedingly difficult for anyone in receipt of welfare to know if and when gifts or casual payments will be deducted. If reported, and discretion is not exercised in your favour, your benefits will be reduced dollar for dollar. On the other hand, if you fail to disclose, you risk being cut off and even charged with fraud, sometimes even in situations where if you had disclosed, the 'income' would not have been deducted.

Some of the women who shared their stories with us were fortunate enough to have family or friends who helped them out from time to time by providing small amounts of money or food, but these acts of kindness often resulted in problems for the women

because of these rules. One woman told us that her family prepared care packages of food for her to help her out when her children visited on weekends (her husband had custody of the children and was also on welfare; they were included as dependants in his welfare cheque and she received no additional benefits for them). When welfare learned of this, a cash value was assigned and deducted dollar for dollar from her cheque. She had to ask her family to stop helping and this caused her great distress.

Another woman received a \$300 loan from her mother to put food on the table, she was initially told that it would be deducted from her cheque, but then, as she described it, *"luckily I had a good worker who said we would put it down as a one-time lump gift."*

Yet another woman told us of the pernicious effect these rules have on the formation of a new intimate relationship; as she perceptively noted, if she disclosed to her welfare worker each time her new boyfriend gave her something (a gift, dinner for she and the children) she would be made to feel like a prostitute. Other women noted that women couldn't disclose the help others might provide from time to time because doing so puts their children's well being on the line (because without the additional help they simply couldn't provide adequately for them). As with the decision to leave or return, women are in the position of having to "choose" in a world of horrendously constrained options: suffer abuse at his hands or not provide for the children's basic survival needs; not disclose meals, loans, etc. and risk termination, possibly even a fraud charge, or not provide for the children's immediate survival needs.

"I think this is such a serious issue. That is a major issue. Forming a relationship with a man is very difficult when you have social services. A good man that really cares about you, whether you're on social services or not, will always want to help you out. Nine times out of ten they do not have the income to take on your entire family. There's no concessions made for that. So the bottom line is, if a man is coming into your life he should be able to take care of you and your children and you should be off welfare. Nine times out of ten they're not equipped, income wise, to take on that responsibility. ...I remember being told that you need to tell, you need to get all the facts. There's repercussions for that. A smart woman would not tell every intimate detail of her life because sometimes the man has got children of his own from a past relationship that he's supporting. And he's in your life. And he's dating you. He sleeps over occasionally or whatever. And he may contribute to the home. He may not be there 24/7 but he does because he cares for you and your children he might bring something. Or he might give you some extra money. I don't think I need to tell social services that. To me that's prostituting myself. If I'm in an intimate relationship with someone and he brings me two hundred dollars in the middle of the month when I'm falling short, I don't need to tell them a thing about that. That's none of their business. He's not the children's father. It's not his responsibility or my responsibility to tell social services. "I just got two hundred dollars because I slept with my boyfriend". That's how it feels to me. So I would not disclose that. I will not."

"The one time it did happen. One time. And it was only \$30 or something they take off my cheque years ago. 'Cause I told them about this cheque that I got and I'll never do that again. Never. ...And it was taken off my cheque. After I told them about it, actually what happened was because we were supposed to be able to make so much money a month they started every month taking, like, something off my cheque. And even that little bit was devastating for me."

Sometimes women inadvertently violated these (or other) rules, but other times they did so intentionally as a matter of survival. Inadequate rates and desperation forced some women to take steps that they knew violated the rules but which were essential for their own preservation and for the preservation of their children. While the comments of the women suggest that they felt morally right in the decisions they had made, they deeply resented the fact that inadequate benefit levels had forced them to be less than fully compliant and honest citizens (see also Gilliom, 2001 whose findings, based on interviews with women on welfare in rural Ohio, are very similar in this respect). Most often, it seems, what went undisclosed were the small amounts of cash or other material assistance that friends, family and very often, abusive ex-partners or current boyfriends provided.

"but the thing is, the way it goes though is that I mean you basically can't tell them anything because if you do they'll take it off your cheque and then you won't be able to feed your kids."

"It is a crazy system that make women lie to get what they desperately need."

"You see Ontario Welfare Law made me lie to them about the sub-let. They are the one who made me a liar."

Asked why do people not tell their workers about the abuse, *"I think because they are afraid of the outcome 'cause then welfare is going to be like, 'How are you being abused? That person is living with you, okay you're charged for fraud.' And then he has it over your head too, so it's a no-win situation. I think they want to tell, like they are just dying to tell somebody but they are too afraid of what the outcome would be."*

"It makes me feel like a little kid that has to report like, they can't trust it that all of my bills come out of my bank account and I write beside it, you still have to have proof. I have a once a year CPP update. I think that's crap because every question that you're asked, every piece of paper that they fill out, every screen on the computer is just a duplicate of what you give your caseworker every single month. And yet that's your expense that you sent all that stuff to them and it's your expense that you find your way, come hell or high water, to get up there to them."

b) Repeated Demands for Information, Home Visits, and Lack of Privacy

Women also spoke about the constant need to prove and verify their claims for assistance, their income status, and for some, the abuse they had experienced. Some, as contemplated by the regulations, were required to submit monthly reports. All were subjected to eligibility reviews. And some experienced home visits. Women felt constantly under suspicion and "like criminal suspects".

"What am I doing that is different now than six months ago? So why do I have to get all the stuff again and verify every dollar of it. For me to come, why do I need to be reviewed?"

"My over all dealing is bad, especially the way they treat clients as if we are stealing money. They trouble me too much, always demanding me to attend employment workshops, which are no good at all. Sometimes they call at home and taking information from my children. Their home visits are also troublesome, always sneaking on me, treating me like a criminal ... Believe me it's like another torturous relationship like I had with my ex-husband."

"I have no privacy, I feel forced to do everything. They call me to that office all the time...every time I go to their office, it deepens the crisis of how the welfare works, because they look at you and the welfare workers treats you so badly, like you are less than a dog. That helps to put you down. If it's not the guy's abuse, then it's the worker's abuse."

"...and the welfare comes into your house and try to check everything in your house, and they always have some private investigator behind you, checking all the steps you're taking. For me that's not good, because what kind of privacy, what kind of free country is that?"

c) Fraud as a Weapon of Domination and Control

Many abusive men threaten to report and/or do report their current or past partners to welfare, alleging fraud. The alleged fraud often is based on a claim that the woman is living with her 'boyfriend', or 'common law partner'. Sometimes the man calling claims to be the person living with her, sometimes he points to another man. In most of the instances of this in our interviews, the allegations were baseless. Nevertheless, more often than not, benefits were immediately terminated. One woman had her benefits terminated four times; each time it was her former abusive partner who called, and the welfare office was aware of the history of abuse. Threats or actual calls to welfare by abusive partners occurred for roughly 20% of the women interviewed.

Two women were forced to apply fraudulently for welfare. One woman was beaten severely by her husband, who pushed her out of their home, telling her to go to welfare and tell them that her husband had kicked her out. He told her not to come back until she

had welfare. She applied, was granted welfare, and turned the cheque over to him. When she became employed a few months later she called welfare to report that she had employment and to cancel her welfare cheque. Her husband beat her for hours as a result. She worried that she would be charged with fraud and that her husband would get away with it. (He twice managed to have the police arrest her for assault, after he had beaten her viciously, so she had little faith in the justice system.)

One woman, who we quote below, described to us how she entered into a new relationship, full of hope that her new boyfriend would care for her, ultimately form a permanent relationship, and end her period on welfare. She was initially delighted that he began to spend a lot of time at her place. He encouraged her to move to a town, closer to him, and he began spending even more time with her. She was thrilled and very hopeful, believing that he wanted to share his life with her. She suggested that he move in, that they share the bills, and she could get off welfare. It turns out he had no intention of helping her, rather only of "sponging off" of her. He became more and more abusive. And he began to threaten to call welfare to report that he was living with her; and she felt, to use her words, "completely trapped."

We note too that in the survey completed by area administrators of welfare, 20 of the 35 respondents that answered this question answered affirmatively when asked, "Are you aware of any cases where an abusive partner has reported to the welfare fraud hotline or elsewhere that his former partner is living with another man?" When asked to estimate the frequency, the answers included "occasionally" (4), "48 per year" (1), "1-2 times per month" (1), "frequently" (3) and another noted, "We have had several cases where a partner reported to the welfare fraud hotline that his former partner is living with another man, however, there are no figures identifying how often the person reporting was an abusive partner."

The other way in which men used welfare to further abuse and trap women relates to the material assistance they may provide from time-to-time. The trap is sprung as follows: a woman leaves an abusive relationship and is struggling to survive with her children. Her former partner agrees to assist by providing some food, perhaps paying an outstanding bill, or giving her a loan. She doesn't report this to welfare. And later he says, "bet you didn't tell your welfare worker. I can report you for fraud. You'll be cut off. You'll go to jail....etc."

The women caught in either of these traps describe in a very compelling way how the welfare fraud regime, especially when combined with completely inadequate welfare rates, give a powerful weapon to abusive men -- a weapon that they resort to commonly and which can have catastrophic implications for women.

"He's got all kinds of things he could do with me: report me to welfare for fraud... You know he moved into my life, he never paid rent, he was always at my house but he didn't live there, refused to live there, said he lived at his parents and no one was going to prove otherwise. Um, he wouldn't help me. I wanted off, I wanted to get off welfare, then turns around on me. Then it turns around. He can

get away with assaulting me, you know. I thought this relationship was my ticket off welfare... "great he's moving in ...I'm gonna' get off welfare... I thought he was going to take financial responsibility and I was gonna be off welfare... He lived off me, sponged off me. I had no way to um, I had absolutely no way to get off the system. And not only that, the pressure of the system. I couldn't tell them what was going on because then they would cut my cheque. I couldn't even tell them that this guy was sponging off me ... I mean you can't even get a guy outta' your house because now he has all the power in the world. Welfare fraud, welfare, that's what it's all about. They just gained the biggest stronghold they could ever gain and there'll be so many women that will be um, affected by that." [She goes on to describe becoming very depressed and then suicidal.] "It was all to do with welfare. I just got into an abusive relationship that I could no longer get out of because now someone could accuse me of fraud. ... Now I was bound because he, that just gave him the control. ...that's the problem. See that's the whole problem with how it's set-up now 'cause now woman can't get out. Now they are definitely trapped. They are trapped. ...they're going to basically life sentence you when you need some help."

"I think because they are afraid of the outcome [if they disclose the abuse to welfare worker] 'cause then welfare is going to be like, "How are you being abused? That person is living with you, okay you're charged with fraud." And then he has it over their head too, so it's a no-win situation. I think they want to tell, like they are just dying to tell somebody but they are too afraid of what the outcome would be."

"...you'll find that people ... threaten you with what they can threaten you with. Um, it's like, you know if he did something for you, if he gave me some money and we had an argument, he'd say something like, "I'm sure you didn't tell your worker that I gave you two hundred dollars the other day. You know, you could get in trouble for that." And there was always that thing over you head, yeah, where someone has something on you that could ruin you, you know, with the help you're getting. So it's hard for you to build a relationship properly because there's always that fear. ... But you allow him to come around more because you need the help. And you know that as long as he keeps coming he will always be helping you out. So you open yourself up. I'm pregnant with his child, who else better to help? You know, there's a saying back home, "You're damned if you do, you're damned if you don't." You're in trouble if you do and you're in trouble if you don't. One way you're in trouble is with your relationship breaking down and you're in trouble with getting caught and losing the income. I need him. I needed a better vehicle to go to the food bank halfway through the month."

"...he feels like he has the upper hand, because like I said they were harassing me because he kept calling and saying that he was living with me when he wasn't. And you know when he wasn't, but they were harassing me though. So he felt like he had the upper hand so he really didn't give a crap you know instead of them saying like, "We are not going to take anymore calls from you, like and if you call

one more time”, why wouldn't they charge him with harassment? Like they will charge me if I call more than once.” (She had been told that if she called the welfare office and left more than one message in a 48-hour period she could be charged or cut off for harassing her worker.)

We asked area administrators, "when a client is investigated because of a possible co-residing spouse is there any investigation into whether that spouse is abusive?" Eight responded affirmatively, 25 negatively and two provided no answer. It is noteworthy to contrast some of the responses. One respondent indicated that prior to the recommendation stage, all cases involving an allegation that the person is not living as a single person are reviewed with police to ascertain incidents of domestic violence and goes on to note, that in cases where domestic violence is identified, prosecution for fraud is not pursued. Contrast this response with the following; "No, whether the spouse is abusive or not has no bearing on the fact that the couple reconciled regarding the cohabitation issue."

Again, the recommendations from the Rogers' inquest are instructive: a committee (comprised of various stakeholders) should be "established to develop a model to be used throughout the province for the assessment of whether cases involving allegations of welfare fraud should be referred for prosecution. [This should] include an evaluation of the life circumstance of the recipient and consequences of a conviction on both the recipient and/or dependants."

6. Difficulties in Accessing Information

As is clear from much of the preceding discussion, women often have a very difficult time accessing information about welfare rules and policies. The most common source of information is not welfare workers, but rather shelter workers. Community based organizations, especially those providing culturally-based services, are another important source of information about welfare. Often more than the provision of information was required, and shelter workers, settlement workers, etc. had to take on an active advocacy role in order for women to access benefits (sometimes merely to get an appointment).

“Like whatever welfare has in place, it’s all kept locked up. You have to hear about it from a friend and go and interrogate a worker before you can actually get them to cough up some information.”

As discussed in earlier sections of the report, many women are not given information about waivers in relation to support, or deferrals in relation to workfare. Women also identified lack of information about special benefits as a significant problem. For example, although we did not ask specific questions about the Community Start-Up Benefit, during the course of the interviews, we did hear from women who were eligible and would have found it helpful, but did not receive it. The CSUB is designed to provide

additional funds for people who are setting up new residences and are intended to cover items such as furniture, deposits for rent and hydro. The maximum benefit available is \$1500 for families with one or more children and a maximum of \$799 for all others. The benefit is usually available only once in a 12 month period, a restriction that is not particularly responsive to a range of situations, including women who may need to move more frequently than that for their own safety or because they have had to find cheaper accommodation. Women with more than one child and women who face particularly high shelter costs are also disadvantaged.

The CSUB is an essential benefit for women leaving situations of abuse. Many women must find new accommodation to be safe, and frequently must leave most of their belongings behind. However, as this mother explains, the amount, not even geared to the number of children, is too low:

“I received \$1500 because I have three children and I’m thankful that it was there, but for the amount of things that people have to replace when they leave a relationship--\$1500 just doesn’t do it. And it’s there to help with first and last month’s rent, even the expenses that you do have and household things. So, if you really sit down and think about it if you’re a person with children and you’re leaving a situation where you walk out with nothing...So, instead of putting, I think, a dollar figure on, I realize they have to have a maximum, but they really should exclude the last month’s rent...And now you have to have utility hook ups and that takes a big chunk of money...I find it really hard to make that decision as to what you’re going to spend that money on. That’s really hard.”

Those who did receive the CSUB sometimes only found out about it from workers in other agencies, and needed help from them in order to receive it.

After a seven-year wait for subsidized housing, a mother of three gets a spot in subsidized housing. She knows about CSUB because she had received it on an earlier occasion when she left a shelter, but she is told that she cannot receive it a second time: *“...So the worker at the Crisis Centre told me, “When you get the place, ask for start-up to help you move.” She photocopied the benefit policy and gave it to me. I highlighted it and it said you could get a review of your denial of getting the start-up because I fell under the category. I was surprised.”* It took her six weeks to get reimbursement for van rental expenses to help her move. She thinks she is now considered a ‘troublemaker’ and comments, *“I just don’t understand why I’m being denied these things when I’m clearly entitled to it.”*

*“They did give me some, some assistance. I got a vacuum and stuff like that. It was like pulling teeth though, to get the community start-up. I actually had to go to the Women’s Centre and ask **them** to speak to welfare on the fact that I should be eligible for community start-up...So I went to Betty at the Women’s Centre and she called over and they gave me a portion of my community start-up.... And this is the one time I couldn’t get it done for myself. And...going ...and standing there*

(and saying): "I'm really sorry. I hate to bug you but can you help me out?" She's like, "That's what I'm here for. That's what I do."

A woman found housing and was able to leave the shelter and borrowed money, unaware of CSUB: *"It was hydro hook up and it was nuts. At the beginning it was just, I was running around with my head cut off and I didn't have the money. If my Mom didn't loan me the money then I don't know what I would have done because welfare was not helping. I was a nut case. I was crying for about 2 or 3 days because I couldn't get money out of welfare and I had a place but didn't have the money to give them and I was staying at the [shelter] with 3 kids."*

Applying for CSUB can also require expensive and time-consuming documentation, as with other aspects of Ontario Works. As one woman explains:

"...I did find it helpful but again the process was very difficult... You've got to go around and get estimates for all the stuff you need and send it in to Ontario Works. Just even that, sending them in information is not even made easy because you've either got to drop it off, put it in the mail, fax it. Well, I don't know too many people who'd be on welfare for starters that would have a fax machine ...accessible unless you live near a Staples or something. And then you've got to get it down there so if you drive you've got to pay for parking ...And if you don't have a car of course you've gotta take a bus. There's four to five dollars just to get it down and back. Sure you can send it in the mail but then there's no guarantee they're going to get it on time... I just think OW should make the whole process a lot easier for people to access and to get information to Ontario Works as well."

Women encounter enormous difficulties in accessing the CSUB, and regard it as extremely unfair. A woman, whose husband was given a lengthy jail sentence for assaulting her, explained that every time he leaves prison he receives \$1200. She does not understand why CSUB is so difficult for many women on social assistance to get. Others regard it as miraculous if they do get it. One woman we interviewed praised her very first worker for helping her to get the CSUB, referring to her as her 'guardian angel'.

The participants in our February forum reinforced the importance of the CSUB and the enormous difficulties that women experience in receiving it. They point out that, in addition to the inadequate level of the CSUB benefit, women frequently do not receive the maximum amount, although they are clearly entitled to it. This places additional demands on other services (shelters in particular), services already under considerable stress. They also told us that the fact that women are required to get quotes and submit them in advance, means that women may well lose their newly found accommodation because the owner is not willing to hold the apartment for the welfare turn-around time.

Women also told us that they learned about other extra benefits (transportation, special diets), often when it was too late to claim because they did not have the necessary

receipts. They also rarely received information by welfare offices about legal aid, housing, shelters, or other potentially valuable resources.

Women describe their repeated and frustrating efforts to get information:

“I never got any advice or help with subsidized housing. Nobody told me that I was entitled to get that with the police report within six months of reported abuse incidents. Every worker in this country knows about it but they didn’t tell me. Besides when I came back...I went to the housing office and they told me I was late. Now I’ll be in the 5-6 year waiting list.” [This woman pays \$720 per month for a bachelor flat for herself and her three-year-old child.]

“...I was told about the basic availability but not everything...a month later I figured out I was qualified for [child care subsidy] but I couldn’t go back and claim that amount so it was like a daily struggle learning more about the system, but also running into obstacles and getting through those obstacles. It was time consuming and it would constantly make and definitely added stress to my life.”

“Like I said, welfare, they don’t want to tell you anything. You have to ask them something specifically. They won’t come up and say, “Well, you know, there’s money for here, there’s money for there. We have a program over here. We know some people that have programs that will help you”. They don’t do that! You know? They just leave you there. They don’t want you to get out of there.”

“I thought they were there to help you...try to get you a better job. ...they hate to tell you anything. They like, you to have to ask them for things, you know? Instead of saying, “Well, there’s this program or, you know, we have extra money over here.”

When they do get information, it may be inaccurate and/or conflict with what they have been told earlier: *“My previous worker told me that my physiotherapy was covered and I didn’t worry about it. ...I had no money to pay. So I talked to welfare and they say, “Oh no, we don’t cover it,” and I say, “But my ex-worker told me that you do.”* This woman was also informed that her worker had lost the documents she had sent; fortunately, she was able to send them again because she knew not to send welfare the originals.

Accessing information is particularly difficult for newcomers to Canada. For women who are immigrants and refugees, community-based agencies were an absolutely vital source of information, advice and support in helping them to leave the abuse, access welfare, and to re-establish themselves. One woman, for example, was able to get an emergency appointment with welfare only because agency counsellors intervened vigorously on her behalf and acted as an interpreter. A similar situation arose with a woman who needed advocates from both the shelter and a native friendship centre before welfare would process her application. Women also rely on community workers for language interpretation for welfare interviews. It was also reported that when community

resources are not available, women may be required to bring their own interpreters at their own expense.

One woman explains the importance of supports from her own community as she deals with the welfare system:

“Without the agency support and interpretation help from them I would never be able to get welfare so quickly.... My only problem is my poor English; in the beginning I had a Bengali counselor to help me. ...Every three months there is a new worker so the rapport is difficult for me every time....”

Adding greatly to the frustration and stress women experience in getting information from their welfare workers is the fact that their repeated phone calls and messages go unanswered.

“They never call me back, never! Like, I don’t understand. Like they should be trying to help me and I’d left detailed messages of what I want and who I am--- my phone number, very detailed and I still haven’t received a phone call. I even went down to the office and they said, “Sorry you have to talk to your worker about it.” And I said, “Well she doesn’t call me, how can I talk to her?”

“Ontario Works will not answer any calls regardless, anything, no matter what, if you call into Ontario Works, you don’t get anybody. All you get is voicemail. And I’ve had all kinds of emergencies in the past. Never got any returned calls....”

The enormous obstacles women encountered in attempting to access accurate information from welfare were echoed by the concerns expressed in the February forum. Women's advocates emphasised the ways in which the operation of the welfare system jeopardises women and children on welfare and places increasing demands on them. The requirements to produce documentation, the complexities of figuring out eligibility, the inflexibility in the system, and the seemingly senseless rules, are viewed as a form of harassment. The inconsistency among workers also prevents front-line workers from being able to give women an accurate picture of what will happen and what they will receive when they leave the shelter. In addition, the inadequate benefits mean that women must incur extra costs in their efforts to find supplementary services, costs that are not reimbursed by welfare.

The participants were also concerned about the impact of current welfare policies and practices on the limited, and often shrinking, resources of their agencies. The importance of the advocacy efforts of service providers was emphasised time and again by the women we interviewed. Shelter workers explained that they now regard it as essential to accompany many women as they deal with welfare. Even with strenuous advocacy efforts, however, it can prove difficult to get welfare workers to provide the proper information about policies and entitlements. As a result, women require more and more

concrete assistance from other agencies, increasing demands on their limited funds and additional stress on workers. This is neither just nor sustainable.

An 'epidemic' was the term one advocate used to describe the increasing tide of women who lacked the necessary information to navigate welfare. The suggested remedies included giving high priority to the provision of clear, timely and accurate information, as it is in many other provincial departments that serve the public. Women dealing with welfare must have information about the benefits available to them, delivered in appropriate ways. Women are often in crisis when they make contact with welfare and a 'one-off' information blitz cannot be absorbed. Many women are signing forms that they do not understand, often because of literacy or language barriers. When women are not comfortable in English or French, trained interpreters should assist, not members of their own family.

The current culture surrounding information was summed up in a few words by one woman when she said, "*Welfare doesn't tell you anything. Unless it benefits them*". A transformation to a culture of openness, accessibility, and accountability is urgently required.

7. Parallels Drawn Between Welfare and the Abusive Relationships

Many women drew explicit parallels between their experiences on welfare, and their experiences of abuse. And in several other instances, although the women did not draw the explicit parallel, there were many similarities in their descriptions of their abusive relationships and of their experiences of welfare.

Four predominant parallels emerged in the interviews:

- i) the near complete control of information and the difficulties of getting access to accurate and full information (as described immediately above), a tactic which maintains domination and control;
- ii) the sense of walking on egg shells (described earlier), just never knowing when you'll run afoul of some unknown rule, expectation, etc. and you'll suffer greatly if you do;
- iii) demeaning and humiliating treatment and in particular, being made to grovel and beg for benefits (as noted above); and
- iv) not being trusted -- constantly under suspicion and thus constantly under surveillance (also described above)

While we have described each of these phenomena in our earlier discussion we bring them together here to note how these practices parallel women's experiences in abusive relationships. Women commonly drew these comparisons, as is reflected in the quotes below from the interviews.

"The good thing is that I am still alive. The bad thing is that I'm alive but without anything. Of course people look down on me. They always talk bad about people being on welfare. I have no privacy... how they look at you and the welfare"

workers treat you so badly, like you are less than a dog. That helps to put you down. If it's not the guy's abuse, then it's the worker's abuse... If a woman is being abused and she has moved from where she has been physically abused to go on welfare and be emotionally and economically abused, because actually, people on welfare are economically abused. They move women from a physically and psychologically abused situation and then move them into an economically abuse based system, then what they are providing is more abuse for the women. They allow women to be abused in a different way and eventually it can be harder or just as hard as being physically abused. By being abused economically, we're being abused psychologically too."

[Do you think most women are likely to tell their worker about the abuse?] *"No, not many women can trust their workers because the workers sometimes, if we talk about the abuse to them, they laugh at us, or sometimes they take advantage of that...to cut off the money or maybe sometimes to abuse us, because many welfare workers abuse clients, but many people don't know."*

"...they have pushed you into a situation where you have no choice but to live with somebody in order to make the rent or to make the bills... so there is always going to be, there is always going to be abuse with women because the system, the government, has put us into that kind of environment."

"Okay you've left. You've made this great decision but we're gonna keep you this big because you're never gonna get anywhere else...I've left an abusive man to deal with an abusive worker. Like I just can't seem to get anywhere with this. Like you don't have to make me feel bad. I already feel bad... and you're grovelling all the time. Well that's the situation I just left. And I'm sure that there are lots of women who feel that way. All I did was grovel. Now I have to beg you?"

"...their [welfare workers] questions would make you feel lower than he did."

The lack of support, the suspicion with which they are treated, the degradation and humiliation they experienced and the inability to access information and to predict outcomes, as noted earlier in the report, often contribute to women's decision to return to an abusive relationship. As noted by one of the participants in our February 6th forum, *"some feel that it is worse to be on welfare than in the abusive relationship; everything is an intrusion for such a small amount of assistance."*

8. Lack of Knowledge of the Dynamics of Abuse

There were also several glaring examples of lack of knowledge of the dynamics of abusive relationships, and of the impact of abuse on women. One woman explained that her welfare worker encouraged her to give her abuser another chance. The welfare worker told the woman that her ex-partner was a nice man, under a lot of stress. In

another case the welfare worker called the abuser and asked him if he abuses the woman. The woman was terribly upset from this incident. *“She [the welfare worker] doesn’t have a clue ... Just asking questions like that and bugging him and I’m gonna get the shit knocked out of me because you’re calling him with these problems.”* In another case of lesbian abuse the welfare worker said she could not guarantee confidentiality about the abuser’s name because the abuser was a high profile woman in the community. And as noted in the workfare section above, one worker called the abuser at home to ask why he wasn't caring for his infant daughter. Another, again noted earlier, demanded the abuser's cell phone number because she didn't believe that having the woman personally serve him with the support application posed any danger.

In our survey of area administrators we asked whether *“employees in the office(s) in your area receive training on domestic violence.”* Only 15 answered this affirmatively, the other 20 responded negatively. Of those who did answer affirmatively, the training most commonly described was a 2-3 hour session. Only two reported that there was follow-up to monitor the impact and implementation of the trainings. One office, in contrast, noted that it offers up to 10 hours of intensive training for specialized workers, that both in-house personnel and specialists perform the training, with informal monitoring and a protocol committee in place to review the implementation of the training.

a) Disclosing Abuse

We asked women whether they thought women experiencing abuse would disclose the abuse to their workers. Almost all of the women thought not. Women offered a variety of reasons and the most prevalent among them was fear: fear of what welfare might do with the information; and fear of what their abusers might do if they found out women had disclosed. Women feared that they might be cut off if they were receiving benefits as a single person and disclosed the abuse of a boyfriend (see the discussion above). They feared CAS would be contacted and remove their children. They feared that they would be ridiculed and blamed. They feared that they would not be believed. They feared retaliatory violence. It seems clear that, for the most part (and there were exceptions) women felt no sense of relationship with their workers, and thus, no degree of trust. To the contrary, as described above, many felt mistrusted, always under suspicion, and treated like criminals. In the context of a regulatory environment that is largely set up to get people off the welfare rolls and to detect breaches of rules, it is hardly surprising that the women felt that the workers were more their adversaries than their trusted allies. Importantly, when asked what recommendations they would have for change, the single most common recommendation women identified was the need for caring, supportive workers who would treat them like human beings and who understand the dynamics of abusive relationships.

Some women, who had experiences with more than one worker, noted the difference between 'good' and 'bad' workers. The good workers were those who listened to the women, and who understood the women's circumstances and in particular, their need for safety, support, validation and respect. Some 'good' workers took several steps to help

ensure women's safety and to connect them with appropriate resources. One woman summed it up by saying, *"they should be more like shelter workers."*

"Women won't tell workers. Workers are changing all the time. There is no human factor in such relationship that would make victims tell the worker their problems. Always the worker says this is or isn't the law -- we can't help you with your problem."

"Don't know [if women will disclose]. Many are afraid if the, wary of...that the man knows that they talked and they become more abusive."

"Women would disclose if they felt it would be taken seriously, that something would be done about it. I don't think women get that sense now."

"I'm scared to disclose... if he gets to know this, what would happen to my children or me? This fear always keeps my mouth shut."

"Most women won't tell. I would if you're gonna give me some help."

"Women aren't going to tell their welfare workers. We've come to learn that they don't care and they don't really help."

"... there's no guarantee of confidentiality...women don't want to tell the story over and over again."

" They won't tell workers. It's embarrassing. It's shameful."

" Won't tell workers...too ashamed. Fear if he finds out...your life completely finished once they find out you're trying to do something about it."

"Generally they do not trust that the welfare worker will believe them. And even if these abused women are believed they do not believe the welfare worker will help them in any way."

9. Shelters and Access to Housing

At a time when welfare rates are so inadequate, and so much attention is focused upon the detection of fraud, shelters across the province have become a haven for women in crisis. For some women who have experienced considerable abuse in their life the shelter has been the most welcoming, supportive place they have ever lived. It is a place where women feel safe, where they have a roof over their heads. It is a place where their children are safe from harm. It is a place where the women no longer feel isolated and alone but instead, they meet other women who have also experienced abuse and are trying to turn their lives around. For some women who have been separated from family and friends because of their abuser the shelter gives them a new network of support. It is

a place where women find advocates to help them negotiate the complex world of welfare, housing and child support. In sum, shelters are acting as a lifeline for many women who have been abused. As one woman whose partner had tried to kill her said, *“the shelter is the one place I feel so safe. When I walk through those doors I just relax.”*

With the welfare rate cuts shelters have begun to provide more items which low-income women fleeing abuse no longer can afford to purchase on their own. As noted above, many women interviewed experienced a lot of difficulty obtaining the start-up allowance. As a result, more and more women are turning to the shelter to meet these needs. Shelters are now providing used furniture, clothing for women and children, toys for children, even money for hydro hook up. This is a godsend for women as they attempt to put their lives back together and set up a home for themselves and their children. Many women leaving abusive relationships leave with merely the clothes on their backs. Even worse, some of them are dealing with enormous debts, which their abusive partner created. Sometimes abuse is connected to addiction and addictions cost money, putting the family in debt. As one woman explained, *“When I came to the shelter I had absolutely nothing to begin again. He had left us in debt. I had no beds for the kids, no pots, no towels. How was I going to set up a home?”* The community start up benefit she received did not begin to cover all her immediate needs. With the help of the shelter she was able to begin to create a home again.

In the United States shelter workers have reported that they are increasingly providing goods and services, which used to be provided by the welfare office or through the welfare start-up allowance. This is placing enormous stress on shelters that are receiving less public support than in the past. It is clear that shelters in Ontario are beginning to find that women residents are increasingly needy and require more resources and services than previously. This is a burden that is difficult to meet as provincial and federal governments have reduced their funding commitments to shelters.

It is clear from the interviews that many shelter personnel have become advocates for low-income women as they attempt to negotiate the welfare rules and regulations. Many said shelter staff were the only persons to advocate on their behalf. Many said they would not have welfare, and/or would not have obtained start-up funds if it had not been for the shelter staff who stepped in and helped advocate when the women could not get any help from welfare. As one woman said, *“I found out information with regards to housing, legal issues, and every single thing possible. You just wanted to know when you come out of an abusive relationship [you need] a home to get back on your feet and they were there for me and I am grateful that I actually went there. I wouldn’t be where I am now if it wasn’t for them.”* At a few shelters, the staff has organized for a welfare worker to come directly to the shelter. The women find this extremely helpful and less intimidating because they are able to apply for welfare in a setting where they are comfortable. Some women believe they are treated better by welfare workers simply when they call from a shelter. One woman said, *“When you are in a shelter they treat you nice but when you get out, then all of a sudden you get a different worker and that one could be nasty.”*

Shelter staff has also been helpful in negotiating the legal system for low-income women. Many women said they would not have had legal services if it were not for the shelter workers. These women had not been able to achieve legal help on their own but with the help of shelter staff they found a legal worker willing to take their case. Shelters are able to give two-hour advice certificates for free legal service that the women find extremely helpful. And some shelter staff came with the women to court and women found this enormously helpful.

Some shelters have been supportive of racial diversity. For example, women spoke about how shelter staff had supported them when they experienced racism from other shelter residents. Others said the shelter provided an interpreter when they went to the welfare office so they could better understand the rules and regulations.

Another important support that shelters provide is childcare. It is extremely difficult for low-income women to go to the welfare office, negotiate the legal system, look for housing while looking after their children. Childcare at the shelter can free the women up so they can do the footwork required to put their lives back together.

It is difficult for shelters to meet the escalating demands of low-income women in distress. Because of high unemployment and more difficulty obtaining and maintaining welfare cheques, more women are turning to shelters for help. Increasingly shelters across the province have to turn away women in need. For example, one woman interviewed could not find a shelter available in her local community. She was told that she would have to wait two or three weeks before a bed would become available. So she went to Toronto and ended up on the streets for ten months. Another woman was juggled between three shelters in three different communities before she found housing. First she went to a shelter in Orillia. When she couldn't find housing there after six weeks she went to North Bay and went into a shelter there. And then she moved on to a shelter in a third community before she finally found housing. Obviously this creates tremendous disruption for a woman who is already in crisis.

The shelter is also a place of education for abused women. A number of women said they did not fully appreciate the level of abuse they had experienced or the impact on the children until they came to the shelter. At the shelter, they attended workshops about various forms of abuse and they learned that they had experienced many different types of abuse (physical, psychological). They believe that they are now more equipped to recognize the early signs of abuse and they feel more confident that they will be able to leave before the abuse escalates.

In sum, the shelter is often the only haven for abused women where they can begin to feel safe and with the help of an advocate, negotiate the complexities of the welfare and legal system. But while shelters provide a safe refuge for many women, barriers to accessibility -- especially for women with disabilities, and for many immigrant and refugee women -- mean that many women do not access shelters.

Many women stayed in shelters for extensive periods of time because they were not able to access second stage housing, subsidized housing, or any other form of housing that was safe and affordable. Indeed women talked about how their worry about finding suitable housing kept them in abusive relationships. Many women spoke about the difficult choices they make between living with an abuser to secure housing or going out on their own and being homeless. One woman spoke about her decision to buy a house with an abuser. *“I knew I was moving in with a disaster and I was gonna put up with the abuse so I could get off welfare... I thought, Okay, what’s worse? I don’t have a place to live and he’s making the commitment and he’ll help get this house together and it will be okay even if I get abused.”* Another woman, with a significant disability, told us that she stayed in the abusive relationship for years because she could not afford accessible accommodation on welfare rates.

It is quite evident that the shelter allowances of welfare cheques are not enough to cover the real costs of rental accommodation. As a result, women either remain with abusers in order to avoid welfare or live in sub-standard housing. One woman described her living conditions: *“The water always leaks and drops from the pipes. There are cockroaches and rats in our apartment.”*

Some women lost a secure home and all the money they had contributed to this home when they left an abusive situation. One woman sold her condominium to move in with her abuser and invested considerable money in upgrades to turn this house into a comfortable home. The home was in her abuser’s name so when she left the abusive relationship she lost all the money she put into the house as well as secure shelter. Some have moved from shelter to shelter. Some women have been forced to live on the streets because they could not find accommodation. Others have moved into cramped quarters with relatives or friends. As noted earlier, only one third of the women we interviewed had accessed subsidized housing; several had been on waiting lists for years and losing hope that they would ever find affordable housing. Some live in substandard housing, such as basement apartments, that have created health problems for themselves and their children. And still others have had to move from one residence to another every time the landlord increases their rent so they can no longer afford to live there.

The constant moving is very stressful for the women and children involved. The mother’s worry about the impact such insecure housing has on their children who desperately want to live in the one place and go to the same school. *“I hate the packing and unpacking, packing and unpacking,”* explained one woman. Another woman explained how welfare regulations provoke more difficulty obtaining and maintaining housing, *“the system makes you find a place before you can have the [welfare] cheque and landlords want you to have the money before you can rent the place. If you tell them [the landlords] you’re on welfare and you’re waiting for a cheque they don’t even want you in their building.”*

Finding affordable housing is difficult for most women. Many complained about the long waiting lists for subsidized housing. Those who had found subsidized housing considered themselves extremely fortunate.

Finding affordable housing is even more difficult for single mothers. Single mothers interviewed stated many times that they were discriminated against by landlords. They found it exceedingly difficult to find affordable, quality housing for themselves and their children. One single mother explained that she was evicted by her landlord and believes this happened because her welfare worker called her landlord and informed him that she was on welfare. The result was that she returned to live with her abuser.

An abuser can also threaten any housing a woman might obtain. In several cases women stated that the abuser stalked and threatened her at her new residence. This resulted in police coming to the residence, and roommates or neighbours forcing the women to leave because of the harassment of the abuser. One woman explained how she was bounced from one residence to another because of the interference of her abuser. *“A lot of superintendents say, ‘Sorry about your luck but you’re out of here.’ And it’s got nothing to do with you, it’s the guy. But you’re kicked out [because the superintendent] ... had to call the cops nine times.”*

Given the desperate desire for secure housing and the difficulty in obtaining it landlords hold considerable power over the heads of welfare recipients. In previous interviews with single mothers on welfare some women stated that landlords attempted to negotiate sexual favours in exchange for lower rents (Little, 2001, pp. 9-36). We found during this research that this continues to be a problem. One woman said she had difficulty with a landlord who had been a friend. *“I moved into his house and I’m sleeping at night and he is trying to take my pants down.”* Other landlords have been known to abuse a woman’s privacy and enter their apartment when the inhabitants are not home. One woman interviewed stated that her landlord took many of her possessions when she had moved abruptly to a shelter. When she returned to her home two days later *“to pick up my TV and duvet, my child’s DVD player and VCR, all the movies and stuff... our clothing. Everything was gone. My landlord took everything – he even gave all of my daughter’s toys away.”* In contrast, another woman described to us how her landlord had heard her partner beating her, had intervened to protect her, and then assisted her in moving to another of his buildings to get away from her batterer.

10. The Interconnections of Social Location, Welfare and Abuse

Throughout the report we have incorporated the differential impact of various dimensions of Ontario's welfare regime on women in varying social locations. Here we pull these together, to examine the particular impacts on immigrant and refugee women, aboriginal women, women with disabilities, and rural women.

a) Immigrant and Refugee Women

While immigrant and refugee women experience many of the issues identified above, their immigration status (in particular if they are not yet landed) and their unfamiliarity

with Canadian law and social services and/or with English can create additional layers of marginalization. We note below some of the additional areas of concern:

i) English language ability

For many women we interviewed their lack of familiarity with English made it extremely difficult for them to access information, services and supports. Commonly, their husbands possessed greater fluency in English and this advantage was often employed to manipulate systems -- the police, child welfare, welfare -- against women. Men, of course, understand the power that language gives them and thus, not surprisingly, several women also reported that their abusive husbands refused to permit them to attend ESL classes. Men are able to use their fluency in English to increase their power and to further isolate their partners.

Access to culturally relevant services in their first language and to interpretation are vitally important to women's safety. One woman, who first noted that in *"my culture we never [call the police]"* went on to recount how on one occasion things were so bad she did call the police, only to be told, *"I don't understand you, I can't do anything."* Another woman reported having to pay to have a cultural interpreter attend welfare appointments with her (an expenditure that she clearly could not afford). Disturbingly, two women described to us that their welfare workers were angry that they were now attending ESL classes, even though in both cases welfare was not paying. In another case, ESL was supported by welfare as an employment readiness activity, but in other cases, women were not permitted to attend ESL classes as part of such activities. Women's advocates who participated in the February forum also reported that women whose first language is not English have tremendous difficulty accessing information about entitlements and services.

"...language is a very big barrier; sometimes you don't know where to go for help or what to ask. Sign papers -- don't know what signing and how deep into trouble you are getting."

"Counsellors helped with interpreting -- all along; that was a great support."

"They [CAS] could never get satisfactory answers from me because of the language problem. [Her husband had called CAS and said she was mentally unstable and unfit. CAS visited every week and she found this very stressful, in part because she couldn't communicate fully with the CAS workers.]"

"Without that agency [a culturally based agency] support and interpretation help I would never be able to get welfare so quickly."

"Having a Bengali counsellor helped me greatly, informed me and made me confident."

ii) Risk of deportation

Women who have been sponsored by their husbands and are still under sponsorship face two enormous barriers to leaving an abusive relationship: 1) if they have not yet secured permanent residence status they risk deportation; 2) if they apply for welfare their cheque will automatically be deducted by \$100 unless they can prove that they are victims of "family violence". The threat of deportation is a powerful one, keeping many women locked into abusive relationships. It also, as we described earlier, tightens the double binds in which women are caught: recall the woman who left her husband and initiated a humanitarian and compassionate application for landing. She had to get off welfare, and find work -- any work -- in order to show her 'establishment potential'. Deportation to her country of origin (her abuser had been deported) meant almost certain death. Settling for less than adequate childcare while she could work the nightshift (her landlady listened for her son) was the best choice in a context of horribly constrained options.

The automatic \$100 deduction of 'deemed income' from a failed sponsorship is boldly discriminatory. While this issue did not arise directly in our study, two concerns with the 'exemption' for victims of domestic violence are readily apparent. As with the child support waiver and the workfare deferral, many women who may be eligible are unlikely to know about it. Secondly, for a variety of reasons immigrant women often do not have recourse to the forms of acceptable proof or verification, such as doctor's notes or police records. Many women, across all groups, went to hospitals or family physicians as a result of injuries sustained through the violence of their partners, but very few disclosed the violence/abuse. Women commonly attributed the injuries to a fall, and many were accompanied by their abusers. Most women did not call the police, and there were often strong cultural norms and concerns of community ostracization that factored into women's decision-making processes regarding police involvement.

"I did not want to say anything because I didn't know what they would say to police and the police would send me back to my country. I went back to him. no friends, no income, no work permit, no housing, no social assistance and pregnant. He's the one feeding me, the one who is going to process my papers [her sponsorship and he also promised to sponsor her son who still resides in her country of origin]."

iii) Additional cost burdens

As noted earlier, many immigrant and refugee women face additional costs that are not covered by welfare: work permits, student authorizations and landing fees. When they do manage to save some money to pay those these this can raise suspicions and prompt an investigation.

"We suffer a lot to pay money for lawyers who work on our case (immigration). Welfare officers ask me, "How could I manage to pay that money". I allot the GST money we get each year for the lawyers. In addition, sometimes we skip

meals and save money. My children do not get enough food and their sleeping time is reduced. We live in one bedroom apartment [a family of five]. To get student authorization and work permit we have to pay \$675."

iv) Lack of recognition of foreign qualifications

Another issue which many women addressed was the lack of recognition of their education and foreign qualifications. Many of the women were highly educated and well trained, but felt that these qualifications were not recognized through workfare -- they were being streamed into minimum wage employment (see generally the discussion above regarding workfare).

v) Extreme isolation

As with rural women, the forms of isolation are often extreme. Several of the immigrant and refugee women we interviewed came to Canada relatively recently, and came without any family. Their abusive husbands kept them totally isolated -- prohibiting visits, phone calls, for some, even leaving their apartment or home. Many had limited English language skills, no idea of Canadian laws, services, systems, etc. and no one to go to in order to get information. The thought of leaving him -- of surviving without him -- was (and for some continued to be) unthinkable.

b) Aboriginal Women

Aboriginal women experience far greater levels of violence in their lives as both children and adults than non-Aboriginal women. One Statistics Canada report revealed that Aboriginal women's rate of spousal homicide is eight times higher than that for non-Aboriginal women (Trainor & Mihorea, 2001). Other studies of low-income Aboriginal women reveal that violence is an integral part of many Aboriginal women's lives. As a result of colonization, violence is epidemic in Native communities both on and off the reserve. Colonization in and of itself is a violent process. The federal government and church policies instilled violence in Native children who were placed in residential schools and foster homes where they were deprived of love and abused physically, sexually and psychologically. Abused Native boys and girls grew into adults who abused or who accepted abuse as a normal part of a relationship. This violence has destabilized and destroyed homes, families and communities.

The impact of this colonial legacy of violence cannot be over-stated. Some Aboriginal men, impoverished and robbed of their land, "have exerted their anger in the only arena of power they were given by the colonizer: the power to dominate Native women and children." The introduction of alcohol and drugs has exacerbated this violence. "The violence that has become a 'way of life' for many Native women has crippled their well-being," explains Native scholar Kim Anderson (Anderson at 97-98).

The mainstream images of Aboriginal women only support and incite this violence. There is a long, popular history that depicts Native women as lazy, drunk and sexually available. Native princesses, a variation on a theme, are overtly sexualized in a way that young White girls generally are not (Green, 1975; LaRoque, 1996; Weatherson, 1997). Because Native women are assumed to be sexually promiscuous they are “inherently rapeable” states anti-racist scholar Sherene Razack (Razack, 1998). And a Native woman who is drunk is considered fair game for men’s violence and particularly unworthy of help. All of these popular images make it extremely difficult for Native women to negotiate a place for themselves that is free from violence. It makes it difficult for Native women to establish spousal relationships based upon mutual respect and autonomy. These images also make it difficult for Native women to assert that they have a right to safety and assume that police and hospital services will attempt to protect them from serious harm.

Aboriginal women interviewed in our research have experienced great levels of poverty and violence in their lives. One status Aboriginal woman interviewed reflects the difficult lives of Aboriginal women more generally. She was born on a reserve but was taken from her Aboriginal family as a young woman because of the sexual abuse she had experienced. She married her husband and had a very middle class life. *“I had a house, 2 cars, a cottage but they were all in my husband’s name,”* she explained. When she left her abusive husband she had great difficulty finding housing and spent some time living on the streets. When she was living on the streets she had no identification and when she applied for welfare they said they could not give her welfare because she did not have identification. The local Native Friendship Centre advocated for her and helped to get her off the streets and onto welfare. She also has suffered from addiction problems and was addicted to heroine and is now on the methadone treatment program. Her current male partner was charged with abuse and is now in prison. She believes she will probably end up living with him when she leaves the shelter because she has not been able to find housing. This welfare system has done very little to help this woman leave abusive relationships and find secure housing.

Urban Aboriginal women experience a great deal of racism when attempting to apply for welfare, find housing and access other services. One status Aboriginal woman said that she found the welfare department very racist. *“They told me to go back to the Reserve. They tried to get me to mooch off my family. They made me feel lower than he [male abusive partner] did.”* The welfare department did not return her telephone calls. Instead, the welfare department said that if they received too many phone messages the machine automatically erased all the messages. This suggests an over-worked and inaccessible welfare department.

Aboriginal families have had a troubled history with the Children’s Aid Society. During the 1960s there were a tremendous number of Aboriginal children removed from their families and placed with White parents, nick-named “the Sixties scoop.” This relationship with the CAS continues to be difficult for some Aboriginal women. Holly Brant, Director of Red Cedars Shelter on Tyendinaga Reserve, Mohawk Territory says that the CAS are worse today, that they are taking more Aboriginal children off the

reserve than in the 1960s. One status Aboriginal woman explained her distrust of the CAS.

“The CAS are worse than welfare. They cause the most trouble for Aboriginal mothers because they are the White people and they are racist. In June I lost my [four] kids to ... CAS for eight months. I had to pay \$450 from my welfare cheque for their child support. I had to go and visit my kids or otherwise they said I would show that I didn’t really want my kids back. So I had to hitch hike to go to the CAS building.... I went to alcohol treatment, I went to parenting classes, I went to anger management classes, I went to cooking classes. I had to do all of this to prove I was a good parent.” She now has her children back but she is very distrustful of the CAS.

The discriminatory treatment that Aboriginal women experience with the CAS and the welfare department also extends to some non-Aboriginal women who request help while living on Aboriginal land. One White woman who has experienced abuse was living at Red Cedars, the women’s shelter on Mohawk Territory. She was refused welfare because she was living at this particular shelter. If she went to a shelter off the reserve she was told that she could then apply and receive welfare, but she could not access this government aid from a shelter on the reserve. This is not the first incident of this kind for Red Cedars. About one quarter to one-third of their clients are non-Aboriginal women. The shelter has to absorb the cost of housing these women because the welfare department refuses to pay. Because the shelter has a policy to accept all women in need they refuse to discriminate against non-Aboriginal women even though they have to bear the financial costs for this decision. This is not the case for all shelters on Aboriginal land. It appears to depend upon the relationship between each Native band and the Ontario Government.

c) Women and Children with Disabilities

Several women we interviewed had disabilities or had children with disabilities. With only a few exceptions, these women were receiving OW benefits and not Ontario Disability Support Program benefits. It is extremely difficult to qualify for ODSP benefits and the application process is itself fraught with difficulties. As noted earlier, a few women we interviewed were considering applying for ODSP benefits, in significant part because they were finding it extraordinarily difficult to comply with workfare expectations. While ‘medical’ deferrals from participation in workfare are available, the experience of women we interviewed suggests both that women are not apprised of them and that they are inadequate to accommodate the needs of many women with disabilities. The OW and ODSP systems create a rather rigorous dichotomization between the able bodied and the disabled; one is assumed to be able bodied and fully expected to comply with workfare expectations or one is assumed to be ‘disabled’ and permanently unemployable.

The primary issue that emerged for women with disabilities, or who were caring for children with disabilities, might be summed up as inflexibility – in benefits to meet their special needs, in childcare arrangements, in workfare participation, in transportation, and in housing. The inflexibility and lack of responsiveness compromised the health of women and their children.

Many of the women experienced mental health disabilities, including post-traumatic stress disorder and depression. As noted, women are reluctant to share personal information – including personal health information – with their welfare workers because they fear the consequences. Given the pervasive stigma and discrimination experienced by those with mental health disabilities and given women’s concern about the possible apprehension of their children by child welfare authorities, it is not surprising that little information is shared.

As noted as well, women with disabilities experience particularly pernicious effects of the definition of ‘spouse’. Moreover, the nature of their dependence upon abusive partners (and abusive caregivers) is often very deep, rendering them especially vulnerable and limiting their choices even more narrowly than for other women.

d) Rural Women

Rural women’s experience of violence is further complicated by their isolation and lack of services. While all abusers exert control this power is often exaggerated when the couple live in a rural area. Because there rarely is public transportation in rural communities, abused women often have to rely upon their abuser to go to the doctor, to buy groceries, to pick up the children, and to socialize. One woman said, *“I didn’t like living out in the boonies. I just didn’t like the fact of being isolated. Cut off from everybody. If I had a doctor’s appointment I had to depend on him to take me and I didn’t have any freedom. I felt like a caged animal and that’s why I went into depression.”* Obviously the abuser would not want to take the woman to the doctor’s for medical attention due to the abuse. This also made it impossible for the woman to socialize with friends unless they came to visit her. A number of rural women did not have a telephone, which further isolated them and made them extremely vulnerable to the abuse. One woman interviewed lived in the bush 13 kilometres from the nearest town with her abusive partner for seven years and there was no telephone and she was completely dependent upon him for any transportation.

Rural women also experienced less access to services and information about services. One woman who lived outside of Sarnia said she did not know there was a shelter in her local community and did not know how she could get all the way to Sarnia where she knew of a shelter. Another woman left her abusive partner and walked into town but she didn’t know if there were any services to help her. She wandered around town all day “delirious and starving” and every now and then the police car would drive by and check up on her but she did not know whom she could trust and where she should go for help. This lack of services and lack of information makes it more difficult for a rural woman to

leave her abuser. And because the community is small it is easier for an abuser to track her down. Therefore it is more difficult for rural women to get away and stay away from abusers.

The lack of services is exacerbated by the lack of confidentiality in rural communities. Some rural women said they did not want to go to the local shelter because all of the town would know. They did not want to call the police for the same reason. One woman said a relative worked in the welfare office so she did not want to apply for welfare. The ease with which information is known and may be shared in a small community makes it far more difficult for rural women to get the help they need.

Rural women found that welfare workers were not sensitive to their unique problems. In one case, the welfare worker refused to give the woman a bus pass and that was the only way that she could keep herself safe from her abusive partner with whom she continues to live. Another woman had to hitch hike to the nearest welfare office every time she had a meeting with them and the welfare worker would send her home to fetch another document. Several women spoke about the welfare worker's insensitivity to the problems of transportation. As one woman said,

“Transportation is so major [in a rural area]. Like being on welfare, you can't afford to buy a car, you can't afford to save, you can't afford the insurance if you have a car. You can't afford, when it's time to buy the sticker, to pay for that sticker.”

PART C. RECOMMENDATIONS

Women who flee abusive relationships and turn to welfare seeking refuge and support frequently find neither. The findings from our report make clear that women's experiences of welfare are often profoundly negative. Women struggle to survive with their children on little income, often going without adequate food, shelter and clothing. They encounter a system that is less than forthcoming about their entitlements, and about the multiple rules with which they must comply. Their hopes of training and employment through workfare participation are almost invariably dashed. They are often subjected to demeaning and humiliating treatment from workers within a system in which suspicion and the devaluation of recipients are structured into its very core. For many the experience of welfare is like another abusive relationship. And virtually every woman with whom we spoke was caught in one or more double binds as she struggled to be a good mother, good worker and good citizen. Disturbingly, the decision to return to an abusive relationship is often the 'best' decision for a woman, in a social context of horrendously constrained options. One woman, who we quoted earlier, captures how tied 'choice' is to the limited options available.

*"I would have been on my own but I had to find, really I had to find a guy to live with or a guy to take care of me. That's what I had to do. So I thought, you know I made my best choice. I obviously didn't make the best choice but **I made the best choice I could at the time**".*

Simultaneously and very importantly, the welfare system is also readily exploitable by abusive men and enables, rather than disables, their power and control. Their power and control is shored up when women return to, or can't leave, the relationship because they are unable to adequately provide for themselves and their children. As we noted earlier in the report, men's taunts and threats -- "you can't make it without me" -- often materialize and women return. Not because women have failed, but because we, collectively, have failed women; we have failed to make accessible the social structures and supports that they need to make it without their abusive partners. Abusive men's power and control is also shored up when they are able to call anonymously to welfare snitch lines, and when they can set women up so readily for fraud prosecutions. And their power and control is further strengthened when they can manipulate systems because of better English language skills.

This picture of abused women's experiences on welfare stands in sharp contrast to the state's promise of zero tolerance of domestic violence so frequently trumpeted in the criminal justice context. Within the criminal justice context women are often portrayed as deserving recipients of state protection. Changes to police and prosecutorial policies, the creation of specialized courts and of witness support programs have all been premised upon an acknowledgement that women's fundamental right to safety and to live free of violence are pressing social concerns. Yet the 'deserving' recipients of criminal justice protection (and we hasten to add that this protection does not always materialize in practice) are, as our report details, recast within the welfare regime as undeserving and untrustworthy. In the welfare context abused women are subjected to another zero

tolerance policy -- zero tolerance of welfare fraud regime -- a regime abusive men readily exploit.

Genuine respect of women's right to safety, and to live free of violence in their lives means creating the social conditions -- adequate welfare, access to safe housing, access to childcare, access to employment that pays a living wage, etc. -- that would truly make it difficult for men to "get away with it". As is clearly revealed by our interviews, access to meaningful social supports is absolutely essential to women's safety. A responsive, supportive, adequately funded welfare system could play a fundamental role in securing women's safety and women's equality. It is with this in mind, that we develop our recommendations.

I. PARADIGM SHIFT

What is needed most urgently and most profoundly is a fundamental paradigm shift; a shift from viewing poverty as the failing of individuals, and those who are poor as lazy, unmotivated and deceptive. To the extent that the welfare system in Ontario continues to operate from such a paradigm, there is really little hope that it will offer meaningful support to facilitate women's safe exit from abusive relationships. Women will continue to be subjected to demeaning, humiliating treatment; will be constantly regarded with suspicion; and will be subject to the control and discipline of the state. Women will continue to return to abusive relationships, women will not be safe, and women will not be equal citizens.

What is needed is a welfare system that genuinely seeks to support recipients; a system grounded in respect for their personhood and their fundamental human rights. It needs to value the various contributions individuals make, including the caring labour contributed by women. It must be a system that is not premised upon impermissible stereotyping of low-income people. It must be a system that promotes democratic participation and seeks to ensure the inclusion of all members of the political community. It must be a system premised on a right to state assistance, not based on moralistic views of deservedness. And it must be a completely transparent system.

II. BENEFIT LEVELS

Inadequate benefit levels have significant implications for social inclusion, citizenship and equality. And inadequate levels, as our report reveals, have the effect of forcing some women to return to abusive relationships.

The coroner's jury into the death of Kimberly Ann Rogers, who died while under house arrest for welfare fraud (having received OSAP simultaneously with OW), understood the impact of inadequate benefit levels and included among its recommendation: "The Ministry of Community, Family and Children Services and the Ontario Works Program should assess the adequacy of all social assistance rates. Allowances for housing and basic needs should be based on actual costs within a particular community or region. In

developing the allowance, data about the nutritional food basket prepared annually by local health units, and the average rent data prepared by the Canadian Mortgage and Housing Corporation should be considered" (Rogers Jury, 2003). The jury examining the death of Gillian Hadley who had been murdered by her estranged husband, had come to virtually the same recommendation more than a year earlier (Hadley Jury 2002).

Not only domestically, but internationally as well, Canada has been rebuked for its failure to adequately attend to the poverty in its midst. In 1993 the United Nations Committee on Economic, Social and Cultural Rights, in its concluding observations based upon its periodic review of Canada's compliance with the International Convention on Economic, Social and Cultural rights found, "In view of the obligation arising out of article 2 of the Covenant to apply the maximum of available resources to the progressive realization of the rights recognized in the treaty, and considering Canada's enviable situation with regard to such resources, the Committee expresses concern about the persistence of poverty in Canada. There seems to have been no measurable progress in alleviating poverty over the last decade, nor in alleviating the severity of poverty among a number of particularly vulnerable groups". In 1998 the committee again strongly rebuked Canada for its failure to address poverty and homelessness.

Recommendation 1

All Ontarians be granted the right to welfare based solely on economic need.

Recommendation 2

Increase benefit levels to reflect the actual costs of living, including realistic amounts for rent, nutritional food, utilities, telephone and transportation. Levels should not only meet basic sustenance needs but should allow for equitable participation in society. This is in line with recommendations made by the juries in the inquests that followed the deaths of Gillian Hadley and Kimberly Rogers. It also honours the obligations incurred by Canada under the International Convention on Economic, Social and Cultural Rights.

Recommendation 3

Implement a regular mechanism for reviewing the adequacy of social assistance rates, drawing upon data on nutritional food baskets from public health officials and indexing the rate to reflect the cost of living.

Recommendation 4

The clawback of the National Child Benefit Supplement should be eliminated. The NCBS was intended to help poor children, but provides no aid to the poorest children in Ontario. Ontario is seriously at odds with a number of the provinces in its approach.

Recommendation 5

Eliminate benefit reductions caused by income that is deemed, but not actually received. This includes, for example, the \$100 deduction for sponsored immigrants.

Recommendation 6

Provide for a wider range of individual needs. These include costs of cultural interpretation and additional expenses associated with immigration/refugee status. New mothers and pregnant women require infant formula, special diets and clothing. Rural women, in particular, require special consideration in the treatment of their cars as assets and expenses related to the use of their cars. Dental and eye care are urgently required.

Recommendation 7

Reinstate the policy that allows individuals on social assistance to simultaneously receive their basic social assistance living allowance and student loans for tuition and course-related expenses. The current policy makes a post-secondary education a virtual impossibility for single mothers on OW or ODSP.

Recommendation 8

Review the level of allowable assets and the process of asset depletion to ensure that women and children are not being "pauperized" in order to be deemed eligible for welfare. Rules that require depletion of educational savings, and selling a car worth more than \$5000 must be altered.

Recommendation 9

That the woman be assumed to be the 'head' of the household in heterosexual couples and families, unless otherwise requested; in other words reverse the present presumption.

III. WORKFARE AND EMPLOYMENT

The voices of the women reflected in this report speak forcefully to the many ways that OW workfare policy is not working. The requirements are being applied in ways that almost always ignore the abuse they have experienced, discount the needs their children have for care, and their own health problems. Women are not receiving information about deferrals from workfare requirements, and the provisions in place to respect restrictions on childcare are very often disregarded. Women also found that their OW workers paid little attention to their own career goals. The experience of workfare is rarely viewed as positive; most often, women are unable to access the supports they need, whether it is modest costs associated with training, or programs such as ESL. It is 'not busy in the right places'. Women are not receiving a 'hand up' -- on the contrary, they tell us that it is more like an obstacle course.

Women spoke powerfully about their need for real opportunities and good jobs. They do not believe that the shortest route to employment is the best route or that any job is a good job. They have been, or are, in precarious employment and they know that they need to find decent jobs to be able to provide adequately for themselves and any children they may have. The literature on work and welfare agrees with them. The workfare requirement does not further their opportunities for decent employment. What it does do, however, is to further stigmatize women on welfare as individuals who, in the absence of a requirement, would prefer 'scrounging' to working. Such a policy is profoundly

dissonant with the aspirations and realities of the lives and experiences of women in this study.

Recommendation 10

Eliminate the mandatory work requirement as the first step in orienting Ontario Works to working *with* women. As women in this study document, it does not work and it is not fair.

Recommendation 11

The objective of the ‘shortest’ route to a job must be replaced by an emphasis on sustainable employment. OW employment planning must support appropriate, meaningful and longer-term training opportunities that are likely to lead to long-term economic security.

Recommendation 12

A woman’s own definition of her needs and career goals must be prominent in the OW employment planning process and attention must be paid to issues of safety.

Recommendation 13

Language training and assistance in the recognition of qualifications earned abroad must become an integral component of employment planning and supports.

Recommendation 14

Allocations for child-care subsidies must be expanded and action taken to ensure that a range of high-quality and flexible options are available to ensure that women are able to take advantage of training, education and employment opportunities.

Recommendation 15

Reinstate the STEP regulations regarding earnings exemption that were in place prior to October 1, 2000. Such a change reduces the penalty on earned income by eliminating the three month waiting period before exemptions can be claimed, ending the variation in the rate of reduction by accumulated months of employment, and ending the practice of imposing a 100% reduction rate, after exemptions, on those who have been employed for more than 24 months while on social assistance.

IV. CHILD SUPPORT

"It's crazy to have women track men down (for support), you're running from him for God's sake"

This quote from one of the woman interviewed for our study captures vividly the problems of requiring women to pursue abusive spouses for support. In addition to well-grounded fears of violence, many women are reluctant to pursue support because they want to move on with their lives and have no contact with their abusive partners, or because they worry that a claim for support will launch a counter-claim for custody or

access that would be harmful for both them and their children. And being put back in the position of having to 'grovel' to try to ensure his on-going compliance is a deeply problematic situation for abused women. Appropriately so, women also see that there is no benefit to them of pursuing support since it is deducted dollar for dollar from their cheques. So, they bear the burdens, but none of the benefits.

At the same time men ought not to be permitted to walk away from the responsibilities that they have to provide for their children. Indeed several women in our study were strongly of the view that their abusers should be paying child support, and several had no hesitation at all in initiating a support application.

Some of the women we interviewed thought that it should be solely the state's responsibility to go after men for support and that women should have no role at all. And a few women noted men would then blame the state, and not them. But importantly, other women told us that their abusive partners would be just as angry and potentially violent if the application were brought by the state. And for a few women in our sample this is exactly what happened -- she was blamed and harassed by him when the state brought an application for support against him. The argument here parallels the arguments made in relation to mandatory charge and no-drop prosecutorial policies -- while some maintain that if women have no choice about charges or prosecutions, men will not abuse them in attempt to control women's choice, others observe that in practice, many abusive men abuse their partners irregardless.

As described earlier, at present a temporary waiver may be granted in cases of domestic violence. Several problems were identified with this regime: almost no women were told of the waiver; no definition of domestic violence is provided and no guidelines exist as to when further extensions are warranted; standards for verification are vague; and many women (often those who are most marginalized) do not have access to the forms of verification requested. These difficulties with the waiver regime are compounded by the reality -- described so vividly by the women in this study -- that many women do not disclose the abuse to their welfare workers (an issue we discuss more fully below). In our view the best approach is not to carve out a special regime for abused women, but to create a regime applicable to all that attends to the particular realities of abuse.

Recommendation 16

Any pursuit of child support must be voluntary recognizing that there are many reasons, including the possibility of increased violence, that would deter a woman from pursuing support. Thus, receipt of benefits should not be made conditional upon the pursuit of support.

Recommendation 17

Social assistance recipients should receive a financial benefit for pursuing child support; benefits should not be deducted dollar for dollar.

Recommendation 18

When the social assistance recipient wishes to have the child or children supported by the other parent she should always be given the option of having the government pursue this support pursuant to section 33 of the *Family Law Act*.

Recommendation 19

If abuse has been disclosed and a support application is contemplated the safety implications of pursuing support must be considered.

V. DEFINITION OF SPOUSE

The definition of 'spouse' and of 'same sex partner' create great difficulties for many low-income women and unfairly discriminates against women. Our report shows, not surprisingly, that the present definition lead some women to be very wary of forming relationships at all, preclude some living arrangements which could help reduce costs, and subject women to a great deal of scrutiny of their intimate lives. The definition is so complex and ambiguous that it is virtually impossible for women to know when a spousal relationship will be found. Our report also shows that women in abusive relationships suffer greater abuse and control because of this regulation. Abusive partners threaten, and act on the threat, to call the welfare fraud line to accuse women of living in 'common-law' relationships.

Recommendation 20

The definition of spouse and of same sex partner, for the purposes of OW and ODSP, should track actual legal obligations for support under the *Family Law Act*.

VI. THE CULTURE OF FRAUD

As noted in the introduction to our recommendations, a system that is preoccupied with fraud cannot, at the same time, accord high priority to effectively assisting those in need. What is required is a broad re-orientation away from a pre-occupation with fraud and towards truly assisting those in need. The following recommendations are consistent with the concern that the current Ontario government has expressed regarding the previous Government's policies:

Additionally, removing the power that the threat of welfare fraud gives to abusive men requires a number of measures including: actively challenging the stereotype of welfare recipients as potential criminals; increasing rates so that women do not have to turn to abusive men to survive; ridding of snitch lines; and changing the definition of spouse.

Recommendation 21

The welfare fraud 'hot line' should be eliminated. Manitoba was the first province to establish a welfare fraud phone line and it has now eliminated the line because it found

this administrative strategy to be financially unsound and it promoted poor-bashing and a climate of hate against low-income citizens.

Recommendation 22

Benefits should not be reduced until there is a conviction for fraud.

Recommendation 23

Women need access to competent state-funded representation if charged with fraud. We heard during our Feb. 6 forum that women are pleading guilty to fraud charges, sometimes to avoid involvement with the criminal process, and sometimes because they have been given poor advice from lawyers who do not understand the welfare system and who thus fail to see valid defences.

Recommendation 24

A thorough review of the circumstances in which women are being charged with fraud should be undertaken. There is widespread concern that women are being charged in circumstances where their actions may best be characterized as actions taken of necessity in order to survive.

VII. ACCESSING INFORMATION

Women told us of the extraordinary difficulties that they have had in accessing accurate and timely information that might be of benefit to them. General prohibitions and obligations seem to have been rather well communicated to women, such as the obligation to report income and to pursue child support. However, very few women knew about the availability of special benefits and the possibility of deferrals or waivers of some OW requirements. Thus, while the harsh face of the welfare system is communicated clearly, its relatively more benevolent side is not, but exists only in theory.

Importantly as well, many of the rules are so complex -- e.g. the definition of spouse, what counts as income or as a gift of small cash value -- that is extraordinarily difficult for anyone (even with full access to the relevant policies) to confidently discern what is/not permissible. Women during our February 6th forum also noted that the sheer terror of going into the office and the gravity of the many issues women face when they leave the abusive relationship make it exceedingly difficult to take in information.

Trying to access information was incredibly frustrating and it took women many attempts to contact their workers. And, when contact was made, they often discovered that the information they had received was inaccurate. Women also found it very difficult to get a timely response from workers when they needed immediate help or information (cheque not arrived, emergency travel, e.g.).

Some women did identify helpful workers, but they were far more likely to receive information and support in navigating the welfare system from workers in shelters and

other community organizations. Agencies providing culturally-based services proved to be a vital source of information for women recently arrived in Canada as immigrants and refugees. The need to provide basic information and advocacy about OW adds to the already stretched budgets of community-based agencies; their work is made much more difficult because of the considerable inconsistency in the application of policies from worker to worker, and office- to-office.

It cannot be acceptable in a public service that individuals' ability to access benefits to which they are entitled depends heavily upon outside advocates, or in the 'luck' of having a 'good' worker. Women who participated in this study described again and again an organizational culture toward information that is committed to 'lock it all up' 'unless it benefits them'. A transformation to a culture of openness, accessibility, and accountability is urgently required.

Recommendation 25

Ministerial direction is required to establish principles and guidelines regarding the provision of information to individuals on OW and ODSP.³ At a minimum these principles and guidelines must include:

- full disclosure to the public, claimants, and recipients, of available benefits and conditions of eligibility;
- the delivery of accurate information in a comprehensive, user-friendly and widely distributed form;
- a recognition that at the point in time when women access the welfare system they are often in crisis
- information that is accessible in a variety of languages and formats, reflective of the diversity of languages and literacy levels among OW and ODSP claimants and recipients.

Recommendation 26

When language is a barrier to establishing or maintaining eligibility, OW and ODSP should only use trained interpreters. Relying on informal interpreters or other family members to translate does not ensure that information is properly communicated or understood. Especially problematic is relying on male partners to communicate on the couple's behalf.

Recommendation 27

³ There has been a significant amount of research on this in the U.S. One important finding is that notice should be given numerous times since women are most nervous and tense at the time of the initial application. Notices have been more successful where labels, such as 'domestic violence', are avoided, and instead behaviour is described and linked to the subject of the waiver (for example, linking physical, emotional or sexual abuse to the ability to work). New York State prints the notice on a palm card, a useful format for women who may need to hide the material from their abusers (Raphael & Haennicke, 1999).

That the Minister review approaches to ensure that necessary information is available to individuals in a timely manner. Two options that should be considered for achieving this objective are a toll-free and dedicated 'help' line, and time limits by which workers must respond to client information requests.

VIII -- SHELTERS AND HOUSING

The lack of affordable housing is a key reason why many women do not leave abusive partners or return to them. Many women interviewed experienced insecure and precarious housing arrangements. Canada is one of the few industrialized countries that do not have a national housing policy. At the same time, the provincial government has withdrawn its funding from subsidized, co-operative and second-stage housing to the detriment of many low-income citizens in need. Women in their recommendations for change reiterated how important access to emergency shelter had been for them. Several advocated more funding for shelters so that women would not have to be turned away and to ensure that shelters could provide a full range of services, including cultural interpretation. Women also identified quick access to housing as an important need.

The Hadley jury acknowledged the importance of access to housing for abused women: "[i]t is important that there be suitable safe temporary accommodation immediately available as well as long term assistance in the form of subsidized housing. The present long wait for subsidized housing is unacceptable."

Recommendation 28

The Ontario Government should renew its commitment to second stage housing and provide more units of this nature. This would permit abused women some time to live in a safe place before they needed to find a permanent home. This supports the Hadley jury's recommendations.

Recommendation 29

More subsidized housing units are needed and these units need to be more welcoming to women. An independent appeal process needs to be established with staff members who are knowledgeable in poverty and abuse issues.

Recommendation 30

Funding for women's shelters needs to be restored and enhanced. The definition of need for emergency shelter needs to be more broadly defined to include women who are recovering from a history of abuse, even if this abuse is currently not on-going.

VIII. COMMUNITY BASED SERVICES

Community based services with an understanding of woman abuse are a crucial link to safety for many women. The knowledge of how any given community 'works' enables community based service providers to develop methods of getting information out to

abused women in the community. Having access to linguistically and cultural relevant information and advocacy is crucial.

Recommendation 31

Adequate funding for community based information and advocacy services must be provided.

IX. SCREENING FOR ABUSE

An issue that comes up in relation to the existing welfare regime is whether welfare offices are identifying abused women in their caseload. From the responses to the questionnaire to area administrators and other inquiries, it seems clear that screening tools -- used in many sectors, although not without concerns -- are not being used by welfare offices to identify women who have experienced abuse. From some of the responses it appears that there is a misplaced assumption that if the local welfare office has an arrangement with the local shelter to refer women, then all 'domestic violence' victims have been identified. This assumption is misplaced because in fact, only a very small percentage (roughly 13%) of abused women access shelters (Rodgers, 1994).

A question with which we have grappled is whether welfare offices should be encouraged or required to screen for abuse. The appeal of an affirmative answer to this question lies in the possibility that welfare offices -- for many women the first point of contact when they leave an abusive relationship -- could function as part of an effective front-line response to woman abuse, providing women with information, referrals and supports. It would also enable the potential for a differential response for abused women to be put into play. The Hadley jury, for example, recommended that all income support screening units be required to use a standard questionnaire or format when taking calls in order to ascertain whether the caller is experiencing domestic violence and that all delivery agents of OWA be required "to establish a local response for the expedited intakes of applicants fleeing domestic violence."

But universal screening in the welfare context is fraught with difficulties. The present 'culture' of enforcement, discipline and suspicion creates an environment antithetical to disclosure (as our above discussion makes clear). The women in our study were overwhelmingly of the view that welfare is not a safe environment in which to make a disclosure.

If disclosures are encouraged, systems have to be adequately prepared to deal with them; and clearly the welfare system is not at present (Mosher, 1998). There were many instances in our study where workers knew of the abuse (usually because the woman had applied for benefits from a shelter) and yet women were not told of potential deferrals or waivers, were pressured to pursue support and where inappropriate actions were taken (e.g. calling the abuser to ask if her story of abuse was true). Disclosure brings with it many risks for women: that they will be judged negatively; that they will be misunderstood; that their experiences will not be validated; that a report will be made to

child welfare authorities, and they may lose custody of their children; and that the abuser may learn of the disclosure.

U.S. research on this issue also notes women's reluctance to disclose, for reasons similar to those articulated by the women in this study. The research shows routine screening by welfare workers to be unsuccessful -- in some instances causing women to become even more inhibited. Only when trained women's advocates with experience in issues of intimate violence were embedded in welfare offices to do the screening did disclosure rates increase (Raphael & Haennicke, 1999; Tolman & Raphael, 2000).

Recommendation 32

We recommend that universal screening not be implemented in Ontario Works and ODSP offices. As recommended earlier, women need to be given full information about all benefits, entitlements, waivers, deferrals, etc. Only then can they make an informed decision as to whether to disclose abuse.

Recommendation 33

Welfare offices should have readily available and accessible to women information about resources for abused women and staff should be trained to able to make appropriate referrals.

XI. TRAINING

As reflected both in the area administrators' responses and in the women's experiences of welfare, in the vast majority (but not all) of the welfare offices in Ontario there is very little training and thus very little evolved institutional expertise on woman abuse within the welfare system.

In our interviews with women, when asked what needed to change in the welfare system, the most common response was the way they were treated by welfare workers. They wanted workers who would treat them with understanding, compassion and respect and who would understand the circumstances of their lives, including the abuse. Many noted that the responses they experienced from particular workers were responses required by or encouraged by the dictates and culture of the welfare system. As we maintained in the introduction to the recommendations, what is required is a paradigm shift; only then can it be anticipated the personal interactions between women and welfare workers will be transformed. Additionally, specific training on woman abuse is absolutely required.

Some of the women we interviewed suggested having specially trained workers who would deal with situations where there was woman abuse. Much like the model of specialized prosecutors in the criminal justice context, women envisioned the development of a core of expertise.

Recommendation 34

Social assistance workers should be trained in anti-oppression practices/approaches to their work and receive significant and on-going training in issues related to woman abuse. There needs to be on-going monitoring of the impact of the training and supports in the work environment to implement the training.

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Appendix 1

Woman Abuse and Welfare Guide for Interviews with Women

Thank you so much for agreeing to be interviewed; I really do appreciate it. Before we begin, I'd like to just review with you some of the highlights of the consent you have signed. You can decide to end the interview at any time; you can also choose not to answer a question, or decide that something you have told me shouldn't be included after all. The only thing that couldn't be changed is that if you told me that your child was currently being abused--I would need to report that.

Before we begin, do you have any questions at all about the project? About the interview? Anything else?

A. Welfare History and Goals

1. People come on welfare for a variety of reasons, and some expect that it will be for a short time, and some expect it will be for a longer time. Can you tell me about the situation that brought you onto welfare?

Probe for:

Applied as single mother? Married woman? Disabled woman/partner?
Sponsored immigrant?

Where was she living?

When did she begin to receive welfare? Is she currently on welfare?
Ontario Works or Ontario Disability Support Program?

Note: If there has been more than one period of welfare receipt, we will need to get a sense of reasons for, and the length of receipt.

2. When you think back to the time that you came onto welfare, what did you see as your goals or hopes at that time? (If more than one occasion on welfare, the focus should be on the period that was most relevant to the experience of abuse.)

3. Would you say that coming onto welfare at that time helped to achieve these goals/hopes?

Probe for:

What helped you/stood in your way?

4. For those who have left welfare at least once: *What were the reasons you went off welfare?*

Probe for:

Was it ever to return to an abusive relationship (and if so, was this tied to the inadequacy or difficulty of being on welfare)?

B. Employment Experience and Goals

When you think about all the factors in your immediate situation, would you say that your ideal option is to be at home giving full-time care to your children, combining care for your children with a part-time job, or combining it with a full-time job?

Probe for:

How does the ideal option fit with the current reality? If it does, what helped her to make that fit? If not, what gets in the way?

What is her job experience? What kind of work? Ever worked while on welfare?

Has she combined employment with care of her children? Worked mostly full-time/part-time? Taking or taken training or educational upgrading courses?

If currently employed---how many hours a week?

C. History of Abuse

I would like to return a little later to some of your experiences on welfare, but I wonder if we could now talk about abuse. Many women have been in, or are in, relationships where their husband or boyfriend hurts them physically, sexually, and/or emotionally and it is important for our research for us to learn whether anything like this has happened in your relationship(s).

1. *Have you had a husband/partner/boyfriend that hurt you or you were afraid was going to hurt you? Can you tell me about that relationship?* [If more than one, we are concerned with the one that is the most relevant to her current situation.]

Probe for:

Nature of the abuse (typical incident and frequency).

Length and nature of relationship.

Still afraid of this individual?

2. *Apart from physical abuse, many women find that their partners try to control their lives---how much contact they have with their friends and family, whether they work outside the home, what they wear and how they look, to give just a few examples. Did X try to control you in this way?*

Probe for:

Areas of control---scope and intensity.
Typical incidents and frequency.

3. *Partners can also try to put down women---make them feel that they can't do anything right. Did you ever experience this?*

Probe for:

Areas of put down.
Typical incident and frequency.

4. *When you were with your partner were you employed? Did you want to be? Did he want you to be? Did the abuse interfere in any way with your work?*

Probe for:

Harass her at work.
Make her feel guilty about working.
Whether she felt safe from him at her job.

5. *How would you describe the way that this abuse affected you?*

Probe for:

How did it affect how she feels about herself?
Affect health? Depression, anxiety, sleepless nights, chronic pain? Get in the way of day-to-day life? Employment?

6. *Did you ever call the police or contact a social agency because of the abuse?*

Probe for:

If yes, what did she hope would happen as a result? Did it? What proof, if any, was required of the abuse?
If no, did she ever consider calling for help? What prevented her from calling?

7. *Did you ever go to your doctor or go to the hospital because of injuries or emotional stress caused by the abuse?*

Probe for:

Did she disclose that the injuries or stress were caused by the abuse?
If yes, did anything facilitate the disclosure?
What did she hope would happen and what was the actual response?
If she considered disclosing, but didn't, what prevented her?

8. *Did you ever get any legal advice or assistance?*

Probe for:

If yes, was it helpful?

If no, did she want legal assistance; and if she did, what prevented her from getting it?

D. Leaving Abusive Relationships

I'd like, if we could, to talk about trying to decide what's best---whether to leave or to stay. Many women struggle with this decision, which is often a very difficult one to make---there are often both 'push' and 'pull' factors. And of course, for a variety of good reasons, women may change their minds: they may decide at one time that leaving is best, and later that returning to the relationship is best.

1. *Can you tell me about your decision to stay/leave? In making your decision, what were the factors that weighed most heavily with you?*

Probe for:

The specific factors that are mentioned, and whether they are 'push' or 'pull': fear of future violence; concern for children's safety; better life for children; concern about ability to support herself; inadequacy of welfare rates; availability of legal aid; etc.

2. *Was welfare a factor in your decision?*

Probe for:

Push or pull, and what specific feature of welfare was important.

3. *What about housing...how has that played out in your decision? Did you have to leave your home?*

Probe for:

Is current housing subsidized? Is it in a safe neighbourhood? Has she had to go without some things in order to afford her rent?

4. *As you think back, what did you hope would happen as a result of your decision to stay/leave?*

Probe for:

Did these things happen? What helped to make them happen? What got in the way?

5. *Did the abuse continue after you left/decided to stay?*

Probe for:

If so, in what form?

Did you continue to fear him?

6. *After you left him, was there further contact with him that created a problem for welfare?*

E. Dealing with the Welfare System

1. *Now, I would like to shift gears a bit and talk about your experiences of welfare and get a sense of what being on welfare felt like for you. Are there good things about welfare? Bad things?*

Probe for:

Bad: adequacy of benefits (if inadequate—what did she go without?)
sense of stigma
lack of privacy—being scrutinized

Good: breathing space to get over a crisis

2. *What about your dealings with welfare workers – what were these like?*

Probe for:

Experience of home visits.

Success in contacting worker, if needed.

How did her dealings with her welfare worker(s) make her feel?

3. [For women who have left their partners.] *Do you remember about how long it took before you received any money? Was this a problem?*

Probe for:

Problems getting welfare cheque in the middle of the month, for example.

4. *What about documents? Were there papers you had to produce when you applied for welfare?*

Probe for:

What were they? Was it difficult to produce them?

5. [For women born outside Canada]: *Has your immigration to Canada ever been an issue in your dealings with welfare?*

Probe for:

Sponsorship issues, including whether or not the mandatory deduction of \$100 was imposed.

Whether told of the family violence exemption from the \$100 deduction?

Language interpretation---was it offered, did she understand what she was signing?

6. [For those applying as single mothers] *Do you recall whether you were told anything about welfare rules regarding relationships with men?*

Probe for:

Was she required to answer a questionnaire about living with a man?

Was she wary of forming relationships with men while on welfare---either intimate relationships or friendships?

If on welfare in 1995 – was she told anything about a new definition of ‘spouse’?

7. *People on welfare can be investigated for a variety of reasons, no matter how innocent and these investigations are occurring more often. Have you ever been investigated for any reason?*

Probe for:

Nature of investigation?

Any idea what prompted it?

Did partner or ex-partner ever report or threaten to report her to welfare?

Ever cut off welfare?

8. *Now I want to ask you if the abuse you had experienced from X ever came up in your discussions with welfare workers? Were you ever asked if you had been abused? Did you ever tell the worker about your situation?*

Probe for:

Try to get sense of what led to disclosure and reaction **or** why she did not disclose.

How she responded to being asked by worker?

What happened as a result of any information that was given?

What proof, if any, was she required to provide?

If she disclosed, looking back would she do the same again?

9. *Did your dealings with welfare make things more difficult between you and your (ex) partner? How?*

10. *Did your welfare worker require you to have more contact with your (ex)partner than you wanted?*

Probe for:

Did she have to pursue child support when she would have preferred not to?
What was she expected to do? Was she expected to get him to attend a meeting with welfare officials about child support? Was this a meeting that she was expected to attend? What was that like for her?

11. *As you may know, welfare can require women to find a job or participate in volunteer work or training. Have these requirements ever been applied to you?*

Probe for:

Which requirements and with what results/concerns?
In the absence of requirements, what choices would she have made?

12. [If required to participate] *Did your partner or ex-partner interfere in any way with your participation? Did your participation make the abuse worse or change it?*

Probe for:

Did he call her at work, destroy her work clothes, try to prevent her from going to work or to class, promise childcare or transportation but then not provide it, etc.

13. *Although welfare can require women to go after child support or to find a job, women who have been abused can also be exempted from these requirements. Did you know about these exemptions at the time?*

Probe if she knew:

How did she know—friends, worker?
Did she ask for an exemption? Why or why not?
What was required, if anything, to prove that she had been abused; did she have difficulty getting it?
If she ever had an exemption, was she later required to pursue support or participate in workfare?

Probe if she did not know:

Would she have wanted to be exempted? Why or why not?

14. *Did your welfare worker ever advise you that legal services might be available to help you?*

15. *We have talked about a number of aspects of dealing with welfare, but there may be rules and regulations that have caused problems for you that we haven't yet talked about. Is there anything else in your experience that has been a problem for you?*

F. Supports Women Need

1. *Given your experiences, what would you say are the most important things that need to be done to help women who are being abused?*

Probe for:

Importance of decent job, childcare.

What do women need to be safe in employment/training?

Can welfare do more to protect women from having to meet with their abusive (ex)partners?

Immigration process (isolation, language barriers).

Legal services and information.

2. *Do you think most women are likely to tell their worker about the abuse? Why or why not?*

Probe for:

Would it be a good thing if they did? If so, what needs to happen?

2. *If you could have your way, what would be the most important changes you would want to make so that welfare worked better for women who have been abused?*

CHECKLIST FOR BACKGROUND INFORMATION:

Before the interview has ended, make sure you have obtained the following information:

1. Number and ages of children and dates when living with mother.
2. Country of birth---
For those born outside Canada, year of immigration.
Sponsored? By?
3. How women self-identify in terms of their race, ethnicity and/or culture and how they tend to be identified by others.
4. Last grade in school completed.

Appendix 2
WOMAN ABUSE AND WELFARE RESEARCH PROJECT
Questionnaire for Ontario Works' Administrators

1. Is there a domestic violence (family violence) protocol of any sort in effect in the office(s) in your area?

Yes No

IF YES, please include a copy with your completed questionnaire.

2. Do employees in the office(s) in your area receive training on domestic violence?

a) Yes No ▶ skip to Q.3

b) How often? _____

c) How many hours of training are provided? _____

d) Who provides the training? _____

e) Are written materials given out?

Yes No

IF YES, please include a copy with your completed questionnaire.

f) Is there any monitoring of the use of the training?

Yes No

IF YES, please describe briefly:

3. Which of the following best describes the approach in the office(s) in your area to the identification of those clients who have experienced, or are experiencing, domestic violence?

a) Wait for a woman to self-disclose ▶ skip to Q.4

OR

b) Attempt to facilitate a disclosure

If you answered b) above please check off all the actions that workers in your office(s) are expected to take to facilitate a disclosure of domestic violence:

ask her directly

create a positive environment

look for signals and let her know that she will be respected

other Please describe:

4. In the office(s) in your area, are records kept of the number of women applying for, or in receipt of, Ontario Works, who have experienced/are experiencing, domestic violence?

a) Yes No ▶ skip to Q.5

Note: Please respond to b) and c) with the numbers from such records. Please indicate if the number shown is per month / per year, etc.

b) Ever experienced abuse in an adult relationship _____

c) Presently experiencing abuse in an adult relationship _____

5. Do the office(s) in your area require documentation to prove domestic violence?

Yes No

IF YES, what kind of documentation is required? (Please describe)

6. In the experience of the office(s) in your area are clients able to provide the required documentation?

Yes No

7. In relation to the Ministry policy on deferrals of support obligations in the context of domestic violence is it the practice of the offices(s) in your area to (please check the relevant category):

- a) verbally inform each client of the policy
- b) inform only those who have disclosed domestic violence
- c) address the policy only if specifically requested by a client
- d) Other Please describe:

8. Does the office(s) in your area have a policy, in addition to the Ministry-wide policy, that addresses support obligations in the context of domestic violence?

Yes No

IF YES, please include a copy with your completed questionnaire.

9. In relation to the Ministry policy on deferrals from participation in work readiness activities for victims of domestic violence, please check the category that best describes the practice of the office(s) in your area (please check the relevant category):

- a) verbally inform each client
- b) inform only those who have disclosed domestic violence
- c) address the policy only if specifically requested by a client
- d) other Please describe:

10. Does the office(s) in your area have a specific policy, in addition to the Ministry-wide policy, that addresses deferrals of participation in work readiness activities for individuals who have experienced, or are experiencing, domestic violence?

Yes No

IF YES, please include a copy with your completed questionnaire.

11. Are you aware of any problems that have been arising in relation to women's participation in work readiness activities either because of on-going domestic violence or the harms of past domestic violence?

Yes No

IF YES, please describe

12. In relation to the regulation that provides an exemption from the application of the \$100.deduction in situations of sponsorship breakdown for victims of family violence, please check the category that best describes the practice of the office(s) in your area (please check the relevant category):

- a) verbally inform each client who is in a situation of sponsorship breakdown
- b) inform only those who have disclosed family violence
- c) address the policy only if specifically requested by a client
- d) other Please describe:

13. In this series of questions we are interested to learn whether any statistics are collected on requests for, and the granting of, deferrals or exemptions. If statistics are gathered and can be shared this information would be greatly appreciated. But even if statistics are not gathered we would be interested in your best estimate of the frequency of requests for, and the granting of, deferrals or exemptions.

In your office(s) are statistics gathered/records kept of:

- a) the number of clients who requested a deferral of the obligation to seek support because of domestic violence?

Yes No

How many? _____
(records or estimate) (indicate per month/per year etc.)

- b) the number of clients who were granted a deferral of the obligation to seek support because of domestic violence?

Yes No

How many? _____
(records or estimate) (indicate per month/per year etc.)

c) the number of clients who disclosed domestic violence and were eligible for a deferral but nevertheless wanted to proceed with the support application?

Yes No

How many? _____
(records or estimate) (indicate per month/per year etc.)

d) the number of clients who requested a deferral of the obligation to participate in work readiness activities because of domestic violence ?

Yes No

How many? _____
(records or estimate) (indicate per month/per year etc.)

e) the number of clients who were granted a deferral of the obligation to participate in work readiness activities because of domestic violence

Yes No

How many? _____
(records or estimate) (indicate per month/per year etc.)

f) the number of clients who requested an exemption from the \$100 deduction in cases of sponsorship breakdown because of domestic violence ?

Yes No

How many? _____
(records or estimate) (indicate per month/per year etc.)

g) the number of clients experiencing sponsorship breakdown who were exempted from the \$100 deduction because of domestic violence

Yes No

How many? _____
(records or estimate) (indicate per month/per year etc.)

14. Are you aware of any cases where an abusive partner has reported to the welfare fraud hotline or elsewhere that his former partner is living with another man?

Yes No

If yes, how frequently does this occur? _____

15. Are you aware of any cases where a woman has left welfare and returned to an abusive relationship because she found that she was unable to adequately support herself and her children on welfare?

Yes

No

If yes, how frequently does this occur? _____

16. Does the office(s) in your area keep statistics on the number of fraud prosecutions in your area that arise out of a situation where a client who has been receiving benefits as a single person is found to be living with a spouse?

Yes

No

If yes, how many (and in what time period)? _____

What percentage of the total number of fraud prosecutions do such cases account for? _____

17. When a client is investigated because of a possible co-residing spouse is there any investigation into whether that spouse is abusive?

(a) Yes

No

(b) Please comment:

18. Some American jurisdictions have begun to experiment with models that involve a woman's advocate interviewing women who apply for welfare with respect to possible domestic violence. Would you envision a model of this sort working well in the office(s) in your area?

Yes

No

Please comment:

19. Do you think that the welfare system at present does a good job in identifying women who have experienced, or are experiencing, domestic violence?

Yes

No

20. Please comment on any improvements that you might recommend to better identify women who have experienced, or are experiencing, domestic violence:

21. Once women are identified as having experienced domestic violence, does the system respond adequately and appropriately to their needs?

a) Yes No

b) If no, what might be changed?

Please remember to attach the following documents that relate to domestic violence, if available:

- **domestic violence protocol [Q.1]**
- **training materials [Q. 2(e)]**
- **policies that deal with support obligations [Q.8]**
- **policies related to deferrals/participation in work readiness activities [Q.10]**

Thank you very much for taking the time to complete this questionnaire!