

**Presentation to
Standing Committee on the Status of Women**

03 May 2007

**Study on Economic Security –
Subgroup Women with Disabilities**

On behalf of

**DisAbled Women's Network of Canada
Réseau des Femmes Handicapée du Canada**

Presenters :

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Opening Remarks - Bonnie:

We thank the Status of Women Committee today for inviting us to be present in this dialogue about the effects of being a woman with a disability on our economic security. It is vital that you hear from the women who are directly affected by disability and poverty in order to make decisions that will be good for us and for our country. It is vital to give us meaningful ways to participate in the decisions that affect our lives at the policy tables. We are grateful for this opportunity to open what we hope is ongoing dialogue.

As visitors to the lands of the Six Nations peoples, we thank the Haudenosaunee people for use of their lands for us to come together.

We ask for guidance and wisdom from our creator for the words that will allow us to come to understanding and meaningful change in our society so we may all have lives of economic security and freedom from want and fear.

Issues Facing Women with Disabilities: Carmela –

We offer the expertise of our lived experience as the basis for input and collaboration to increase our opportunity for inclusive attitudes and practices for Canadian women with disabilities in their economic security.

I would like to start by pointing out that Women with Disabilities are a good investment that has been very much overlooked. **Women with disabilities are major economic drivers of the economy of this country. Virtually 100% of their income is turned back into the economy to purchase the goods and services required to live with a disability.** Health services, disability supports, child care and transportation they require are a major source of employment, industry and retail business. Failure to invest in women with disabilities is a missed economic opportunity and creates barriers for our full participation in Advantage Canada.

People with disabilities are major income earners of their families. Workplace participation is vital for people with disabilities to be fully included in Canadian society and to ensure the economic viability of their families.

Consider these important statistics:

“Working-age women and men with disabilities find themselves as the only adult providing income to their household a surprisingly high proportion of the time. Whether they live in a household of one, as a lone parent, or with other adults, almost one in three persons with disabilities are responsible for 100 per cent of their household income. Less than one in five women and men

without disabilities are in this situation (Survey of Labour and Income Dynamics, 1994).”

The vast majority of female lone parents with and without disabilities bear most of the financial load for their children. **About two-thirds of female lone parents over the age of 25 with disabilities are responsible for 100 per cent of their family’s income.** For female lone parents without disabilities, the figure is similar, at 65 per cent. Almost nine out of 10 female lone parents with and without disabilities over the age of 25 are responsible for over three-quarters of their family income. (Bringing Down the Barriers: The Labour Market and Women with Disabilities in Ontario, Gail Fawcett, May 2000). You can imagine the magnitude of the effects on the young people living in the resulting poverty. They are well documented in studies on the CCSD website.

Yet, in spite of profound economic challenge, women with disabilities have the majority of the purchasing power for their families, making significant contributions to the Canadian economy. It would make sense that investment in bolstering their economic power would be of great benefit to Canada’s economy both through enhanced purchasing power and enhanced contribution to the tax base. It would make sense if they got value for their money. Investing in people with disabilities is one potential solution to Canada’s labour shortage. It is time to truly consider the potential of all of Canada’s people as contributors to the **“Canada Advantage”**. I ask each of you to hold this vision while I describe what our reality is really like from a montage of experiences I have had just this week, and will conclude with some brief recommendations as to how we might work together to change these circumstances.

We all know the gaps between the vision we hold for Canadians and the hard realities women with disabilities are left to cope with. I am here to tell you I also am directly affected by some of these realities even as I walk with my sisters (and my brothers for we women also care for the human family) and try to help them without resources. I not only have my own fear, I have the fear of how it could be worse and how each day we try to keep from sliding to that edge. There are some gains, and some hopeful things – these allow me to another day face the new situations. The only thing typical is pain – physical, emotional and spiritual. I ask you to ease this burden on our women. I ask you to use the principles of full cost accounting which includes the fiscal bottom line or financial reality, environmental and also **the human reality.**

First, I am a woman who has had every human right stripped away. A survivor of profound abuse, I now suffer from a mental disorder that has no real publicly funded access to treatment and requires special skills to treat that exist more in the arena of a select few private therapists. This mental illness is not treated with medication. My first \$1000 I saved for my first RRSP was handed over to my therapist. Without therapy I would have descended into a madness that would have left me homeless and divorced. At least I have been able to achieve a level

of stability and a reasonable life but managing is becoming harder due to the multiple barriers I face and the lack of access for even simple help. I cannot access brain injury rehab because I have a mental illness. My doctor and I had a little case conference and thought it might be good to ask the OT department of the hospital for a functional assessment. I was told I was too sick for their service because of the physical and mental issues I would require every area of their department. I wrote briefs to my government that demonstrated treating people with my illness would save \$250,000 per patient. I am still essentially without treatment and without service. I am denied home care because I "have a husband". In my desperation I approached organizations for help and ended up in the leadership of every one of them. While I am humbled by the trust placed in me, will my turn for wellness come? As my disabilities worsen, what will happen to me? Will there be money to pay for services? There is no rehabilitation for me.

Then I look at what happened to a woman who was as ill as I am but had no education, no disability insurance and two children. Her mother, brother, father and both her children's fathers ended their lives. She descended into illness, resorted to men for shelter as the rents went up and when those men abused her and her children she lost them to care and was homeless for 2 years - the last of which she spent in my home. Unable to find doctors for her she eventually moved to another town and was hospitalized for 2 months. However, she has now a home – with another man. One of her children had a child by a man who was supposed to be caring for her along with his wife. That child was surrendered for adoption and her sister was adopted by another family. All of this was precipitated when her physical disabilities made it impossible to live in the type of low-cost housing units they give people on low incomes – with three flights of stairs. When the health unit came they told her that her girls, 8 & 10, at the time could empty her commode chair in the living room. I spent my last summer trying to dry her tears.

Another woman who worked as a cook in the restaurant industry developed sudden onset of COPD and right heart failure after working a 29 day stretch. She is on welfare awaiting AISH as she had no employment or private benefits. She phoned crying a few months ago, begging me to come and live in my home. There is not any room left. I had to turn her away. She is paying \$600 a month plus groceries to live in a basement that has sheets for walls. She is expected by her roommate to care for two young children a disproportionate amount of time in order to cover off the amount of rent she can't pay.

A middle eastern Muslim woman who was working in a bank is now on welfare after being exploited by the Canadian she married who beat her raped her and took her money. She feels she is not able to approach people in her culture for help, she is too traumatized and ashamed to work and still thinks she must forgive her ex husband who still repeatedly steals from her. There is a language barrier. She is always afraid of money issues and is often too poor to buy food.

There is a language and cultural barrier, and she is afraid of both sides of the cultural divide. I give her what support I can.

Last night I took a call from a woman who had resources and has been ground down physically and mentally over long years of abuse and litigation. She is afraid as she has been living off her RRSPs and that she will lose income when she goes off CCPD onto disability. She has to sell her home because she can't live there and manage financially. She would like two things: way to try to build a home business, maintain the nutritional approaches that help her health and find something she can do in the community to give to others so she does not lose herself in her problems and become isolated and unhealthy. Her family is unable to help and her daughter is estranged from her as her own issues led to her losing her own child.

I have also been in my role in many organizations, become an employer of women with disabilities who are seeking return to the work force. One of them has skills that would, in our Alberta, see her receiving a \$100,000 salary but we can only pay \$32,000 in that organization. The benefits will also be similarly limited. This woman had worked very hard to earn this education and has years of relevant experience been denied work due to the gap in her resume during her illness.

Some women with disabilities will take work in NGOs for the level of their income limit but then are working hours far in excess of that.

I have a friend who was fired from her job in the health industry as an administrative professional due to her spinal cord injury. She drives me places though she is quadriplegic. She is unable to find meaningful work or volunteer opportunities that meet her interests because of the lack of accessibility. She has constant trouble getting caregivers and fear if she tries to work she will lose her disability supports and this decision due to her health can't be made lightly. She was trying to qualify for a tilt device for her wheelchair. She was told "cooking supper for her husband" was not a good enough goal, that to qualify for the equipment she needed to demonstrate it was for school or work.

We have women in our organizations that hold degrees but are unable to access the work force because of the lack of disability supports and even sometimes the lack of opportunities because employers discriminate against them.

Life without economic security places women at greater risk for abuse from everyone from family members to caregivers to employers because women with disabilities have additional barriers.

To alleviate this situation, there has to be a comprehensive range of disability supports the first being income protection. **Income protection is the best preventive medicine there is.**

Ensure women with disabilities are empowered to protect themselves from abuse and discrimination and ensure public policy matches the stated value through legislation with impact and regulatory power.

These recommendations come from **Bringing Down the Barriers: The Labour Market and Women with Disabilities in Ontario** by Gail Fawcett <http://www.ccsd.ca/pubs/2000/wd/concl.htm> , 2000:

- **Separate income programs from disability-related supports and services**
- **Creating a stable environment in which persons can move between paid employment and income support programs with ease:**
- **Improving opportunities for better-paying jobs**
- **Extending the definition of employment supports and accommodations to the domestic sphere:**
- **Forums for information exchange and support groups provide a valuable resource for women with disabilities trying to enter the labour market:**
- **Social attitudes**
- **Ensure intersectionality lenses are used to ensure that women with disabilities as a diverse group are given relevant support for their situation.**

We will be happy to expand on these points in any questions you have. We thank you for your time and this opportunity. We ask you use us and call on us as we work together for equality for all Canadians through addressing the issues of Women with Disabilities.