**Income Security: A Roadmap for Change  
  
YWCA Toronto submission to The Honourable Helena Jaczek, Minister of Minister of Community and Social Services  
January 3, 2018**

YWCA Toronto is the city’s largest multi-service women’s organization. We help women gain economic security, escape and recover from violence, and access housing that is safe and affordable. We also work with young girls – building their leadership and critical thinking skills. Our Association serves over 13,700 women and families annually in 32 programs across Toronto.   
  
What we have observed across all YWCA Toronto programs, and what statistics show, is that women and girls are disproportionately impacted by poverty, violence and systemic oppression – particularly if they are racialized, Indigenous, living with disabilities, newcomers, seniors, trans or gender non-conforming. Ontario’s Poverty Reduction Strategy identified women as a high-risk group for poverty. Toronto’s Poverty Reduction Strategy tells us that 37% of single-women-led families in our city live in poverty. Therefore, income security reform is critically important to advancing gender equity in Ontario.   
  
In summer 2016, YWCA Toronto hosted Minister Helena Jaczek for the launch of this review. We recognize the hard work of the three Working Groups in creating this report and its recommendations. We agree with the Working Groups’ overall assessment that ‘a mere tweaking of the system is not an option.’ We welcome the recommendations on transformational change to the culture of social assistance programs and caseworkers, including the focus on a trauma-informed lens. We are also pleased to see the strong recommendations on Indigenous self-governance developed by the First Nations Working Group and the Urban Indigenous Table. Fundamental reform is required to ensure that all Ontarians, including women, girls and their families, can live in dignity and with security.  
  
This submission is informed by the lived experience and expertise of women in YWCA Toronto programs as well as by our staff. Our message is clear: effective income security reform must “count women, girls and their families in.”   
  
**“Counting Women and Girls In”**  
Gender equity must be included as a guiding principle for change alongside the other stated principles in the report – adequacy, human rights, reconciliation, access to services, economic and social inclusion. We urge the provincial government to ensure an intersectional gender-based analysis of all income security reform measures. A gender-neutral approach, as described in the report, renders invisible the real structural barriers that many women experience – especially women who are homeless or fleeing violence. It is also out of step with commitments made by the provincial government to advance gender-based analysis of policy and programs, as well as its commitments to promote women’s economic empowerment and end gender-based violence.  
  
At YWCA Toronto, many of the women with whom we work face multiple barriers to income security. This could include gender-based violence, mental health and addictions challenges, lack of affordable child care, lower literacy and language skills, immigration status, isolation, and a lack of essential skills. Recent research from the Canadian Centre for Policy Alternatives found that women – especially racialized, newcomer and First Nations women –are disproportionately impacted by the rise of precarious employment, including part-time, low-wage, temp jobs with few benefits. Further, gender discrimination – whether it is pay inequity, or violence and harassment in the workplace – keeps women in poverty, drives women out of jobs and closes the door to promotions. These are too frequently the real lived experiences of many women in our city and province. We need government action to address these systemic challenges.   
  
**Income Security Is Critical to Ending Gender-Based Violence**  
To quote a participant in one of our programs: “… Women who survive violence must be able to find safety, support and justice. What happened to me is neither my fault nor my shame to carry. The shame rests with a system that creates barriers rather than bridges for women escaping violence.” Nowhere is this need for action more important than when it comes to supporting victims/survivors of violence. Fear of poverty and economic hardship is a driving force that can keep women and children trapped in violent situations.  
In our Violence Against Women (VAW) shelter, women receive a personal needs allowance of $4.20 per day, which is nowhere close to income adequacy – it is not sufficient to meet daily needs, pay down debts or plan for the future. Women in our VAW shelters are also not eligible for the Personal Diet Allowance under Ontario Works, the assumption is that the shelter can accommodate dietary needs but this is difficult for more complex health needs. There must be a better plan to support women living in VAW shelters to move out of poverty.   
  
We also call on the provincial government to undertake careful analyses of current and proposed policies and services related to income security, in consultation with the VAW sector, to ensure that they do not increase women’s vulnerability or undermine the safety of those receiving support. For instance, under the current rules women fleeing violence are unable to apply for social assistance until they have separated from their abusive partner. There must be more flexibility in the rules in order to allow women to have expedited access to financial resources when escaping violence. In addition, we support the recommendations that assets held in all forms of Registered Retirement Savings Plans and in Tax-Free Savings Accounts be fully exempt and we support the call for the current income exemption to be increased. Women who come through our VAW shelter doors have to rebuild their entire lives, and the ability to save money is critically important.  
  
Our partners in the VAW sector, including the Women Abuse Council of Toronto, the Violence Against Women Network and the Transitional and Housing Support Program Network have put forward a submission highlighting particular areas of focus related to supporting VAW survivors. We urge the provincial government to recognize the expertise represented in these coalitions and to heed their call.   
  
**Expanding Public Health Care**  
We support the recommendation for extended core health benefits for all low-income people, including pharmacare, dental, vision, hearing and medical transportation benefits. We urge the provincial government to build on the OHIP+ announcement of free drug coverage for anyone age 24 years or younger, and act swiftly in implementing this recommendation.   
  
Expanding public health care is an urgent priority for many of the women with whom we work. As previously mentioned, women are more likely to be living in poverty. Women are also over-represented in precarious jobs which often do not offer medical benefits. For women on Ontario Works, many fear leaving the program and the security they feel from having access to the health benefits. It should not be this way. All Ontarians should be able to access the health care and related services they need, regardless of income. Implementing this recommendation is part of the unfinished business of public medicare – we need both to improve and expand our public health care system in Ontario.  
In addition, we urge the provincial government to include mental health care as part of the extended health coverage. This is particularly important for women who have experienced violence and trauma. Women tell us they cannot access the supports they need because they simply cannot afford them. There are long waiting lists. Some counsellors are not trauma-informed. Recent reports have identified the gaps women face accessing affordable community-based mental health counselling. There must be leadership by the provincial government to close these significant health gaps.  
  
**Portable Housing Benefit**  
We support the recommendation for a portable housing benefit to support low-income individuals with the high costs of housing. According to the latest GTA Rental Market Survey from the Canada Mortgage and Housing Corporation, the average rental cost in Toronto has risen to $1,300 monthly – we are facing a serious affordability crisis. For women, the lack of safe, affordable housing could mean that they are forced to remain in violent situations to maintain their housing, live in crowded conditions with family or friends, or stay in shelters for months when they could readily move to permanent or supportive housing if it was available.  
  
There are many benefits that could come from a portable housing benefit— it allows a choice of where to live, it will help reduce overcrowding in women’s shelters -freeing up spaces for other women and children in need, and it will help to alleviate Toronto’s social housing wait list – currently at over 97,000 households, just to name a few. However, we urge the government to look closely at the learning from its portable housing benefit for women fleeing domestic violence. Notably, in an open letter to the Honorable Chris Ballard, our partners from the VAW sector have outlined important areas of consideration for the Portable Housing Benefit. We encourage you to revisit the recommendations put forward in the submission to Minister Ballard as part of the current consultation process.   
  
As the report makes clear, a portable housing benefit is only one tool that government should use to help with housing affordability. YWCA Toronto has been active at all levels of government in calling for an intersectional gender lens on housing and for investment in a continuum of housing options for women – emergency shelters, permanent housing, supportive housing – with related supports. The federal government’s national housing strategy included a commitment that 25% of funds will go directly to projects and services targeted at women, girls and their families – we urge the provincial government to follow this lead.  
  
**Promoting Women’s Employment**  
We support the recommendations to redesign benefits to make it easier for people to pursue their employment goals. YWCA Toronto’s Employment and Training programs serve 7,000 women annually, including an Employment Focus program for women on Ontario Works and ODSP. There is a need for more women-specific employment programs. Particularly for women with multiple barriers, employment programs with more intensive supports and a focus on foundational life skills such as confidence and self-esteem are required. To quote one Employment Focus participant, “I gained more confidence to go into the workforce. Knowledge of self. I learned about my strengths, skills and values, personality and style. Increased my computer skills. Energy flows where attention goes!”  
  
A recent environmental scan of women’s employment programs for United Way indicated that stakeholders recognize that women with multiple barriers to employment benefit from a women-only learning approach as it provides opportunity for explicit conversations related to their challenges and issues. The same study also stated that the ‘atmosphere or environmental culture’ is an important factor when working with women – having a safe, environment where women can interact with others, build trust, identify commonalities and have honest and open conversations. Women also tell us that in our programs their voices are heard – whereas in co-ed groups their voices are silenced.   
We encourage the provincial government to invest in women-only employment programs as part of income security reforms, including employment programs specifically for newcomer women as well as employment programs for women who have experienced violence.  
  
**Helping Those in Deepest Poverty**  
We support the recommendation for the provincial government to help those in deepest poverty, specifically single people on Ontario Works who receive a monthly benefit of $721per month. This is not enough to survive, especially in an expensive city like Toronto. The report recommends a year one rate increase of 10% for a single person on Ontario Works and 5% for a single person on ODSP. This is a good start, but we urge the provincial government to move beyond this modest target. There is a strong moral, social and economic case for taking bold action to bring those in deepest poverty to a level of income adequacy.  
 **Flat-Rate Structure for OW and ODSP**  
The Roadmap’s proposal for a flat-rate structure for social assistance, combining shelter and basic needs payments, could be an important step forward for many on social assistance. Significantly, it will reduce much of the surveillance and intrusion that is currently built into the system. However, the Roadmap is not clear on how this flat rate will impact women in VAW and homeless shelters. We raise the following questions to the government:   
• How does this recommendation apply to women living in VAW shelters who currently receive a Personal Needs Allowance?   
• Will this flat rate structure impact shelter funding?   
• What type of supports will be available with respect to financial literacy and budgeting? Will this support be available in shelters?   
• Will women exiting shelters who receive a flat-rate but have not saved their income still be eligible for additional supports to meet emergency housing needs, including the Housing Stabilization Fund?   
  
In closing, we thank the provincial government for the opportunity to provide feedback on this report. We offer our assistance as civil society partners as the provincial government moves forward on this critical issue of income security reform.  
  
  
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