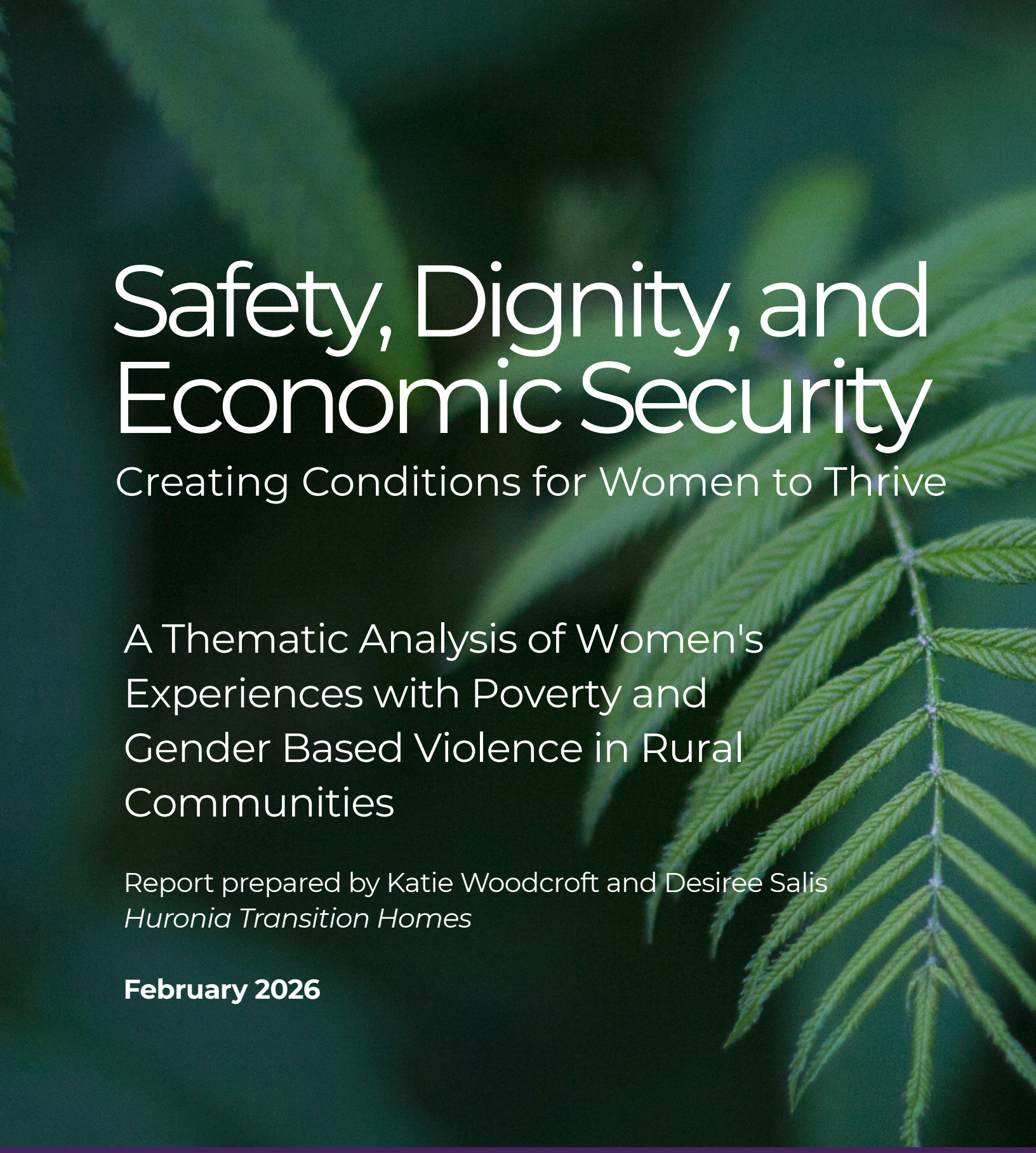

Safety, Dignity, and Economic Security

Creating Conditions for Women to Thrive

A Thematic Analysis of Women's Experiences with Poverty and Gender Based Violence in Rural Communities

Report prepared by Katie Woodcroft and Desiree Salis
Huronia Transition Homes

February 2026

Huronia Transition Homes
... working to end all violence against all women

Huronia Transition Homes (HTH) is a charitable organization that has operated across Simcoe County since 1984. We believe that all violence against all women and children must end. We are community members who are committed to education, advocacy, harm reduction, and poverty reduction as a means to end violence. Huronia Transition Homes is also committed to providing shelter and support to abused women and their children and to providing counselling to women survivors of sexual assault and socioeconomic opportunities through social enterprise.



Huronia Transition Homes
P.O. Box 54, Midland, Ontario
L4R 4K6, Canada
admin@rosewood.on.ca
705 526 3221

Acknowledgements

This research project at Huronia Transition Homes is grounded in collaboration and a deep commitment to centering the voices, knowledge, and lived expertise of women who have experienced both poverty and violence. We extend our profound gratitude to the women who generously shared their time, insight, and trust throughout this study. Their contributions are not only foundational to this work, but also essential to shaping more just, responsive, and humane policy and practice.

Strategic guidance for the project is provided through a multi-sector Stewardship Council that integrates academic, Indigenous, public health, and anti-violence perspectives, strengthening both community accountability and policy relevance. The Stewardship Council includes:

- Janet Mosher, York University
- Lauren Foote, Chigamik Community Health Centre
- Lisa Moreau, Georgian Bay Native Women's Association
- Christine Bushey, Simcoe Muskoka District Health Unit
- Meaghan Chambers, Elizabeth Fry Society

We also gratefully acknowledge Amanda Wagner, who served as the Project Coordinator during the project's first year. Amanda's leadership, care, and dedication were instrumental in building relationships, stewarding the project's early development, and ensuring that women's voices remained central at every stage of this work.

This project was made possible through funding provided by:

Women and Gender Equality Canada
Femmes et Égalité des genres Canada

Executive Summary

This project demonstrates findings from research conducted with women living in rural communities within North Simcoe, who have faced both poverty and gender-based violence. Using a feminist, thematic analysis, this research reveals how violence and poverty operate as interconnected systems of control, reinforced by structural barriers within social assistance systems and public services. The findings show that poverty is deeply gendered, violence functions as an economic system, and state practices often reproduce harm. These insights underscore the need to reframe gender-based violence as an economic issue, reduce survival labour burdens, guarantee financial and housing stability, centralize services, and embed lived experience as core infrastructure for systemic change.

Key Insights

- Poverty is gendered, and violence operates as an economic system that erodes autonomy and security.
- Institutional responses often replicate coercive control through surveillance, punitive rules, and inadequate supports.
- Indigenous women face compounded harm due to colonial policies and systemic racism.
- Women carry a heavy, unpaid burden navigating fragmented systems, worsened by transportation and housing insecurity.
- Respectful, trauma-informed, low-barrier services improve safety and outcomes.
- Systems change requires centering women’s lived experience and meeting basic needs.

Why BIG Matters

Current interventions fail to address the intersection of poverty and gender-based violence. A Basic Income Guarantee, unconditional, individualized, and adequate, offers a structural solution to reduce poverty, offset economic consequences of gender-based violence, and promote autonomy. Research shows BIG can improve safety, well-being, and cost efficiency, while laying the foundation for broader reforms addressing gendered and colonial inequities. BIG must be adopted not as a stand-alone solution but as an essential element of trauma-informed, dignity-based systems change, that supports women's healing, stability, and capacity not only to survive but to thrive.

How to Read This Report

We define gender-based violence (GBV) as violence that is committed against someone based on their gender-identity, gender expression, or perceived gender. It can include any form of violence, whether physical, economic, sexual, emotional/psychological, or otherwise; can include threats of violence, coercion and manipulation; and is rooted in gender norms and unequal power dynamics. GBV disproportionately impacts women, girls, Two-Spirit and gender-diverse people and communities, and has diverse outcomes across the different dimensions of their lives. GBV is multi-causal, and can be located within intimate relationships, at work, in community, during conflict, and within and because of existing institutions and systems, including those intended to offer support.

We acknowledge the interlocking nature of oppression and how GBV is often interconnected with broader structural inequalities. Analyzing these separately is beyond the scope of this project. Violence and GBV are used interchangeably in this report to reflect this interconnected reality. Women's experiences are understood as unfolding across a continuum of time including pre, during, leaving, and post abusive relationships.

Each theme explored in the findings section synthesizes what women shared about how violence and poverty intersect in their lives. *Key findings* demonstrate the core result and what we found by speaking with women, and *Meaning* demonstrates why such findings matter and what they reveal, particularly about social service systems. *Implications for systems* identify where change is needed and provide insights on how action may be developed based on such findings.

Quotes are included within this section to illustrate lived realities and the systemic patterns women described; they are completely anonymized. The full data set from our focus groups can be found in Appendix 2.

While the research design was not participatory in the traditional sense, it was co-constructed with women in ways that meaningfully incorporated their feedback and strengthened the development of approaches aimed at reducing their experiences of poverty. This reflects the project's commitment to grounding analysis in lived experience and aligning the research process with feminist principles of collaboration, responsiveness, and participant-driven insight.

Table of Contents

Background and context	9
Methodology	10
Findings: Thematic analysis	11
Theme 1: Gender Based Violence and Poverty are Interlocking Systems	15
Theme 2: Institutional and Social Support Systems Replicate Control, Enforcing Surveillance and Economic Dependency	18
Theme 3: Indigenous Women's Access to Systems of Support are Impacted by Colonialism	21
Theme 4: Women carry a gendered burden of system navigation	23
Theme 5: Respectful services foster positive experiences and create safety	25
Theme 6: Systems Change Depends on Listening to, Valuing, and Learning from Women's Lived Experiences	26
Cross-Cutting Findings	30
Discussion	32
Conclusion	40
References	42
Appendix	47

Background and Context

Huronia Transition Homes' (HTH) research project, funded by Women and Gender Equality Canada, aims to restructure current understandings of economic insecurity, specifically, as it relates to the ongoing epidemic of gender-based violence against women and its close interconnection with poverty. The project is working to build a movement for the realization of a Basic Income Guarantee (BIG) within North Simcoe, through the establishment of a community network made up of municipalities, academic institutions, social services, regional committees, the local health unit, and women with lived experience of violence and poverty.

The project engages women living in rural communities, who have survived violence and poverty, in feminist research to document their stories, strengthen social connections, and co-develop strategies for systemic change to support livelihoods and reduce gendered violence. By centering women's lived realities, this project aims to dismantle internalized stigma, build solidarity, and empower women to shape policies and programs that meaningfully address the intersecting structures of gendered violence and economic marginalization.

Methodology

Intersectionality as a theoretical foundation

Intersectionality, developed through Black feminist activism and scholarship in the 1980s (e.g., Crenshaw, 1989; Lorde, 1984), recognizes that social norms are shaped by dominant groups and seeks to dismantle them. An intersectional feminist approach attends to women's distinct social locations and the interconnected identities of gender, sexuality, class, race, ethnicity, religion or spirituality, immigration status, and ability. It examines how these overlapping identities produce layered experiences of power, privilege, and oppression, contributing to systemic injustice and inequality. This approach demonstrates a comprehensive understanding of gender-based violence and a sustained commitment to feminist and anti-violence learning.

Research design

HTH conducted focus groups (n=4) with 27 women from North Simcoe (n=27). Participants were drawn from La Maison Rosewood Shelter and Operation Grow, programs operating under the HTH umbrella. Eligibility included living in North Simcoe and having a lived experience of poverty and violence. Data was analyzed using the six-phase approach to Thematic Analysis as described by Braun and Clarke (2006). This method allowed for the identification of recurring patterns, meanings, and priorities across participants' experiences, centering women's voices and ensuring findings were grounded in lived realities.

Findings: Thematic Analysis

The findings from this research demonstrate that gender-based violence and poverty are not separate or single events, but connected systems that limit women's autonomy, safety, and economic security over time. Women's experiences reveal that violence functions not only as interpersonal harm, but as an economic system that destabilizes housing, income, and credit, while social and institutional supports frequently reproduce or deepen this harm through conditional, punitive, or inaccessible practices.

Six themes emerged through thematic analysis (see Table 1). They suggest that violence and poverty operate as mutually reinforcing systems where abuse generates financial instability, and economic insecurity increases vulnerability to violence. Subthemes highlight how economic abuse, post-separation poverty, housing precarity, and limited public understanding work together to produce structural traps. Social assistance and public service systems reproduce the dynamics of coercive control through surveillance, conditionality, and benefit rules that enforce dependency and limit autonomy. Subthemes show how stigma, punitive benefit design, and tradeoffs between safety and survival keep women in cycles of harm, and how women with disabilities face increased hardships due to gendered misunderstandings of diagnosis causing failures to recognize disabilities in women. Indigenous women face additional barriers linked to ongoing colonial policies, institutional racism, and exclusion from supports, which deepen both poverty and exposure to violence. Data highlights the need for culturally grounded services and the structural reform of laws and systems shaped by the *Indian Act*.

Women carry the unpaid labour of survival as they navigate fragmented, inaccessible, and judgmental systems, often while managing caregiving and trauma. Subthemes highlight transportation barriers, service fragmentation, housing and food insecurity, and the need for centralized, coordinated supports. Yet, where services are respectful, non-judgmental, and low-barrier, women experience greater stability, access, and safety. Subthemes show how minimal disclosure, trauma-informed intake, and wrap-around supports can reduce barriers and materially improve women's ability to pursue independence.

Women are experts in system design because they are experts in system failure. Safety, material stability, and trauma-informed practice are requirements, rather than conditions, for participation. Subthemes show how trauma shapes capacity, children's needs are interdependent with mothers, community belonging enables leadership, and meeting basic needs forms the foundation for thriving. Data emphasizes that stable, predictable, and ongoing access to resources is essential to reducing precarity and creating conditions for healing, future planning, and personal growth.

Table 1
Main themes and sub-themes from thematic analysis

Theme 1: Gender Based Violence and Poverty are Interlocking Systems	• 1.1 Economic abuse deepens poverty and increases vulnerability to violence • 1.2 Women are more vulnerable to experiences of poverty when leaving abusive relationships. • 1.3 Lack of stable, affordable, and safe housing leaves women more vulnerable to violence. Housing insecurity and violence feed into each other, escaping one often means facing the other. • 1.4 Women seek a broad basic understanding of gender-based violence, economic abuse, and experiences of poverty.
Theme 2: Institutional and Social Support Systems Replicate Control, Enforcing Surveillance and Economic Dependency	• 2.1 Women experience surveillance, stigma, and punishment across services • 2.2 Benefit design enforces dependency • 2.3 Women are forced to make tradeoffs between safety and survival • 2.4 Women with disabilities face increased hardships

Table 1
Main themes and sub-themes from thematic analysis

Theme 3: Indigenous women's access to systems of support are impacted by colonialism	3.1 There is a need for more culturally grounded programming
Theme 4: Women carry a gendered burden of system navigation	4.1 This navigation burden is a uniquely gendered form of harm.
Theme 5: Respectful services foster positive experiences and create safety	5.1 Women value service with low-barrier access and minimal disclosure
Theme 6: Systems change depends on listening to, valuing, and learning from women's lived experiences	• 6.1 Trauma impacts capacities for work and participation • 6.2 Children's basic needs are both distinct and connected to mother's basic needs • 6.3 Women seek out, and wish to contribute to communities of support • 6.4 Meeting basic needs enables safety, stability, and a shift from surviving to thriving

Theme 1: Gender-based violence and poverty are interlocking systems not isolated experiences

Key findings

Women consistently described gender-based violence and poverty as mutually reinforcing systems of control that restrict autonomy, undermine safety, and limit access to stable and sustainable livelihoods. Coercive control and economic abuse are common but often misunderstood forms of gender-based violence that intensify this overlap and constrain women's options (see Key Concepts in Appendix 1 for a definition of coercive control). Violence destabilizes women's ability to earn income, maintain housing, and preserve credit and assets. Poverty, in turn, restricts women's ability to leave, recover from, or resist abuse.

Meaning

This finding shows that interventions that treat gender-based violence as one-time events or failures of personal choice disregard women's lived realities. Rather than isolated crises, women experience gender-based violence and poverty as ongoing structural conditions that affect their safety, options, and stability. Poverty increases vulnerability to abuse, while abuse accelerates economic instability, creating cycles that are extremely difficult to escape. Systems that address one without the other routinely fail women.

> *"I think sometimes violence is caused from poverty. People get stressed out when they have nothing. A lot of times arguments and things happen. You fight a lot about things you don't have."*

> *"Abuse escalates when you can't afford life"*

1.1 Economic abuse deepens poverty and increases vulnerability to violence

Economic abuse is a central mechanism through which violence and poverty intersect. Women described partners controlling finances, sabotaging benefits, damaging credit, and leveraging bureaucratic rules to maintain dominance. When benefits are paid to couples rather than to individuals, financial assistance intended for women is more likely to be withheld by abusive partners.

> *"In trying to get out of an abusive relationship, I've had all my funds cut off, transfers money into my accounts just to pay for what he says; keeps them all at zero...I tried to apply [for financial assistance], but I was not eligible because we live at the same address."*

> *"He controlled all of it, so that I did without and he knew it."*

1.2 Women are more vulnerable to experiences of poverty when leaving abusive relationships.

Women lose homes, businesses, and savings when leaving abusive relationships, often ending up in debt.

> *"[I had] three businesses, had money, lived well... I was able to leave him, I basically lost everything."*

1.3 Lack of stable, affordable, and safe housing leaves women more vulnerable to violence. Housing insecurity and violence feed into each other, escaping one often means facing the other.

Women often experience stress related to securing housing, paying rent, and dealing with unsafe or difficult landlords. This stress is compounded by the precarious nature of housing, especially when

landlords raise rents beyond what women can afford. Women's experiences of homelessness and unstable housing increase their vulnerability to violence; yet, paradoxically, many also become homeless as a result of fleeing violence.

> *"I was [assaulted while] living in a tent due to the long [housing] waitlists."*

1.4 Women seek a broad basic understanding of gender-based violence, economic abuse, and experiences of poverty.

Women seek a broader understanding of poverty and gender-based violence, including economic abuse and coercive control. Women want people to understand that gender-based violence and poverty are ongoing, structural conditions, not one-time events caused by failings of personal choice.

> *"It's not the fault of the individual, it's the fault of the system."*

> *"There is a percentage of people who have never known what it's like to be poor, and cannot conceive that poverty is not the result of personal decisions."*

<u>Implications for systems</u>

- Shift to individualized income supports to reduce financial control.
- Explicitly recognize economic abuse in eligibility, housing, and social support systems; address economic abuse in response to housing crisis and as an essential element preventing the human right to housing.
- Provide public education and comprehensive training for police, legal system personnel, and service providers on structural dynamics of abuse and poverty.
- Strengthen access to safe, affordable, and supportive housing.

Theme 2: Institutional and Social Support Systems Replicate Control, Enforcing Surveillance and Economic Dependency

Key findings

Across public services and social assistance, women experience judgment, surveillance, and punitive systems that reduce autonomy and force impossible choices between safety and survival. Practices such as conditionality, benefit claw backs, and credibility testing mirror coercive control, keeping women in cycles of poverty and violence.

Meaning

When institutions treat women with suspicion, require continual proof of worthiness, or claw back income when they work, systems become part of the problem rather than the solution. These dynamics replicate patterns of coercive control found in abusive relationships and push women to remain in or return to unsafe situations, reinforcing the very harms services are meant to prevent.

> *"Navigating the system is so hard, it's easier to shut down and take the abuse."*

> *"When you're in survival mode, your senses get sharper, and you can see the patterns of how people will treat you... you know the person coming to the door, the police, you know if you'll be abused, so you respond, and look like the crazy one."*

2.1 Women Experience surveillance, stigma, and punishment across services

Women described disbelief, intrusive proof requirements, and fear of punitive responses from workers when seeking help. Trauma

reactions were sometimes read as wrongdoing. As a result, many fear and may avoid seeking help due to the risk of criminalization, punitive system responses, or retaliation from abusive partners.

> *"I was being threatened with court action [by former partner] if I took my kids to a shelter."*

> *"I'm the abused, but being accused of being the abuser."*

2.2 Benefit design enforces dependency

Benefits do not meet basic needs, claw back earnings, and are tied to household relationship status. Such conditions remove women's financial autonomy and penalize steps toward independence.

> *"When what they're giving you doesn't meet the cost of living, how are you expected to survive?"*

> *"My identity disappears when I'm on ODSP with a partner – he gets the same amount, and I am seen as a dependent."*

2.3 Women are forced to make tradeoffs between safety and survival

Because supports are both inadequate and punitive, women are forced to choose between safety and meeting basics like food and housing, leading some to remain with or return to abusers or accept unsafe work for survival.

> *"Having to sacrifice buying certain groceries because I needed to get Tylenol or something because my child had a fever".*

> *"It was a situation that I would get in (with baby daddy) because I needed money and support".*

2.4 Women with disabilities face increased hardships when social assistance systems do not adequately recognize their disability needs.

Data demonstrates long-standing issues with medical systems failing to recognize diagnosis in women. The intersection of gender and disability is evident here, as women who have suffered gender-based violence and poverty, face increased burdens in accessing the social assistance they need because their disabilities are not properly acknowledged or identified. This challenge is particularly pronounced when their conditions are connected to trauma or mental health. Women are required to prove their needs multiple times and demonstrate that their mental health challenges are connected to their needs for support.

> *"When I tried to access support, I was completely brushed off...found out years later I have a learning disability."*

> *"[after being denied for ODSP] I had to have a complete mental breakdown before they would recognize how bad my BPD was."*

<u>Implications for Systems</u>

- Shift responsibility from individuals to systems by requiring trauma-informed, respectful practice across social assistance and service delivery.
- Redesign income supports to promote autonomy by moving to individualized benefits, raising rates to meet basic needs, removing claw backs, and addressing gendered disability recognition gaps.

- Invest in wrap-around and centralized services by creating hubs or service navigators to reduce disclosure burden and transportation barriers, especially in rural areas.
- Provide transportation support by expanding bus passes or rural transport subsidies for OW/ODSP recipients to improve access to work and services.
- Advance systemic reform through BIG as a structural solution to poverty and violence.

Theme 3: Indigenous women's access to systems of support are impacted by colonialism

Key findings

Indigenous women's experiences of poverty and violence are deeply connected to ongoing impacts of colonialism, including sex discrimination under the *Indian Act* and systemic racism in services. These structural barriers perpetuate cycles of poverty and violence which are exacerbated by limited access to supports and services.

Meaning

Ongoing colonial harm such as differential policies and discriminatory practices continues to shape Indigenous women's lives, limiting access to status, housing, income, and cultural supports. Racism and punitive responses compound trauma and create fear of seeking help. Women emphasized that culturally grounded programming that is rooted in Indigenous worldviews and traditions is essential for safety and healing.

> *"I cannot get status due to my mother's status not being recognized, which results in me having restricted access to supports."*

> *"I have an Indigenous world view...the physical, emotional, mental, and spiritual are all connected...impact on one impacts on others."*

Implications for Systems

- Remove sex discrimination in the *Indian Act which* creates structural barriers to safety and support.
- Increase funding for Indigenous cultural programming and partnerships between Indigenous women's organizations and VAW services.
- Embed Indigenous worldviews and traditional practices in service design to support self-determination and cultural identity.

Sex based discrimination in the *Indian Act*

For a nuanced and historical understanding of the sex based discrimination in the *Indian Act* and the advocacy efforts to eliminate this discrimination, please see the following comprehensive resources:

- Native Women's Association of Canada: Inequality and the Indian Act: A History of Harm and the Healing Path Forward (Bond et al., 2022)
- Indian Act Sex Discrimination Working Group Briefing Note: Amending Bill S-2 to remove sex discrimination and legislated extinction (Indian Act Sex Discrimination working group, 2025)

Theme 4: Women carry a gendered burden of system navigation

Key findings

Limited transportation, poor access to healthy food, unsafe or unaffordable housing, and confusing public services make it difficult for women to get support; these everyday gaps reflect systemic neglect of women's lived realities. The sheer number of appointments and locations creates an overwhelming navigation burden, while lack of reliable, affordable transport limits access to work and services creating harms to health. These harms are exacerbated for women with disabilities who face additional barriers in accessing services. This constitutes unpaid, gendered survival labour that goes unrecognized in policy design. Women want a single, coordinated entry point and active navigation to reduce burdens and travel costs.

Meaning

Women spend a lot of unpaid and unrecognized time trying to get the supports they need. This work is made harder by caregiving responsibilities, trauma, and many barriers they face. Instead of reducing stress, these systems often add to it, forcing women to deal with complicated, hard-to-access, and judgmental services while also trying to survive poverty and gender-based violence. This navigation burden is a uniquely gendered form of harm.

> *"I get lost in the system. I'm already at 0% capacity, and reaching out for help is already so difficult on its own; but I'm expected to navigate."*

> *"I don't think any services offered any case coordination/offer a menu of what's available/who can support you...I don't know if it's because I was working, and people assume you have financial stability (I didn't), but no service offered it, or made it accessible in any way."*

Implications for Systems

- Align with wrap-around models and explore BIG as a structural solution to navigation driven by poverty.
- Create centralized hubs and/or service navigators to streamline access and coordination.
- Expand transportation supports (e.g., rural bus passes/subsidies) to reduce barriers to services and employment.

Theme 5: Respectful services foster positive experiences

Key findings
Women report positive experiences with support interventions when they are respectful, non-invasive, trauma informed and provide wrap-around or centralized services. Respectful services improve economic outcomes by reducing barriers to employment and benefit retention.

Meaning
Dignified, trust-building approaches, including minimal disclosure, quick intake, and practical help, all help to improve stability and safety. Effective coordination across services reduces effort, increases access, and strengthens outcomes.

> *"Salvation Army treats you with respect, doesn't make you feel bad; they also give you clothing donation vouchers, [but] the Point system is not helpful."*

5.1 Women value services with low-barrier access and minimal disclosure
Quick, dignified intake and tangible supports foster safety and engagement.

> *"What I love about OG is how accessible it is...world's fastest intake, I didn't have to give any details of my history, I had opportunities to work for cash if I needed it, there was food...."*

Implications for Systems

- Adopt trauma-informed, respectful practice standards with low-barrier intake and minimal disclosure (e.g., Trauma-informed intake in under 20 minutes with no proof burden).
- Build integrated service pathways (case coordination, court support, links to perpetrator programs) to reduce navigation burden.
- Strengthen benefits navigation and rights-based advocacy within income-support programs

Theme 6: Systems change depends on listening to, valuing, and learning from women's lived experiences

Key findings

Women understand the gaps and harms within systems and have clear ideas for change, but participation requires safety, dignity, and the meeting of basic needs. They understand the unfair treatment they face and have important ideas about how things should improve. Women are experts in system design because they are experts in system failure. To speak up and be heard, women first need their basic needs met and to feel safe and respected in their communities.

Meaning

Creating safe, respectful spaces for women to share knowledge and inform decisions is foundational. When basic needs are not met and there is limited access to trauma-informed supports, it is difficult for women to engage, advocate, or co-design services that affect their lives.

"I just want to be a woman, want peace [...] I'm forced to be on meds, to be tough, the government just expects you to carry on and be positive."

6.1 Trauma impacts capacities for work and participation

A single experience of violence or trauma can lead to depression and make it hard for women to function in the ways society expects, affecting both their physical and mental health and their ability to work. Women's stories show that they need time, support, and space to heal from trauma, and without this, working or staying employed becomes extremely difficult.

"The level of depression and isolation makes [me] physically unable to work... I can't sleep at night because of it."

"After experiencing violence, I am scared to go out of my home to go to work."

6.2 Children's basic needs are both distinct and connected to mother's basic needs

Women worry about providing for their children and often sacrifice their own basic needs to meet the needs of their children.

"I lost 125 pounds over the last few years... all my resources go to my kids."

"It's kind of heartbreaking when you [want to] take your kid somewhere and you can't afford the fee."

6.3 Women seek out, and wish to contribute to communities of support

Having strong community relationships, including informal and formal networks of support, provide women with a foundation to feel safe in their own lives. These supports work best when they respect who women are, what they're going through, and what they hope for in the future.

> *"Feeling safe in the place I was in…nobody is judging me…people have an understanding of who I am…helps create a foundation of feeling accepted."*

> *"People don't understand these experiences unless they have been through it, and there isn't a way or place for women to go out and talk to anybody during separation (or before/after) …Can talk to workers, but if they haven't been through it, they can't fully understand."*

6.4 Meeting basic needs enables safety, stability, and a shift from surviving to thriving

Meeting basic needs, including physical, mental, social, and financial supports, is foundational to women's safety, well-being, and long-term stability, yet cannot be met through short-term or crisis-based interventions alone. Women emphasized that stable, predictable, and ongoing access to resources is essential to reducing precarity and creating conditions for healing, future planning, and personal growth. Participants described how freedom from poverty and violence would allow for recovery, goal-setting, and preparedness for unexpected challenges, fostering a sense of autonomy and control over their lives.

> *"I'd rather have the tools in my toolbox."*

> “If I could live without poverty and violence I would heal, start looking at goals and try to work towards them."

Implications for Systems

- Establish lived-experience advisory/drop-in groups to inform project trajectory and system design.
- Value women’s voices by integrating thematic reports and lived-experience evidence into program design (e.g., Rise Women’s Legal Centre report).
- Embed trauma-informed, basic-needs-first approaches to enable participation and leadership (e.g., paid participation, reimbursement, childcare, transport, trauma-informed facilitation, ethical safeguards).
- A BIG is a key mechanism for providing stability necessary for women to build sustainable, self-directed futures, enabling women to move beyond survival toward thriving.

Cross-cutting Findings

- Violence and poverty are mutually reinforcing and gendered; economic abuse and coercive control function as central mechanisms that trap women in cycles of violence, poverty, and dependency.
- Economic abuse drives women into poverty or deepens the poverty they experience. Through control of finances and prospects for employment, sabotaging benefits, damaging credit, and leveraging bureaucratic rules to maintain dominance, abusers restrict women's financial autonomy creating and/or exacerbating experiences of poverty.
- Systems and institutions fundamentally misunderstand GBV and poverty as separate, episodic issues rooted in personal choice, leading to stigma, judgment, surveillance, and forms of control that often replicate abusive dynamics.
- Inadequate and harmful institutional responses including insufficient income supports, unsafe or unaffordable housing, and rigid legal and social service systems, frequently force women into a "double bind," where they must choose between state control or dependence on abusive partners, remaining trapped in poverty either way.
- Colonial continuities uniquely constrain Indigenous women, including restricted access to cultural supports due to sexist status laws and the risk of losing services if they speak out against mistreatment within Indigenous-serving institutions.
- Intersecting marginalization intensifies harm, particularly for women with disabilities whose needs are unrecognized, and for all women who bear a disproportionate burden of navigating complex, fragmented systems.

- Trauma from violence can directly undermine women's economic security, disrupting their ability to work, earn income, and plan long-term. Women have the strength, insight, and agency to shape their own lives, but require systems that support, not constrain, them in doing so.
- Feminist trauma-informed supports are essential to create the conditions in which women can flourish. Without systems designed to be responsive, dignified, and grounded in women's lived experience, women may remain in survival mode, forced to navigate unnecessary barriers rather than being equipped with the resources they need to move toward long-term well-being, autonomy and stability.
- Respectful, low-barrier, trauma-informed supports, designed with women, create safety and autonomy, demonstrating that valuing women's lived experience is essential to effective system design and positive outcomes.
- Meeting basic needs, especially through stable income, is foundational to autonomy, independence, and long-term financial stability, enabling women to move from surviving to thriving.

Discussion

Our findings echo research conducted on the intersections of gender-based violence and poverty elsewhere. For example, Forget (2018) highlights that individuals receiving social assistance must provide extensive documentation, which they may not have access to, meet with a caseworker every three months, participate in job-search activities, and obtain consent from their caseworker before enrolling in educational programs. They are also required to report any income received, produce receipts and related documentation for their expenses, and secure any additional income they are entitled to, such as child support payments. In cases of gender-based violence, this forces women to face their abuser unnecessarily and may further deplete their financial reserves due to court imposition processes (Grey, 2019; Mosher et al., 2004). Others have found that women who attempt to escape poverty and/or violence also face significant levels of discrimination and stigma within systems of intervention and in wider communities (Collins et al., 2018; Grey, 2019; Mosher, 2008). Simultaneously, the current nature of support interventions creates distinct challenges both for service providers, and for women attempting to access support (Echenberg & Munn-Rivard, 2020; Fotheringham et al., 2014). Social assistance programs have also been found to keep people trapped within a paradox, benefits are insufficient to meet basic needs, yet recipients are penalized for earning additional income or retaining modest assets (Cameron & Tedds, 2021; Forget, 2018; Mosher et al., 2004; Mosher, 2008; Tedds, 2017).

Our findings illustrate how these program designs reproduce dependency and intensify vulnerability, particularly for women navigating coercive control, housing instability, disability misrecognition, and caregiving responsibilities. Institutional responses may therefore replicate dynamics of surveillance and constraint already present in abusive relationships.

Why a Basic Income Guarantee?

Despite historic and ongoing intervention efforts to support victims of either crisis, poverty and gender-based violence remain pervasive issues across Canada (Canadian Poverty Institute [CPI], 2021; Ontario Coalition of Rape Crisis Centres, 2024; Statistics Canada, 2024), and the degree to which proposed solutions meaningfully engage with the intersection of these issues has varied considerably (Cameron & Tedds, 2020a; Groening et al., 2019; Mosher et al., 2004; Mosher, 2008). Given this context, there has been a renewed focus on exploring a basic income guarantee (BIG) as a potential solution to ending both gender-based violence and poverty, or at least alleviating their impact on individuals and communities (Basic Income Canada Network, 2024; Ontario Basic Income Network, n.d.; Pasma & Regehr, 2019).

BIG will not solve every social harm, particularly on its own, but a BIG does have the potential to operate as an inclusive, cost-effective mechanism in efforts to reduce structural inequalities and oppressions (Findlay et al., 2023; Grey, 2019). Research suggests that cost-savings would be seen in reduced expenditures surrounding administration, healthcare, and related societal costs of poverty (Ferdosi et al., 2020; Findlay et al., 2023; Grey, 2019; Pasma & Regehr, 2019). For instance, Findlay and colleagues (2023) outline that after the one-time implementation costs, the annual operating costs of a BIG would be lower than the annual operation costs of social assistance, while Grey (2019) states that estimates for healthcare savings in Canada range as high as $80 billion if a BIG were introduced in the country.

A basic income has been identified as having the potential to provide economic security for women, particularly those facing multiple intersecting forms of marginalization, who experience some of the highest poverty rates in Canada (Cameron & Tedds, 2020b; Mosher, 2008; Smith-Carrier & Halpenny, 2020), often as a result of gender-based violence, and other structural forms of oppression

(Cameron & Tedds, 2021; Smith-Carrier & Halpenny, 2020). For instance, Cameron and Tedds (2020b) found that a BIG would offset some of the detrimental economic impacts of such systems of harm, including empowering women to have economic independence, rather than dependence that is borne out of unequal power relations. They also outline that a BIG would fill gaps evident in social assistance programs, so that recipients are able to effectively build an economic foundation for themselves through having adequate finances, and control over their resources.

Various benefits of a BIG program relate to its potential to specifically reduce structural inequalities, such as through addressing the multidimensional nature of poverty (Findlay et al., 2023). For instance, a BIG would ensure economic security and protection for women, particularly for women who are more vulnerable to poverty and violence than others (McLean, 2016), and who face systemic barriers to support interventions (Cameron & Tedds, 2021; Hunnicut, 2009). While BIG alone cannot end systemic oppressions, such as the over-representation of mothers, racialized women, and recent immigrants in low-wage, temporary work, it will provide a mechanism to offset some of the economic consequences that surround these realities (Cameron & Tedds, 2021; Grey, 2019; Smith-Carrier & Halpenny, 2020). Together, these insights demonstrate that meeting basic needs through a BIG supports safety, strengthens well-being, and provides the stability necessary for women to build sustainable, self-directed futures.

Our findings strongly support this position. Women described the transformative potential of stable, individualized, and unconditional income to reduce dependency, secure safer housing, and enable future planning. Income security emerged as foundational to safety, dignity, and stability. However, participants also emphasized that income assistance operates within a broader ecology of structural

conditions, including housing shortages, colonial policy legacies, fragmented services, and disability-related barriers. Financial security is therefore necessary but not sufficient.

Taken together, the literature and our findings position a Basic Income Guarantee as a critical structural reform capable of interrupting cycles of poverty and economic abuse. Its impact, however, depends on alignment with broader systems change. Without reforms to housing, service coordination, disability recognition, and culturally grounded supports for Indigenous women, income stability alone may be constrained by persistent institutional barriers. BIG should therefore be understood not as a standalone solution, but as a foundational element within a wider systems transformation. Meeting basic needs through predictable income strengthens safety and well-being, and realizing women's autonomy and long-term flourishing requires systems grounded in dignity rather than surveillance, and support rather than conditionality. In this way, BIG provides the economic floor upon which comprehensive reform can be built, creating pathways not only out of harm, but conditions that allow women to thrive.

Limitations and Future Research

We were not able to anticipate the need for data to reflect a time continuum of pre, during, and post, abusive relationships but we recognize these realities for women. Future research could focus on the stages of living in and leaving an abusive relationship.

Implications and Recommendations

- Adopt a Basic Income Guarantee (BIG) as a cornerstone anti-violence, anti-poverty measure.
  - Implement a Basic Income Guarantee as a foundation for reducing GBV and poverty.
  - Ensure BIG is unconditional, individualized, and adequate to meet basic needs.
  - Embed BIG implementation within broader systemic reforms that address gendered, racial, and colonial inequities, ensuring adequate and accessible services for all.
- Strengthen Access to Safe, Affordable, and Supportive Housing
  - Recognize supportive housing as a critical component of violence prevention.
  - Allow for priority placement on housing waitlists for women leaving abusive relationships, removing income, credit, or "household status" barriers that currently disqualify them.
  - Fund transitional and affordable housing models that combine:
    - Trauma-informed supports, including optional financial planning assistance,
    - Childcare, and
    - Service navigation
  - Expand dedicated affordable housing units for women experiencing violence and poverty, including guaranteed allocations within municipal/non-profit housing. Ensure these housing units follow the supportive housing model described above.
  - Develop safe-landlord certification programs with oversight to prevent exploitation, harassment, and unsafe conditions.
  - Implement trauma-informed, needs-first service standards across all housing services.

Implications and Recommendations

- Explicitly recognize economic abuse across eligibility, housing, and social support systems.
  - Amend housing, income support, and service eligibility guidelines and program rules to explicitly recognize and respond to economic abuse and coercive control as forms of GBV from a trauma-informed lens.
  - Develop cross-sector protocols for responding to economic abuse in shelters, benefits offices, police services, family court, etc.
  - Train service providers, including caseworkers, housing workers, police, and legal professionals on trauma-informed practices, economic abuse indicators, and safe documentation practices.
- Redesign income supports to promote autonomy and reduce conditionality
  - Provide individualized benefits,
  - raise rates to meet basic needs,
  - remove claw backs, and
  - address disability recognition gaps
- Fund Culturally grounded supports and remove colonial barriers
  - Amend discriminatory laws and policies, including those rooted in the *Indian Act*, which limit safety, status rights, and access to supports. Remove all discrimination in the *Indian Act*.
  - Increase funding for Indigenous-led programming, cultural supports, and partnerships with Indigenous women's organizations.
  - Embed Indigenous worldviews, practices, and healing approaches into service design to support self-determination and reduce harm.
  - Implement all 231 Calls to Justice from the National Inquiry into Missing and Murdered Indigenous Women and Girls.

- Reduce the Gendered Burden of System Navigation
  - Create centralized hubs or service navigators so women do not need to retell their stories or travel to many locations.
  - Expand transportation supports, including rural bus passes or subsidies, to improve access to work, appointments, and services.
  - Recognize navigation as gendered labour and design services that reduce administrative hurdles and repetitive disclosure.
- Fund Trauma-Informed, Respectful, Low-Barrier Service Delivery and Implement Best Practices Systemically
  - Build integrated service pathways, improving coordination between courts, shelters, caseworkers, and other support programs.
  - Strengthen benefits navigation and rights-based advocacy, ensuring women understand their entitlements and can challenge punitive decisions.
- Centre Women's Lived Experience in System Design and Decision-Making
  - Create lived-experience advisory groups or drop-ins to guide service design and project development.
  - Integrate findings from thematic reports and lived-experience evidence in service design.

Integrate findings from thematic reports and lived-experience evidence in service design

The following is a non-exhaustive list of reports rooted in women's lived realities, outlining key policy reforms; we urge the timely implementation of these recommendations and Calls to Justice:

- The State of Economic Abuse in Canada: Pathways for Economic Resilience (Haileyesus et al., 2023)
- "We are human. We deserve a place to live. It's that simple": The final report and recommendations of the Neha review panel (National Housing Council, 2025)
- Reclaiming power and place: Final report of the National Inquiry into Missing and Murdered Indigenous Women and Girls (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019)
- Poverty Trends 2025: Pathways from Poverty to Rights & Well-being (Appleyard et al., 2025)
- "Should I Have Just Stayed?" Improving Family Law Remedies for Survivors During BC's Housing Crisis. (Hrymark, 2025)

    - Ensure participation is accessible and safe, including paid participation, childcare, transportation, trauma-informed facilitation, and ethical protections.

- Advance Cross-Sector System Reform
    - Promote collaboration across systems (income supports, housing, legal services, court services, healthcare, child welfare, VAW, Indigenous, cultural, newcomer and immigration services) to address overlapping harms.
    - Move toward structural solutions, including Basic Income Guarantee (BIG), which provides stability and reduces reliance on punitive, conditional, and inadequate systems.

- Ensure reforms recognize gendered, racial, disability, and colonial inequities, so redesigned systems do not reproduce existing harms.

Conclusion

This research underscores that poverty and gender-based violence are deeply interconnected systems that erode women's autonomy, safety, and economic security over time. Thematic analysis reveals that economic abuse, coercive control, and systemic barriers, such as punitive social assistance rules, fragmented services, and colonial policies, create structural traps that keep women in cycles of harm. These dynamics are compounded for Indigenous women and women with disabilities, highlighting the urgent need for intersectional, trauma-informed responses.

Current interventions fail because they treat violence and poverty as isolated, episodic issues rather than structural conditions. Women's experiences demonstrate that meeting basic needs is foundational to safety and stability, and that respectful, low-barrier services improve outcomes. However, without systemic reform, these improvements remain limited.

A BIG emerges as a critical structural solution. By providing unconditional, individualized, and adequate income, BIG can reduce poverty, offset the economic consequences of economic abuse, and create conditions for healing and long-term security. However, income security alone cannot transform systems that continue to surveil, stigmatize, and condition support. Women's narratives made clear that thriving depends not only on predictable income, but also on safe housing, culturally grounded and Indigenous-led services, gender-responsive disability recognition, coordinated supports, and trauma-informed institutional practice.

A Basic Income Guarantee, therefore, should not be implemented as a standalone solution, but as a foundational reform within broader systems change. When paired with structural shifts away from

punitive and conditional models toward approaches grounded in dignity and autonomy, BIG can anchor transformative systems change. Safety, dignity, and economic security are inseparable. Moving beyond survival requires centering women's lived experiences to reimagine systems themselves, so that women have autonomy to build futures rooted in stability, belonging, and self-determination; and the conditions necessary to thrive.

References

Appleyard, N., Cady, C., Choudry, H., Rakic, N., Wong, E. (2025) *Poverty Trends 2025: Pathways from Poverty to Rights and Well-being*. *Citizens for Public Justice*. from https://cpj.ca/report/poverty-trends-2025/

Basic Income Canada Network. (n.d.). *Basic income explained*. Basic Income Canada Network. https://basicincomecanada.org/what_is_basic_income/

Bond, A., Ezeuka, L., Groulx, L., Gunn, B., Halees, L.,Hele, K., MacIntosh, A., Niman, S., Turpel-Lafond, M. (2022). *Inequality and the Indian Act: A History of Harm and the Health Path Forward*. Native Women's Association of Canada.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative research in psychology, 3*(2), 77-101.

Cameron, A., & Tedds, L.M. (2020a, December). *Gender-based analysis plus (GBA+) and intersectionality: Overview, an enhanced framework, and a British Columbia case study.* Expert Panel on Basic Income, British Columbia. https://bcbasicincomepanel.ca/wp content/uploads/2021/01/Gender_Based_Analysis_Plus_GBA_and_Intersectionality_Overview_an_Enhanced_Framework_and_a_British_Columbia_Case_Study.pdf

Canadian Poverty Institute. (2021). *Poverty in Canada*. Canadian Poverty Institute. https://www.povertyinstitute.ca/poverty-canada

Collins, A. B., Boyd, J., Damon, W., Czechaczek, S., Krüsi, A., Cooper, H., & McNeil, R. (2018). Surviving the housing crisis: Social violence and the production of evictions among women who use drugs in Vancouver, *Canada. Health & Place, 51,* 174–181. https://doi.org/10.1016/j.healthplace.2018.04.001

Crenshaw, K. (1989). Demarginalizing the intersection of race and sex: A black feminist critique of antidiscrimination doctrine, feminist theory and antiracist politics. *The University of Chicago Legal Forum, 1,* 139-167.

Echenberg, H., & Munn-Rivard, L. (2020). *Defining and enumerating homelessness in Canada.* Library of Parliament, Research Publications. https://lop.parl.ca/sites/PublicWebsite/default/en_CA/ResearchPublications/202041E#not%20es

Ferdosi, M., McDowell, T., Ross, S., & Lewchuk, W. (2020). *Southern Ontario's basic income experience.* Hamilton Roundtable for Poverty Reduction, McMaster University Labour Studies, Hamilton Community Foundation, 1-67.

Findlay, I.M., Kalagnanam, S.S., Rheaume, C.R., Pham, A., Plante, C., Christopherson, Cote, C. (2023, April 28). *Basic income: Calculating the cost savings and downstream benefits.* [Report Launch]. The BIG Forum, Station 20 West. https://forum2024.ca/

Forget, E. L. (2018). *Basic income for Canadians: The key to a healthier, happier, more secure life for all*. James Lorimer & Company Ltd., Publishers

Fotheringham, S., Walsh, C. A., & Burrowes, A. (2014). "A place to rest": The role of transitional housing in ending homelessness for women in Calgary, Canada. *Gender, Place and Culture: A Journal of Feminist Geography, 21*(7), 834–853. https://doi.org/10.1080/0966369X.2013.810605

Grey, J. (2019). What could the basic income guarantee do for women's rights? *Canadian Woman Studies Les Cahiers De La Femme, 33*(1-2). https://cws3.journals.yorku.ca/index.php/cws/article/view/37759

Groening, A., Bonnycastle, C., Bonnycastle, M., Nixon, K., & Hughes, J. (2019, August 22). *Housing needs of Indigenous women leaving intimate partner violence in northern communities*. Manitoba Research Alliance. https://mra-mb.ca/publication/housing-needs-of-indigenous women-leaving-intimate-partner-violence-in-northern-communities

Haileyesus, M., Snow, N., Chandrarajan N., & Mayer, M. (2023). *The State of Economic Abuse in Canada: Pathways for Economic Resilience*. Canadian Centre for Women's Empowerment. Ottawa, Canada. From The-State-of-Economic-Abuse-Report.pdf

Hrymark, H. (2025). *"Should I Have Just Stayed?" Improving Family Law Remedies for Survivors during BC's Housing Crisis*. Rise Women's Legal Centre.

Hunnicutt, G. (2009). Varieties of patriarchy and violence against women: Resurrecting "patriarchy" as a theoretical tool. *Violence against Women, 15*(5), 553–573. https://doi.org/10.1177/1077801208331246

Indian Act Sex Discrimination Working Group. (2025). I*ndian Act Sex Discrimination Working Group Briefing Note Amending Bill S-2 to remove sex discrimination and legislated extinction*.

Lorde, A. (1984). *Sister Outsider: Essays and Speeches*. Crossing Press, Trumansberg, NY.

McLean, C. (2016). And justice for all?: Basic income and the principles of gender equity. *Juncture, 22*(4), 284–288. https://doi.org/10.1111/j.2050-5876.2016.00875.x

Mosher, J. (2008). *"No cherries grow on our trees": A brief by the Take Action Project*. Take Action Project, Metropolitan Action Committee on Violence Against Women and Children.

Mosher, J. E., Evans, P. M., & Little, M. (2004). *Walking on eggshells: Abused women's experiences of Ontario's welfare system*. Ontario Association of Interval and Transition Houses & Ontario Social Safety Network.

National Inquiry into Missing and Murdered Indigenous Women and Girls. (2019). Reclaiming power and place: Final report of the National Inquiry into Missing and Murdered Indigenous Women and Girls. https://www.mmiwg-ffada.ca/final-report/

Neha Review Panel. (2025). *"We are human. We deserve a place to live. It's that simple": The final report and recommendations of the Neha review panel*. Ottawa: National Housing Council.

Ontario Coalition of Rape Crisis Centres. (2024, April 16). *Government to back bill declaring partner violence an epidemic: OCRCC responds*. OCRCC Ontario Coalition of Rape Crisis Centres. https://sexualassaultsupport.ca/government-to-back-bill-declaring-partner-violence-an epidemic-ocrcc-responds/

Pasma, C., & Regehr, S. (2019). Basic income: Some policy options for Canada. Basic Income Canada Network, 1-55. Retrieved January 7, 2025, from https://basicincomecanada.org/policy_options/

Statistics Canada. (2024, October 24). *Trends in police-reported family violence and intimate partner violence in Canada, 2023*. Statistics Canada – The Daily. https://www150.statcan.gc.ca/n1/daily-quotidien/241024/dq241024b-eng.htm

Smith-Carrier, T., & Halpenny, C. (2020, October). *Basic income: Making the case for women and gender equity*. Ontario Basic Income Network. https://www.obin.ca/bi_and_women

Tedds, L.M. (2017). *Implementing a basic income guarantee through the personal income tax system: Benefits, barriers, and bothers*. Basic Income Guarantee Series, Northern Policy Institute. Retrieved on January 13, 2025, from https://www.northernpolicy.ca/upload/documents/publications/reports-new/tedds_big-and-pit-en.pdf

Appendix

Appendix 1. Key concepts

Coercive control: Coercive control refers to a pattern of behaviours - emotional, psychological, financial, and structural - that limit a woman's freedom, autonomy, and decision-making. It can include surveillance, threats, isolation, control of daily activities, and manipulation of systems such as housing, benefits, or legal processes. Coercive control is often less visible and more widely misunderstood than physical violence, yet it profoundly shapes women's safety, stability, and economic security.

Collective care: HTH believes that attending to violence against women is not about one person, nor does it require the work of one person, rather that of an entire community. Collective care is a process by which all persons care for and are taken care of genuinely within the organization. It acknowledges the interconnectedness of oppression and that no one is free if others are oppressed. As a verb, it involves sharing responsibility and taking an active role in the empowerment of others.

Economic abuse involves controlling, restricting, or sabotaging a woman's access to financial resources, employment, credit, benefits, or assets. Examples include withholding money, interfering with applications for income supports, taking out debt in a woman's name, or using bureaucratic rules to maintain dependency. Economic abuse is a central component of coercive control and a key mechanism linking gender-based violence and poverty.

Gender-based violence: Violence that is committed against someone based on their gender-identity, gender expression, or perceived gender. It can include any form of violence, whether physical, economic, sexual, emotional/psychological, or otherwise; can include threats of violence, coercion and manipulation; and is rooted in gender norms and unequal power dynamics. GBV disproportionately impacts women, girls, Two-Spirit and gender-diverse people and communities, and has diverse outcomes across the different dimensions of their lives. GBV is multi-causal, and can be located within intimate relationships, at work, in community, during conflict, and within and because of existing institutions and systems, including those intended to offer support.

Harm reduction: We meet women where they are, without judgment or precondition. By reducing barriers to access and focusing on safety, dignity, and wellbeing, harm reduction approaches help women make informed choices and build stability, even in the context of substance use or other complex challenges.

Intersectional feminist: An intersectional feminist approach recognizes that social norms are set by the dominant social groups and works towards dismantling those norms. Recognizes women's individual and unique social locations and experiences of oppression. Identifies and understands identities of gender, sex, sexual orientation, class, race, ethnicity, religion or spirituality, immigration status, and ability. Understands the complexity of these identities and connects these social locations to the multi-layered experiences of power, privilege and oppression, and how various social norms give or diminish power. Understands how oppression contributes to systemic injustice and social inequality. Demonstrates a strong understanding of all forms of gender-based violence and a commitment to continuing education as it relates to feminism and violence against women.

Poverty is the condition in which individuals are deprived of the resources, means, choices, and power needed to maintain a basic standard of living and to fully participate in society, shaped not only by material deprivation but also by social and spiritual factors, and produced and intensified by intersecting systemic harms such as racism, sexism, classism, patriarchy, colonialism, ableism, and other forms of discrimination.

Appendix 2. Focus Group Data

Theme 1: Gender-based violence and poverty are interlocking systems not isolated experiences

“I think sometimes violence is caused from poverty. People get stressed out when they have nothing. A lot of times arguments and things happen. You fight a lot about things you don’t have.”

“Abuse escalates when you can’t afford life.

“I started with abuse in my 20s. I’m 63, and I’m still experiencing it. Any kind of abuse you can think of, I’ve gotten it all.”

“While you’re dealing with chaos, it’s not easy to have stable things like a job”.

“He controlled all of it, so that I did without and he knew it.”

“I had to try to apply for OW because I couldn’t work, but my name was on the house, and he wouldn’t take me off.”

“In trying to get out of an abusive relationship, I’ve had all my funds cut off—transfers money into my accounts just to pay for what he says; keeps them all at zero… I tried to apply, but I was not eligible because we live at the same address.”

“I gave it to him, now I owe it back to the government.”

“I’m not coming to this because I want to… it’s because I have no other choice.”

“My partner scammed the system but now I have to pay it back; if things are paid in your name, it’s on you.”

“My poor credit is limiting my ability to get housing, because of not having a good credit score, I can't move in.”

“I wasn’t treated well by my landlord and felt unsafe… when I looked, everything was $2,000+ utilities, and you can’t afford that on a single income.”

“I had three businesses, had money, lived well… I was able to leave him, I basically lost everything.”

“It’s really hard when you leave. It’s a big change to leave when you know you have nothing.”

“My ex stole our cars and racked up debt that I now owe.”

“My mortgage rate doubled and my income was cut in half after leaving the relationship.”

“The depression of leaving an abusive situation is exhausting, trying to train your mind to be positive.”

“Make them more aware of what women are experiencing.”

“There needs to be education about narcissistic abuse; police assumed I was the problem.”

“When you’re in survival mode… you know the patterns… you respond and look like the crazy one.”

“It’s not the fault of the individual, it’s the fault of the system.”

Theme 2: Institutional and Social Support Systems Replicate Control, Enforcing Surveillance and Economic Dependency

“The system seems to abuse you even more… people need to care.”

“When you do speak up about abuse… a lot of people don’t believe you.”

“Society as a whole can be abusive when you’re in poverty… people treat you like shit.”

“When I told them (the food bank) I was pregnant, I was told ‘do you people not know how to prevent pregnancy?’ I told them I was trafficked.”

“Accessing the foodbank is embarrassing… workers look down on you.”

“The Sexual Assault Centre at the hospital… provided my kit to the police without my consent.”

“I did not want a police report of the sexual assault because it would make it harder to get my children back.”

“I've had cops laugh on the phone with me.”

“I don’t like when they ask about your medical history. It’s about when they dig in too much and they kind of ask, like oh is this [your] excuse?”

"Shouldn't have to dig into your trauma to get resources.”

“You shouldn’t have to explain your trauma in depth to get help."

“They [social assistance] are pretty much trying to find ways to kick someone off.”

“You have to tell them, I’m on OW or ODSP, and they look at you like, can you pay your rent? It’s degrading. [If] anything, we’re more reliable with our payments.”

“Psychiatrist didn’t listen to me, was always trying to diagnose me/convince me I had other things/give me pills...all the meds he put me on made me worse.”

“I have been asked, “why wouldn't you do something to protect yourself?””

“I was assaulted and called to get help, and was asked by police, “why didn’t you fight back?”

“They’ll tell you, you had it coming to you, social assistance, police, everybody.”

“There is a person tracking my every move, my every dollar...leaving because it’s not worth it."

“The system put in place to help you when you are abused somehow harms you more than the abuse itself."

"Navigating the system is so hard, it’s easier to shut down and take the abuse."

“[My] ex used my suicide attempts against me, so he has custody of our children, and I only get limited visits.”

“[I am] fearful of the risks in accessing a women’s shelter; just knowing he could take the house, the car."

“I cannot get a certificate for 2 hours of legal support because I do not qualify, but I cannot afford legal services otherwise.”

“I was not eligible for the Victim Quick Response Program (at Victim Services) because my abuser was not actually charged; it is tough when you feel like you’re in a position of desperation, and it goes unanswered.”

“When you’re on OW, you don’t know, sometimes you might not even get it if you don’t know they want something from you."

“I cannot get access to play therapy for my child because of a court case.”

“I lost ODSP/social assistance when my husband retired, now in legal process to get it back, have to pay them back... now I just have OG and CPP (just over $200)... how am I supposed to survive on that? It’s just crap."

“You’re waiting for the smallest portion and most of that amount goes to rent and food and you have like $100 left over, and you wait all month for that. That’s when depression and anxiety and everything comes in.”

“ODSP will only pay for the cost of glasses every three years; I lost my glasses in a car accident but cannot get another pair until the three years is up.”

“When I was on ODSP, it was basically just breaking even, and it wasn't worth it."

“What the government gives, they take right back."

“We [CAS] can’t do anything for you."

“I cannot afford to get her Smart Serve done, so I cannot afford to apply for jobs that would require it.”

“They’re at fault! They know the cost of living!."

“I didn’t think I would get out of a poverty situation by going through social assistance. You can’t even pay rent.”

“I came into that world [social assistance], and I got trapped there.”

“ODSP will not give money for groceries or transportation to get groceries.”

“I applied for ODSP and was denied, “I had to have a complete mental breakdown before they would recognize how bad my BPD was."

“I am in high debt because my ex took all of her money. I’m in a bind because ODSP will not pay for bankruptcy and will cut off her assistance if I get caught working, I am so broke, I can’t even afford to go bankrupt."

“You cannot work, or you lose your benefit, but the amount of benefit does not cover needs.”

“My identity disappears when I’m on ODSP with a partner – he gets the same amount, and I am seen as a dependent."

“If you live with family, they don’t give you anything."

“I was turned away from two local foodbanks on the same day.”

“I was turned away from a local food bank, was living in a tent, cried, didn’t have any other options. They told me they weren’t taking new people."

“Being poor is expensive."

“The system that is supposed to be helping me put me $4,000 in debt."

“You can get a subsidy for childcare, but you can’t get the subsidy if you don’t have a job, but how do I get a job with no childcare?”

“You’ve got to pick eating or paying your phone."

“Sometimes you can’t afford both shelter and food."

“Having to sacrifice buying certain groceries because I needed to get Tylenol or something because my child had a fever."

“I am still waiting for ODSP; I have had to go back to work after each of her hospital stays.”

“When I tried to access support, I was completely brushed off...found out years later I have a learning disability."

“Can’t get anything because my husband lives upstairs, even though we’re separated"

“Takes away self-identity when you have to claim your partner."

“I had been on the housing waitlist for a long time, and a friend with a good job got housing before me, despite being on the housing list for a shorter time. Having a job moves you up higher on the housing list, but getting a job means you lose your benefit.”

“If you’re employed, they don’t give you much (penalizing), but you have to work because things are too expensive."

“It’s a “you always have to be with me” type thing…can’t get help for yourself…if it doesn’t work for them, it doesn’t work for you”.

“If there is abuse, you need your spouse’s signature.”

“Not being able to get help shuts you down and you accept the abuse.”

I would have been homeless a hundred times over if I couldn’t rely on my parents."

“I went through poverty as a child, and know what it’s like to have more after housing or a decent job, and my own apartment…unfortunately after fleeing abuse, I am back with my parents.”

“[There are] long waitlists for housing… [I am a] working girl… almost working to death, getting a beating to pay a bill."

“My abuser provided financial and economic resources but then emotional and mental abuse happened.”

“I feel stuck, without money, you don’t always have anywhere to turn. Feeling like you can’t leave because what else are you going to do?”

“It was a situation that I would get in (with baby daddy) because I needed money and support."

“They (ODSP) treat you like dogs.”

“I’m the abused, but being accused of being the abuser.”

“People only see what they want to see… “I must have caused my own situation.”

“If I don't have access to food, I get panic attacks."

“I was being threatened with court action if I took my kids to a shelter."

“When what they’re giving you doesn’t meet the cost of living, how are you expected to survive?”

Theme 3: Indigenous women’s access to systems of support are impacted by colonialism

“I cannot get status due to my mother’s status not being recognized, which results in me having restricted access to supports.”

“On reserve there is a feeling of, “looking out for our own”, which has created barriers.”

“Sometimes when you go to other places, they don’t recognize Native traditions."

“When I raised concerns of how DBCFS was treating my case, I was suddenly not able to access services as much, “because I complained and went to the top, no Native Child Services will work with me."”

“I am Métis, so for me, community can be within the Métis community and in traditional programming, with friends, family, neighbors, supports like Operation Grow."

“I have always connected from a more cultural place, I attended ceremonies and special events at the Native Women’s Resource Centre in Toronto.”

“I have an Indigenous world view...the physical, emotional, mental, and spiritual are all connected...impact on one impacts on others."

Theme 4: Women carry a gendered burden of system navigation

“I get lost in the system. I’m already at 0% capacity, and reaching out for help is already so difficult on its own; but I’m expected to navigate."

“Your whole life is appointments ...[it’s] hard to make it to 10 different appointments in a week, all in different locations. [The] process is overwhelming.”

“Lack of transportation makes it difficult to access services and get to work, [it takes a] big toll on my physical health."

“Expecting me to navigate that alone."

“Need to stay on top of calls to follow up."

“Your whole life is appointments."

“The system is really difficult to navigate…there needs to be one number that you call, and they direct you.”

“Disability limits when you can leave your house, and having supports/services spread out so much makes it even harder.”

“I don’t think any services offered any case coordination [or] offer a menu of what’s available/who can support you…I don’t know if it’s because I was working, and people assume you have financial stability (I didn’t), but no service offered it, or made it accessible in any way."

“It’s my dream to have one location where all of the services are in the same place.”

Theme 5: Respectful services foster positive experiences

“Salvation Army treats you better/more respectful; unfortunately, it only helps for two days… I like that you can pick your own food”.

“Salvation Army treats you with respect, doesn’t make you feel bad; they also give you clothing donation vouchers, [but] the Point system is not helpful.”

“What I love about OG is how accessible it is...world’s fastest intake, I didn’t have to give any details of my history, I had opportunities to work for cash if I needed it, there was food...."

“Women’s Shelter in Barrie was amazing and supportive. They connected my ex to a program for abusive men (Catholic Family Life), also had support for attending court, and wide networking.”

“You can dispute issues with ODSP (ODSP was claiming I had to pay back my CPP benefit) and I found case workers helpful in navigating that issue.”

“[The] Patient Client Family Council, has great resources, with many of them under one roof.”

Theme 6: Systems change depends on listening to, valuing, and learning from women’s lived experiences

“I just want to be a woman, want peace. I don’t want to be ___ I’m forced to be on meds, to be tough, the government just expects you to carry on and be positive."

“I just want to be self-gentle."

“For me, I probably didn’t reach out as much as I should have, because I have a lot of trust issues. Also fear of being judged."

“You need to be in a place where no one asks any questions, and you’re not forced to give info you don’t want to share.”

“A lot of struggling can lead to drug use, and there’s a lot that comes with that…you lose a lot."

“After experiencing violence, I am scared to go out of my home to go to work.”

“Going to a job/interacting with other people is really difficult…Being afraid to interact with other people can affect your ability to make money.”

“Working is increasingly difficult, the level of depression and isolation makes me physically unable to work, let alone my lack of mental capacity (I can’t sleep at night because of it).”

“Trauma has greatly impacted mt ability to work.”

“Women are forced to choose between having a job or attending appointments for supports they need, when women cannot get time off of work, they cannot make it to their appointments.”

“How am I going to keep a job with all of the pain I’m in”?

“Bottom line, we are all grieving, and we won’t address the grieving."

“I’d rather have the tools in my toolbox."

“People don’t understand these experiences unless they have been through it, and there isn’t a way or place for women to go out and talk to anybody during separation (or before/after) …Can talk to workers, but if they haven’t been through it, they can’t fully understand."

"Every expense is a hindrance, even though I’m trying to reach a goal."

“If I could live without poverty and violence I would heal, start looking at goals and try to work towards them."

“A life without poverty and violence would give me the freedom of knowing you’re prepared for something – if something showed up, you’d be able to take care of it."

“If I was not in poverty, I would not [be] afraid to blink…[the] floor is there."

“It’s kind of heartbreaking when you [want to] take your kid somewhere and you can’t afford the fee” (when you can’t give your kids access to what other kids have).”

“I lost 125 pounds over the last few years… all my resources [and groceries] go to my kids."

“Lack of access to healthy food causes anxiety and panic attacks for my kids, as soon as the fridge looks empty, [my daughter’s] freaking out."

“Feeling safe in the place I was in…nobody is judging me…people have an understanding of who I am…helps create a foundation of feeling accepted."

“All my money is going to paying off debt, so I need the food bank, but can’t access it with my kids because they don’t live with me; but my ex (who has custody) doesn’t feed them, so I feed them my food.”

“It helps to be around people who understand who you are/your challenges…at OG, you don’t have to explain because members and people get it because they have that lived experience."

Safety, Dignity, and Economic Security: Creating Conditions for Women to Thrive

A Thematic Analysis of Women's Experiences with Poverty and Gender Based Violence
Report prepared by Katie Woodcroft and Desiree Salis for Huronia Transition Homes through The Thrive Project
Published: February 2025

Huronia Transition Homes
Po Box 54, Midland, ON, L4R 4K6
Charitable Registration Number: 118965813RR0001

www.huroniatransitionhomes.ca
admin@rosewood.on.ca
705 526 3221

This project was made possible through funding from Women and Gender Equality Canada, the BIG Stewardship Advisory Council, and the women with lived experience who generously shared their knowledge and time.

© 2026 Huronia Transition Homes. This material may be shared with attribution for non-commercial purposes.