

Response to the Discussion Paper

Preventing and Reducing Poverty in Prince Edward Island: A Strategy for Engagement

PEI Advisory Council Status of Women

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PEI ADVISORY COUNCIL ON THE STATUS OF WOMEN

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Table of Contents

Eliminating Poverty Is a Women’s Equality Issue	1
Observations about Gender in the <i>Discussion Paper</i>	3
What Is Working Well to Reduce Poverty	5
Seniors and Unattached Individuals	7
Rethinking Social Assistance and Income Support Programs	10
Preventing Poverty with Wraparound Services.....	12
Preventing Poverty by a Focus on Basic Needs	14
Preventing Poverty by a Focus on Health.....	16
Preventing Poverty with Access to Justice	18
Appropriate Community Partnerships	21
Guaranteed Annual Income	22
Working Within and Across Governments	23
Next Steps.....	24
Summary of Recommendations	25

Eliminating Poverty Is a Women's Equality Issue

Eliminating poverty on Prince Edward Island requires three things: **commitment, commitment, and commitment.***

Throughout the past five years, the Prince Edward Island Advisory Council on the Status of Women has advocated strongly for a *poverty reduction strategy* for Prince Edward Island, as a step towards eliminating poverty in PEI. The Council has urged government to consult and collaborate with community-based organizations to develop a Poverty Reduction Strategy like those in other provinces. Poverty reduction is a central theme of the Council's *Equality Report Card*, published in 2008, 2009, and 2011. The *Report Card* is the Advisory Council on the Status of Women's primary tool for advising government and assessing government's progress towards women's equality goals.*

The members of the Prince Edward Island Advisory Council on the Status of Women have read and talked about the discussion paper *Preventing and Reducing Poverty in Prince Edward Island: A Strategy for Engagement*. Council members are conscious that the *Discussion Paper* "begins the process" that will lead to a formal strategy for preventing and reducing poverty on Prince Edward Island.

"Every human being deserves to live with dignity... On the Island of all places, we should be able to do a better job of this."

The members of the Prince Edward Island Advisory Council on the Status of Women believe that it is possible to eradicate and prevent poverty on Prince Edward Island. We approach issues of poverty with a focus on livable income to allow women and their families – and all Islanders – to live in good health and with dignity. All citizens, community groups, and government have a role to play in making sure that Prince Edward Island is a good and supportive place for all Islanders to make their home. Taking care of people who are vulnerable as a result of gender, age, ability, sexual orientation, ethnicity, health, income, or other factors is the central responsibility of government and the central work of creating equity in our province.

We believe it is the responsibility of government to lead the Province's work towards livable income on behalf of the collectivity of the citizens of the Province. Council members are conscious that one of the most significant effects of poverty in Prince Edward Island is social isolation and exclusion from many of the practical, participatory aspects of our society and our democracy.

* All boxed quotations are from members of the PEI Advisory Council on the Status of Women from a meeting held September 8, 2011, in West Point, PEI.

Citizens struggling against impoverishment are limited from participating in many of the collective actions of our Province. Women especially face challenges of transportation and support for caregiving to take part in events outside their homes or communities. This time of year, we recognize that work and family commitments and the basic struggle for survival mean that many people are unable even to take advantage of holidays that others with an adequate income take for granted.

The *Strategy for Engagement* document itself is an example of inadvertent barriers to participation. Advisory Council members are dismayed that *only the summary* is available in French or in plain language. The full-length *Strategy for Engagement* is full of rich data, but the data are inaccessible to francophones and to those with lower literacy. The summary document has little usable analysis and fewer supporting statistics. Public documents intended for public engagement need to be available in both official languages and in plain language or alternative media (such as audio or visual media).

“People must be able to participate, socialize, and be active in the community. They need transportation and resources to participate.”

The Advisory Council’s first, and central, recommendations, echo those of many groups that include people who experience poverty first hand, people who have experienced poverty

or live with financial insecurity, and their advocates and allies: to consult with and listen to those who live or have lived in poverty and groups that work with them. This is where the best solutions will be found.

PEIACSW Recommendation 1:

that government enter a phase of consultation and deep listening with individuals and community organizations that are knowledgeable about poverty in Prince Edward Island, to hear their stories and respond to their experience.

PEIACSW Recommendation 2:

that government create space for citizens to talk about the realities of poverty in safety and security, without fear of stigma, marginalization, loss of government services, loss of government jobs, or political reprisals. To create this safe space, government should collaborate with one or more appropriate community-based organizations to undertake public consultations, providing adequate funding and support for the organization and for participants in the consultation.

PEIACSW Recommendation 3:

that the goal of consultations be to flesh out a Poverty Prevention and Reduction Strategy that has specific targets, goals, timelines, and evaluation plans.

Observations about Gender in the *Discussion Paper on Preventing and Reducing Poverty*

The PEI Advisory Council on the Status of Women advocates for government policies to apply a gender- and diversity-based analysis to help ensure policies have positive and equitable outcomes for women, men, and diversity groups. Gender and diversity analysis is evidence-based. It is a tool to examine policy to determine that outcomes will be similar for women and men and diverse groups. When it functions well, it results in policy that has better and more equitable outcomes for all citizens, not just women. Reading the *Discussion Paper on Preventing and Reducing Poverty* suggests many ways that gender affects people's experience of poverty on Prince Edward Island, and there are more opportunities to use gender and diversity analysis as government moves towards a full-blown strategy.

“The question in the [Discussion Paper] is framed wrong in that where the poverty level is set has nothing to do with people's dignity and capacity to engage with community and enjoy their life. It only sets a level where they can keep themselves alive, and even that is up for debate.”

As the *Discussion Paper* observes, the poverty rate for women and men using the Low Income Cut-Off measure remains “relatively the same for both genders.” While this is true, women's and men's lives remain profoundly different. Each group's experience every day is inflected by traditional gender roles and expectations. The roots of women's poverty differ from the roots of men's poverty, and both differ from the roots of poverty for diverse vulnerable individuals and

groups. As a result of their lived experience, women and men and diverse groups will almost certainly require specific, gender-sensitive, diversity-sensitive solutions that provide routes out of poverty and into livelihood and dignity.

PEIACSW Recommendation 4:

that when data related to a “poverty line” is necessary, government should use the Market Basket Measure as a more accurate reflection of the real extent of poverty on PEI. The Market Basket Measure considers the costs of living and accessing basic needs on Prince Edward Island.

Some observations that require more detailed gender and diversity analysis:

- Prince Edward Island continues to be home to many working people who live in poverty. Many of these individuals rely on Employment Insurance and food banks. Women in Prince Edward Island have a high workforce participation rate, and make up very close to half the Island's workforce, but women continue to be over-represented among those who work part-time (especially those who work

part-time due to caregiving responsibilities). There continues to be a wage gap between women's income and men's income for full-year, full-time work: Women working full-time earn just 82% as much as male counterparts. More frequently than men, women rely on Employment Insurance for caregiving leaves for maternity, adoption, parental leave, and compassionate care, which substantially reduces income.

- Using LICO measures (that do not account for living costs), poverty rates for women and men are "relatively the same," as the *Discussion Paper* shows. This is good news. However, the similarity in rate disguises important gender variables. The causes and effects of poverty may be different for these women and men. The discussion paper tells us that households with a single earner "have much higher rates of low income": Given that women make up the majority of heads of lone-parent households, how many women living in poverty are lone parents? Given the gap between women's average earnings and men's how many women active in the PEI workforce are living in poverty? The *Discussion Paper* says single seniors face higher risk of low income than senior families: If women tend to live longer than men, how many women living in poverty are single seniors?

These are just two examples of broad areas where the data points to the need for gender and diversity analysis. The 2010 publication *Women in PEI: A Statistical Profile* provides an important source of sex-disaggregated data that must inform gender analysis for poverty reduction planning. Sex-disaggregated data helps point towards sex disparity; gender disparity is more complex. True gender and diversity analysis requires evidence from both quantitative and qualitative sources to create a picture of the lived experience of gender in our society: the roles and expectations tied to masculinity, femininity, and gender norms. It is important to know that "Women lead 82.2% of lone parent families in PEI," as *Women in PEI* tells us, and that, "In 2005, the median income of female led lone-parent families was 83.5% of that of male led lone-parent families." It is equally important to analyze these facts in the context of gender, to understand what societal pressures (and, perhaps, policies) influence the over-representation of women as heads of lone-parent families and to examine the root causes of women's relatively lower incomes compared to those of men.

PEIACSW Recommendation 5:

that the poverty prevention and reduction strategy use and be seen to be using sex-disaggregated data such as that in Women in PEI: A Statistical Profile 2010.

PEIACSW Recommendation 6:

that the poverty prevention and reduction strategy apply gender and diversity analysis, and that gender and diversity analysis are evident in the strategies process, goals, and evaluation measures.

What Is Working Well to Reduce Poverty

Since 2007, the PEI Advisory Council on the Status of Women has formally assessed government initiatives towards selected women's equality goals. Poverty reduction and elimination have been major themes of the *Equality Report Cards* published in 2008, 2009, and 2011, and of the interim trends report in 2010.

Most of the priority areas in the *Equality Report Cards* relate in one way or another with poverty prevention and reduction. In 2011, a number of programs and initiatives received high grades of B or better, and these point to areas the Council sees are working well to reduce poverty.

“While Islanders are good at band-aid approaches (responding to crisis), we need to improve on prevention. So while the food bank is a band-aid for a crisis, it does nothing to end the problem... Charity is not the solution.”

The 2011 *Equality Report Card* identifies investment and structural changes in early childhood care and education and kindergarten as very significant actions. Continued investment in this sector, especially investment that targets accessibility and affordability, should play a major role in poverty reduction. (It is worth

noting that the improvements in families' lives and livelihoods that result from improved access to early childhood care and education will be captured by the Market Basket Measure better than LICO measurements – another compelling reason for government to use the MBM as it sets targets and goals for poverty reduction.)

Increased investments in affordable housing and in home care for seniors are two additional areas where there has been progress. In both housing and home care, there is still a great deal of need in the community. The opportunity for enhanced service and investment is great and the impacts on poverty reduction will be substantial.

The current government has consistently increased the minimum wage, edging it closer to livable levels, particularly in the past two years. Even with these increases, most full-time minimum wage workers still live below most “poverty line” measures. Balancing minimum wage with support for small- and medium-sized business to flourish is always a

“It is important to make incomes and hourly wages a more livable level as opposed to minimum wage or measuring ‘poverty lines’ that may or may not reflect the real costs of living. Government has a role to play in being more realistic about what it costs to live and making efforts to ensure compensation is in line with actual costs.”

challenge, especially in an economy which is rapidly losing population to Western Canada and other regions where wages are higher. Government must find ways to support small- and medium-sized businesses through the transition as wages rise, particularly during the months before higher wages translate into increased spending by wage-earners. Government must continue to resist pressures to proclaim multi-tiered wages, which are demonstrably discriminatory towards women. (The Advisory Council's recommendations regarding Employment Standards and the two-tier wage are collected here:

<http://www.gov.pe.ca/acsw/index.php3?number=1019896&lang=E.>)

“There has to be a balance: We need jobs for people. The economy will be a driving factor. If there's no work to go to, people will still head out West.”

Regarding employment, the *2011 Equality Report Card* also found that supporting well-paying jobs in the public sector is important to women and to men. These jobs are also essential to sustaining the province's tax base in a post-recession economy that is reportedly creating mostly low-wage jobs in Atlantic Canada – when it is creating employment at all.

Complete findings from the PEI Advisory Council on the Status of Women's *Equality Report Cards* is available here, on the Advisory Council's Website under “Policy and Research”: <http://www.gov.pe.ca/acsw/index.php3?number=70027&lang=E.>

Seniors and Unattached Individuals

When the PEI Advisory Council on the Status of Women met to discuss the Province's *Discussion Paper*, they were particularly troubled by the situation faced by single seniors and unattached individuals on PEI. Many factors conspire to make Prince Edward Island a place where two incomes are now needed to meet the basic needs for shelter, food, and clothing. It is easy to speculate on some of the causes: low wages, reliance on seasonal work and part-time work, the gender wage gap, and the high cost of living, among other factors.

“There are single adults struggling to stay afloat in a two-income world. This plays out in terms of people's health and wellness, and ability to live safely and comfortably.”

Social support measures have frequently targeted families with children, and, as the *Discussion Paper* shows, the percentage of children living in poverty has decreased significantly in the past 35 years. The policies and programs that have made a difference in many families' lives are important, and they show a collective willingness to support and nurture children and young people to live in health and dignity. It is important to build on these gains. At the same time, we must express dismay that in a province and country with as many advantages as we have in PEI and Canada, 5% of all children experience impoverishment. It is unacceptable for any child to experience impoverishment, let alone for 5% to do so.

“Even those single adults who qualify for assistance receive far less than families on assistance. The problem is, it doesn't cost that much less for one adult than for one adult and a baby.”

There is no question that it is important to put a high priority on children; however, placing a high priority on children should not mean placing a low priority on adults. It is an unnecessary injustice that approximately 10% of adults are impoverished and that we allow them to live lives of hardship and struggle. In some cases, these “unattached individuals”

experience most intensely the social isolation and marginalization of poverty. Traditional gender roles that create pressure for men to be breadwinners and attach value to male identities based on their ability to work and make money may mean that men are even more susceptible to the isolating, marginalizing effects of impoverishment than are women. Gender analysis with attention to unattached men's needs is crucially important to finding solutions that will support unattached individuals .

Adults who live in poverty experience the stigmatization attached to poverty to a far greater degree than children, whom society does not blame for the impoverished conditions they survive in. And yet, “unattached” individuals are deeply connected to the life of our communities. The less social marginalization they experience, the greater their contributions to our communities, as workers in paid and unpaid work, as students, as mentors, as parents of adult children, as children of aging parents, as

friends and neighbours. Social inclusion that connects “unattached” people living in poverty back into their communities and values their worth for themselves alone can unleash amazing potential with tremendous benefits for Island society.

Sadly, it is clear from the *Discussion Paper* that our collective will to support fellow citizens to live in dignity has broken down when it comes to unattached individuals. The message from too many provincial policies is that you are valued only as a member of a couple or only as a parent of children. We have been too willing for too long to accept significantly lower levels of social assistance for unattached individuals, low priority on non-parents for programs such as family law legal aid (unless they are facing violence), low priority for unattached people for low-income housing.

“Low-income housing barely exists for single people.”

The *Discussion Paper* lists five “populations at risk,” and two of these categories are entirely made up of unattached adults: “Single parent families (especially if female led)” and “Single individuals aged 45-65.” It is alarming to consider the challenges faced by unattached individuals who also belong to the three other populations considered to be “at risk,” that is, “persons with disabilities,” “Aboriginals,” and “Recent newcomers (non economic class).”

“It requires the bulk of their pension money for many seniors to pay for medication, and this sometimes means no money for food.”

Members of the Advisory Council were particularly concerned about the situation of single senior women, and several told heart-wrenching stories of women they knew who experienced severe challenges with food security, affordable and appropriate housing, and paying for medications. As the *Discussion Paper* points out, the percentage of seniors who live below the LICO poverty line has decreased significantly in the past 35 years. Old

Age Security, the Guaranteed Income Supplement, and pensions from working lives in an era when women’s participation in the workforce expanded greatly: these are income supports that make a tremendous difference to seniors’ lives and prevent dire circumstances. Specific programs for subsidized housing, home repair, home care, and pharmacare also help, as supplements.

However, most seniors continue to live within fixed incomes, but their lives continues to be fluid, not fixed. In their senior years, most seniors will face challenging decisions about moving from one home to another or maintaining an aging home, or they will experience health challenges that limit their ability to supplement fixed incomes with paid work

“Old oil tanks can’t be insured and owners can’t get oil delivered until they get a new tank. The Seniors Emergency Home Repair covers a portion towards a new tank – but what do you do for the rest of the money?”

and that require medications and treatments. These are costly and hard to accommodate within a fixed income.

Many of the life transitions seniors face are predictable to some degree, and programs

“Rent in ‘senior-friendly’ housing is way above what most seniors can afford... There has been a tremendous amount of building in the province, a lot of it for housing. However, if you sold your home and moved to a condo, your money would not last long in those units.”

could be designed to anticipate the needs of an aging population. With demographic changes coming and the *Discussion Paper’s* caution that “into the 2020s, the rate of seniors in low income may rise again as the senior population shifts into older age brackets and becomes widowed,” the time is ripe for planning to support seniors to live in dignity. Planning for seniors’ housing will be a major part in preventing seniors’ poverty. As the Advisory Council stated in the *2011*

Equality Report Card, the Atlantic Seniors Housing Research Alliance found that more than 40% of PEI seniors are said to be in core housing need, spending more than 30% of their income for up-to-standard housing, and seniors are more likely than other Islanders to be in core housing need. Women are more affected than men because more women have lower incomes (including smaller pensions), they are less likely to own their own homes, and a larger percentage are renters.

PEIACSW Recommendation 7:

that government learn more about unattached individuals’ experience of poverty, especially the experience of senior women, with a view to making policies more inclusive of unattached individuals, to promoting social inclusion, and to better planning for the coming increase in the number of unattached and widowed seniors, especially senior women.

Rethinking Social Assistance and Income Support Programs

Social assistance should not be the primary focus of a poverty prevention and reduction strategy, but social assistance is a vital structure we already have in place to support the most economically vulnerable individuals and families in Prince Edward Island. It is important to the PEI Advisory Council on the Status of Women to see this system working well.

The *2011 Equality Report Card* contains Council's full analysis of changes to social assistance rates to the end of May 2011. The Advisory Council gives credit to government for ending the clawback of the National Child Benefit for families with children who are receiving social assistance and congratulates government for changes to the Child Care Subsidy that mean more families qualify and child care centres receive a higher rate. The Advisory Council acknowledges increases to rates for food and shelter; however, these rates still do not allow recipients to meet their basic needs. Social assistance recipients still too often rely on food banks just to feed themselves. Figures from the Canadian Centre for Policy Alternatives state that a single individual on social assistance makes just 44% of the Market Basket Measure threshold for low income. According to the Advisory Council's members, "Not enough is still not enough."

The Advisory Council participated in the review of the Social Assistance Act in 2010, and members were pleased to see that this review resulted in recommendations such as increasing income assistance, helping bridge the transition to work, supporting children for a better future, and providing more assistance to seniors, especially seniors with a disability. The Council still calls on government to act to protect the privacy, rights, and dignity of social assistance recipients under investigation or whose claims are under appeal.

"Social Assistance does not help people get off social assistance. For example, a parent who wants to go back to school with children in day care. She is on social assistance and gets some child support. Social Services cuts her off when she goes to school. She gets a student loan – but it won't pay rent, food, or transportation. How long can she go to school before the money runs out?"

"For the Disability Support Program in particular, the allowance is really too small. It is far too low a level of support... Seniors and people with disabilities deserve to live with dignity and that means more than covering basic needs. Allowances all need to be raised."

Members of the Advisory Council continue to be dismayed by the staggering numbers of Islanders with disabilities who continue to live in poverty. The Council of People with Disabilities reminds us that when about 65% of households that receive social services support include a person with a disability. Figures from the Canadian Centre for Policy Alternatives state that individuals with a disability who rely on disability supports for

their income make just 58% of the Market Basket Measure threshold for low income. The Advisory Council on the Status of Women *Equality Report Card* has frequently expressed concern that despite these issues, people with disabilities are consistently absent from economic development planning.

Government has paid attention to problems within income support systems, and government has already taken initial steps to act on recent years' reviews of the Social Assistance Act and of Disability Support Services. Other reviews – of employment standards and the two-tiered minimum wage in particular – have also resulted in a great deal of analysis and well-considered recommendations. Many citizen groups and individuals offered insight during public consultations during these reviews, and their results provide a rich reference for the poverty prevention and reduction strategy.

PEIACSW Recommendation 8:

that government carefully review poverty-related past recommendations from standing committees, government agencies, and public consultations and assess their conclusions and recommendations – then act on the best past recommendations as part of the poverty prevention and reduction strategy.

The Province of Prince Edward Island should anticipate new pressures on social assistance programs this winter as workers on the Island wait in hardship as a result of delays processing federal Employment Insurance claims. People should not have to spend nearly everything they have and to qualify for social assistance during such a waiting period. If most Islanders are one paycheque away from poverty, or one crisis away from poverty, a setback like this can begin a downward spiral that creates unnecessary reliance on social assistance and strips people of dignity. Advisory Council members expressed particular concern about people whose social assistance is suspended during an investigation and people who receive inconsistent child or spousal support – or who are consistently owed months' or years' worth of support payments. Where provincial policy can change to prevent cuts or delays in payments, or to provide transitional grants or loans when a support or service changes or ends, it should do so.

“If a delay or cut in payments from any support or service will send you into a downward spiral, that needs to be prevented.”

PEIACSW Recommendation 9:

that government explore ways to provide easy-to-access, one-time transitional assistance (perhaps in the form of grants) to help people make transitions back into livelihood when they face emergencies or major set-backs.

Preventing Poverty with Wraparound Services: Enabling Economic Opportunity

Transportation, child and elder care, education and literacy training, and home and workplace safety (violence prevention): these are themes that come up again and again when Advisory Council members talk with women in their communities about what supports they need. These supports are examples of the social infrastructure that “wraps around” women and families to enhance social inclusion and to allow them to take full advantage of economic opportunities in their communities. Supporting social infrastructure is a key part of preventing impoverishment and supporting equality for women and diversity groups.

“In many rural communities, people drive old, unreliable vehicles and it makes it hard to access work because they are always breaking down: transit and transportation are always issues.”

If poverty is going to be prevented in PEI, economic development planning needs to include gender and diversity analysis and incorporate plans and structures that support full and active participation by women, parents of young children, newcomers to Canada, people with disabilities, and other groups that may have particular needs or specific barriers to participating in the workforce. The province has taken small steps towards supporting public transit: ongoing funding and support is needed. The province has made major new investments and structural changes in early childhood care and education and has taken first steps to support home care for seniors: these initiatives require continued support.

“In many programs government already offers, there needs to be better recognition of special needs.”

“Cutbacks in schools must end for one-on-one workers who support children with special needs for learning.”

In the Advisory Council’s view, education, training, and literacy are central to reducing and preventing poverty, especially education on an inclusive model that supports children and youth with special needs with early interventions. For adult learners, training programs such as the Trade HERizons project to engage low-income women in trades and technology point the way to successful strategies; however, low literacy and

numeracy continue to be barriers to too many Islanders, and there need to be greater supports for programs in the community that promote literacy. Government needs to work harder to ensure public information and public consultations use plain, clear language.

Safety and violence prevention are also essential elements that support women’s equality in the workplace. This not only includes on-the-job safety, such as strong policies and procedures to prevent and address workplace harassment, on-site safety

equipment that is accessible and adapted for women and (for example) people with disabilities, and policies that are attentive to personal safety (such as laws and policies about working alone, standards for security lighting, and so on). There have been many supportive laws and policies to improve on-the-job safety for women, and there appears to be continued will to improve these. Women also require violence prevention and victim services in the wider community to support women's safety. Unless they have strong supports and services around them, women who experience fear of violence, violence, abuse, or trauma face major hurdles to being able to participate in the community for social events or for work.

When the Advisory Council met with a group of mostly young, rural, low-income women as a focus group for the *2011 Equality Report Card*, they identified job creation as a major priority, particularly jobs that meet the needs of parents of young families. They referred to many of the "wraparound services" that would support them to take advantage of jobs. They saw support for child care and public transit as essential to allow them to participate in the workforce. They also saw youth as a very important focus: they urged government to put a high priority on investing in youth drop-in centres in communities across Prince Edward Island, with access to information about employment, programs, services, recreation, and opportunities. They also highly recommended more youth development services (with skills building, confidence boosting programming).

PEIACSW Recommendation 10:

that government look for opportunities to improve current "wraparound" services that support poverty prevention and reduction, especially for women. These include transportation and transit, child and elder care, education and literacy, and programs that support safety and freedom from violence.

Preventing Poverty by a Focus on Basic Needs: Housing and Food

The *2011 Equality Report Card* calls for investment in affordable, accessible, appropriate housing, including housing designed to meet the needs of seniors and persons with disabilities. In the *Report Card*, the Advisory Council credits the provincial government for significant increases in investment in housing, for integrating disability analysis into planning for housing, and for building new units to meet the particular needs of seniors and persons with disabilities. However, the *Report Card* also cites the 2010 PEI Report on Homelessness that shows growth in the waiting lists for both family and seniors' housing. In 2010, 272 people on PEI were homeless and stayed in an emergency shelter. Of them, 135 (50%) were women. *Women in PEI: A Statistical Profile* says that in 38.9% of PEI households, a woman is the person who pays the bills for the home (the "primary household maintainer"). More than a quarter of these women are seniors, aged 65 or older.

"Safe, affordable housing is huge within that assessment of living costs."

"It is not affordable to move away from your home. The expenses to set up a new residence are prohibitive. This is important especially for women who are considering a move to escape violence or abuse: they must move from a bad situation to a worse situation, in terms of their economic situation."

Participants in a focus group made up mostly of young, rural, low-income women for the *Equality Report Card* named housing a major concern in their communities. The participants named couch surfing, homelessness, and unsafe living conditions as problems. They suggested that government should consider ways to provide supports and services across PEI and to better use

public buildings (such as schools) and facilities with public funding (such as wellness centres) as locations for programming, activities, and services to provide non-stigmatizing support for people who are homeless or at risk of homelessness. This should include use of these spaces after business hours. These same participants identified shelters (women's shelters and homelessness shelters, in accessible locations) and appropriate, safe housing as primary needs to be met for women to be safe from violence.

Enormous increases in food costs are real in Atlantic Canada. The *2011 Equality Report Card* cites a study on food costs from Nova Scotia, which showed a 26.5% increase in costs from 2002 to 2010 for a basic nutritious food basket for a family of four, including a 7.7% increase from 2008 to 2010. This study did not take into consideration noticeable jumps in food prices in 2010, for example a large increase in the price of staples including wheat. Prince Edward Island is equally or more affected by increasing costs for food.

"The cost of living and threat of poverty seems to be getting worse. Food costs – grocery costs are rising so much."

“We could put more time and effort into community programs – buying produce directly from farmers as a community to share the cost with everyone, making fresh whole foods more accessible to people with low incomes.”

The Prince Edward Island government promotes very good “buy local” campaigns to encourage Islanders to eat more local food and support more local producers, but international trade agreements limit the Province’s ability to set procurement policies that would allow provincially run institutions to buy local. There must be creative ways for the

Province to enact local procurement policies and practices that support the livelihood of local producers and support rural economies.

The PEI Advisory Council on the Status of Women is part of the PEI Food Security Network, an “education and action organization committed to achieving food security in Prince Edward Island.” We support the Network’s mission, which states that the network is “dedicated to changing community attitudes and public policy to promote: environmentally appropriate practices for the production and distribution of food; the availability of affordable, healthy, culturally appropriate and personally acceptable food; livable income for producers; the right to food; and PEI self-reliance in food.” The Network and its members are the kinds of organizations government must engage in poverty prevention and reduction planning.

PEIACSW Recommendation 11:

that government develop specific timelines and goals for a food security strategy and a housing and homelessness strategy as integral components of the poverty prevention and reduction strategy.

Preventing Poverty with a Focus on Health

The *Discussion Paper* rightly states that the depth and persistence of low income are important measures and that PEI has both a smaller gap between average incomes and low-income cut-offs and sees fewer people spending long periods in poverty. These are positive trends but point to a concern: that there are too many Islanders living just at or above the low-income cut-off. These people are hovering at or near the poverty line, not dipping too far below or for too long, but in a consistent state of worry about meeting basic needs. Analyses using the Market Basket Measure, a more accurate poverty line for PEI, show a similar picture of financial insecurity for many Islanders. The space near the “poverty line” is an uncomfortable, stressful place to occupy. This has major implications for health and wellness.

“It is important to look at the stress factor of living in or close to poverty – for people with families especially.”

The *2011 Equality Report Card* calls on government to sustain a strong system for acute health care, but to relieve future burdens on the acute care system by continuing to take steps that recognize whole-body holistic health and that address social determinants of health such as gender, income, language, and culture. We must not lose sight of *income* as the single most important social determinant of health. Planning for future health care and planning for preventing and reducing poverty are inextricable.

The Advisory Council on the Status of Women sees support for mental health services as integral to efforts to prevent and reduce poverty. As noted in the *Equality Report Card*, Community Mental Health makes up just 1.6% of the Health PEI budget. And yet, challenges with mental health are estimated to affect one-fifth of the population over the course of their lives, and mental illness can be affected by the stress of impoverishment – or, conversely, mental illness can affect situations of poverty by making it difficult for affected individuals to make a living. The Advisory Council is very conscious of the link between some mental health conditions and trauma.

It is also impossible to deny the connections between poverty and addictions in Prince Edward Island. If we want to seriously address poverty prevention and reduction, we need enhanced supports and services to prevent and reduce addictions. Participants in a focus group for the *Equality Report Card* saw addiction services as the most important factor for improving youth safety, and they saw a need for prevention and rehabilitation programs and services in more communities all across Prince Edward Island.

It is not possible to talk about women’s health and low income without addressing the Province’s current policy to provide abortion services on a “regional basis,” forcing women from PEI who require access to abortion to travel to Halifax for a publicly paid service or to Fredericton for a privately paid service and incur travel and accommodation costs. This policy actively discriminates against low-income women and is detrimental to their health.

Limited public funding for dental care and eye care within the public healthcare system continues to be a problem for many low-income citizens that has long-term implications for whole-body health. And, as discussed in the section on Seniors and Unattached individuals, the cost of medications continues to be a barrier to health and wellness – and to adequate income – for many Islanders who face health challenges.

PEIACSW Recommendation 12:

that government improve and enhance mental health and addictions services, and access to women's health services, with the goal of preventing and reducing poverty as a guiding principle.

Preventing Poverty with Access to Justice

The cost of access to justice, especially to legal help for family matters, has been a significant focus for the Advisory Council and was the theme of the 2011 Purple Ribbon Campaign. In a backgrounder for a November 25 Family Justice Think Tank in Charlottetown, evidence shows disparity between women and men in matters that relate to families and the justice system. According to *Women in PEI: A Statistical Profile 2010*, on Prince Edward Island women make up more than 67% of referrals to Victim Services and 75% of family and civil law legal aid recipients. Women make up at least 95% of recipients of Emergency Protection Orders and are close to 92% of all new clients seeking services from the Rape and Sexual Assault Centre. Women make up all adult clients of Family Violence Prevention Services. Women's lower average incomes for full-time, full-year work also affect their ability to afford and access legal services.

Many of these statistics show ongoing inequality based on gender. They also give us a window into power and control in relationships. Power and control are at the root of violence against women and affect women's ability to negotiate fair agreements at the end of a relationship. Preventing violence and supporting women's families both require that we support women to peacefully and fairly resolve family legal matters. This needs to be considered as part of the poverty prevention and reduction strategy. As the province examines access to legal aid, especially for family matters, and considered alternative court-based solutions (such as a domestic violence court) and non-court-based solutions, plans need to be connected to analysis of the experience of poverty in Prince Edward Island. The supportive roles of crucial community-based, publicly funded services such as the Rape and Sexual Assault Centre and Family Violence Prevention Services and Anderson House need to be sustained and adequately funded as part of poverty prevention. These services pay dividends in empowerment.

An underlying theme of this submission is that *poverty leaves women who experience violence more vulnerable*. Too often, women face a choice between staying in a violent relationship and leaving to face low income, inappropriate housing, and limited opportunity to pursue independent livelihood. Many of the previously discussed factors affect this. Unacceptably low social assistance rates for unattached individuals mean that women who want to leave an abusive relationship and who need social assistance to make the transition face subsistence below the poverty line, especially if they are not mothers. Women who experience violence are given high priority for affordable housing, but there still is not enough affordable, accessible, appropriate housing. Women who face violence and experience financial hardship also do qualify for legal aid for family law. Protocols to put a priority on women who experience violence have been hard won. They are good policy that supports women's equality, and they have made a significant difference in many lives.

But for women in the community making a choice to leave abuse, there are still many questions. What threshold of abuse, fear of violence, or physical violence qualifies women for high priority? What are they required to disclose, and what protections are there for their privacy and dignity? If a woman with grown children who has been verbally abused for 30 years decides to leave her partner, what supports does she qualify for? What if she doesn't want to accuse her partner of abuse? Does she risk moving into unsafe, unacceptable housing with inadequate social assistance and no possibility of legal aid for a fair and equitable separation settlement?

Violence affects many families in many ways. In the past six months, the Advisory Council has spoken to at least two women whose families have endured economic hardship as a result of children who were bullied in their schools. These parents made choices that added additional transportation or moving costs to their household budgets.

“Maintenance Enforcement has to be considered [as part of poverty prevention and reduction], and child support structures. What can you do if you can't get blood from a stone?”

An issue that women have consistently raised with the Advisory Council over the years is the challenge of surviving with inconsistent or non-existent spousal support or child support payments. According to *Women in PEI: A Statistical Profile 2010*, almost all recipients of support payments through Maintenance Enforcement (where gender of recipients is known) are women.

The Maintenance Enforcement program offers unique opportunities to prevent poverty and to test policies that would prevent women from financial crises that initiate a “downward spiral” into impoverishment and dependence. Currently, the Maintenance Enforcement can only do so much when a payer falls into arrears. They can garnishee wages, suspend drivers' licenses (although this might limit the payer's ability to work), and take other measures. But if the payer does not send the money to Maintenance Enforcement, it is still the payee who is left in the financial lurch and it is still the payee who must pay bills and maintain a household.

One idea that has come from women in the community facing crises in their household income as a result of problems with child support is to have a transition fund: government would pay the payee the difference between promised payments and received payments. This would eliminate arrears, and the payee's income would remain consistent and secure; on the other side, the payer in arrears would then have a debt to the government. The Advisory Council strongly supports this innovative thinking about how systems such as Maintenance Enforcement could do better to prevent poverty, and members urge government to take seriously suggestions and solutions that come from women who have experienced problems related to spousal and child support.

“Ask women in poverty what they need and what would help.”

PEIACSW Recommendation 13:

that government improve and enhance legal aid (especially for family law), services that support victims of violence against women, and maintenance enforcement services, with the goal of preventing and reducing poverty as a guiding principle.

Appropriate Community Partnerships

There is no question that partnerships and collaborations between government and non-governmental, community-based organizations will be an essential part of poverty elimination on Prince Edward Island. It is important that government approach partnerships with community organizations selectively, appropriately, and with adequate funding or other supports to sustain the partnering organizations.

“Volunteer organizations are already working at full capacity to help clients. Non-profits are underfunded and understaffed, and we cannot place more of the responsibility on that sector.”

“Support non-profits in the community and community poverty reducing initiatives.”

Members of the Advisory Council on the Status of Women say that government must ensure that public, collective responsibilities to support vulnerable citizens do not get offloaded onto community volunteers. Rather than respond to the question, “How can community and volunteer organizations help reduce poverty?” the Council would like to ask government, what can governments (federal, provincial, and municipal) do to improve funding to non-governmental organizations and community groups that provide services with a proven track record? Many groups are doing a great deal to reduce poverty already, and preventing and reducing poverty may require that some of the volunteer effort gets quantified, valued, and made visible.

PEIACSW Recommendation 14:

that government consult meaningfully with civil society to develop clear and consistent policies on what poverty preventing and reducing services are best delivered from within government and which are best delivered at arms-length from government for results that promote healthy communities, sustainable community organizations, and social justice.

A note of caution: Members of the Advisory Council note that one problem that arises when government funds services to be delivered in the private sector is that governments then lose the ability to enforce some provisions of the Human Rights Act, and it becomes more challenging to enforce non-discrimination. Community organizations may not have the same degree of policy to support privacy or confidentiality for individuals who require help. For instance, if a publicly funded program is delivered through a faith-based community organization that actively excludes people in same-sex relationships from many of its activities, does a member of a same-sex couple truly have equitable access to the program?

Guaranteed Annual Income

The members of the PEI Advisory Council on the Status of Women recognize that ensuring that all vulnerable Islanders have adequate income will not solve the problem of impoverishment. Income alone does not address the social exclusion, stigma, and marginalization that are so deeply connected with issues of poverty.

“The solution: Provide a guaranteed livable income. Turn people into consumers of rent, food, taxes, and everything else. This solution would take the pressure off small business as well.”

That being said, the members of the PEI Advisory Council on the Status of Women *unanimously* advocate for government to examine guaranteed annual income as part of poverty prevention and reduction planning. Guaranteed basic income in the form of Old Age Security and the Guaranteed Income Supplement have been important factors in reducing poverty rates among seniors. Consistent income supports such as the Universal Child Care Benefit have made a difference for

young children. Data from the Manitoba basic income experiment MINCOME are currently being analyzed. The Advisory Council recommends that government be attentive to what researchers are learning about the positive effects of supporting citizens with basic income guarantees.

PEIACSW Recommendation 15:

that government research models for guaranteed annual income supports that have worked in other jurisdictions, and propose workable models for Prince Edward Island.

Solutions such as guaranteed annual income on the surface look expensive; however, they may not be as expensive as the costs of poverty, which we too often ignore or take for granted. The Canadian Centre for Policy Alternatives’ calculation of the “Cost of Poverty in Prince Edward Island” is a useful example of one means of measuring poverty’s quantifiable costs in the PEI economy. They estimate that the direct cost of poverty for the PEI government is “just under 100 million dollars per year.” This represents “6.7% of the 2009/2010 PEI government budget,” an astounding figure that reveals the potential for investments that prevent and reduce poverty to be realized as cost savings.

“As a Province, we have more wealth than we think we do.”

Working Within and Across Governments

There is also work to do within the Prince Edward Island government and between governments across Canada. Within the PEI government, it is essential that all departments play a role in preventing and reducing poverty and that they see themselves and their work as part of the collective effort. In 2011, as part of a questionnaire for the *2011 Equality Report Card*, the Advisory Council asked each department to describe its contributions to poverty reduction, and too few departments had a clear vision of their role in this cross-governmental work.

PEIACSW Recommendation 16:

that the poverty prevention and reduction strategy include roles for all departments of government and engage all elected politicians and all of the provincial public service in the strategy's goals.

Approaches to poverty prevention and reduction vary across Canada, from region to region, and as a province and member of the Council of the Federation, Prince Edward Island has role to play in modeling good practices for other jurisdictions and encouraging pan-Canadian action toward eliminating poverty. As the Canadian Association of Social Workers has pointed out in communications to the Council of the Federation, upcoming negotiations around the Canadian Social Transfer and the Canadian Health Transfer offer an important opportunity to advocate for public dialogue and collaborative approaches, to identify values and principles to guide work towards the Council's stated goals of supporting parents, to benefit families and the economy.

The PEI Advisory Council on the Status of Women is also a signatory to Canada Without Poverty's Dignity for All Campaign, a national movement calling for "vigorous and sustained action by the federal government to combat the structural causes of poverty in Canada. The Dignity for All Campaign has the following three high-level goals:

- **Goal 1:** A federal plan for poverty elimination integrated with provincial and territorial plans;
- **Goal 2:** A federal anti-poverty Act that ensures enduring federal commitment and accountability for results; and
- **Goal 3:** Sufficient federal investment in social security for all Canadians, "social security" being an umbrella economic and social right under international human rights declarations and treaties to which Canada is signatory.

PEIACSW Recommendation 17:

that the Province actively work towards the goals of the Dignity for All Campaign and take leadership and champion these goals to other jurisdictions.

Next Steps

We respect that there remains much to do to achieve a Prince Edward Island-made poverty prevention and reduction strategy with specific targets, goals, timelines, and evaluation plans. As this submission suggests, there remains work to be done to complete gender- and diversity-based analysis and appropriate grassroots consultation.

The PEI Advisory Council on the Status of Women has a legislated mandate to advise government and educate the public on issues related to the status of women on Prince Edward Island, and we want to be active partners with government in the ongoing work of eliminating poverty on Prince Edward Island. We offer ourselves as allies in government's next steps in this important collective project.

Summary of Recommendations

PEIACSW Recommendation 1:

that government enter a phase of consultation and deep listening with individuals and community organizations that are knowledgeable about poverty in Prince Edward Island, to hear their stories and respond to their experience.

PEIACSW Recommendation 2:

that government create space for citizens to talk about the realities of poverty in safety and security, without fear of stigma, marginalization, loss of government services, loss of government jobs, or political reprisals. To create this safe space, government should collaborate with one or more appropriate community-based organizations to undertake public consultations, providing adequate funding and support for the organization and for participants in the consultation.

PEIACSW Recommendation 3:

that the goal of consultations be to flesh out a Poverty Prevention and Reduction Strategy that has specific targets, goals, timelines, and evaluation plans.

PEIACSW Recommendation 4:

that when data related to a “poverty line” is necessary, government should use the Market Basket Measure as a more accurate reflection of the real extent of poverty on PEI. The Market Basket Measure considers the costs of living and accessing basic needs on Prince Edward Island.

PEIACSW Recommendation 5:

that the poverty prevention and reduction strategy use and be seen to be using sex-disaggregated data such as that in *Women in PEI: A Statistical Profile 2010*.

PEIACSW Recommendation 6:

that the poverty prevention and reduction strategy apply gender and diversity analysis, and that gender and diversity analysis are evident in the strategies process, goals, and evaluation measures.

PEIACSW Recommendation 7:

that government learn more about unattached individuals’ experience of poverty, especially the experience of senior women, with a view to making policies more inclusive of unattached individuals, to promoting social inclusion, and to better planning for the coming increase in the number of unattached and widowed seniors, especially senior women.

PEIACSW Recommendation 8:

that government carefully review poverty-related past recommendations from standing committees, government agencies, and public consultations and assess their conclusions and recommendations – then act on the best past recommendations as part of the poverty prevention and reduction strategy.

PEIACSW Recommendation 9:

that government explore ways to provide easy-to-access, one-time transitional assistance (perhaps in the form of grants) to help people make transitions back into livelihood when they face emergencies or major set-backs.

PEIACSW Recommendation 10:

that government look for opportunities to improve current “wraparound” services that support poverty prevention and reduction, especially for women. These include transportation and transit, child and elder care, education and literacy, and programs that support safety and freedom from violence.

PEIACSW Recommendation 11:

that government develop specific timelines and goals for a food security strategy and a housing and homelessness strategy as integral components of the poverty prevention and reduction strategy.

PEIACSW Recommendation 12:

that government improve and enhance mental health and addictions services, and access to women’s health services, with the goal of preventing and reducing poverty as a guiding principle.

PEIACSW Recommendation 13:

that government improve and enhance legal aid (especially for family law), services that support victims of violence against women, and maintenance enforcement services, with the goal of preventing and reducing poverty as a guiding principle.

PEIACSW Recommendation 14:

that government consult meaningfully with civil society to develop clear and consistent policies on what poverty preventing and reducing services are best delivered from within government and which are best delivered at arms-length from government for results that promote healthy communities, sustainable community organizations, and social justice.

PEIACSW Recommendation 15:

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that the poverty prevention and reduction strategy include roles for all departments of government and engage all elected politicians and all of the provincial public service in the strategy’s’ goals.

PEIACSW Recommendation 17:

that the Province actively work towards the goals of the Dignity for All Campaign and take leadership and champion these goals to other jurisdictions.