

COSTLY WELFARE POLICY IS COUNTERPRODUCTIVE

A Woman's View GINETTE PETITPAS-TAYLOR

New Brunswick has a policy that forbids people who receive welfare from sharing accommodation. Its main result is that some people are made to live in miserable conditions without the support they might otherwise have.

Simply sharing the same address is all that is needed for two adults to be considered an economic unit under the definition used by the provincial government to determine eligibility to social assistance. The provincial Household Income policy states that an economic household is persons who share household responsibilities and benefit economically from sharing food and shelter.

Say your sister, a lone parent, loses her job and goes on welfare. You cannot offer that she live with you temporarily unless you want to cover all of her expenses, since her welfare would likely be cut off or drastically reduced.

The person on welfare who is going through a bad patch cannot move in with parents, nor an unemployed person with a working roommate, nor working adult children take care of a parent on assistance, or else, in each case, the person in need is cut off social assistance.

This mean policy discourages New Brunswickers from helping their relatives or friends in need. It is pretending there is financial interdependence and a legal obligation where none exist. Of course, in most cases the person in need does not move in – those who would have helped cannot take on all of the needy person's upkeep – and so they take what accommodation they can afford, alone.

Where is the saving for taxpayers? Meanwhile, people in need are distanced from the in-kind and moral support that might have made a difference to their leaving welfare.

As the recent study of life on social assistance in New Brunswick by two Université de Moncton social work professors found, welfare recipients recognize that “Good people are punished for what the bad ones do, good people who really need help ... They've lumped us all together.”

A government program may pretend you are a family unit, but it does not make it so. A real family has obligations, but we also get benefits. The Income Tax Act provides a married tax credit and spousal RRSPs; private health insurance plans like Blue Cross allow plan members to include spouses and children in their family plans. The Canada Pension Plan and most employer-sponsored retirement plans give benefits to family.

Those benefits are not available to people in an “economic household” as defined by the provincial policy.

While exemptions exist to this Household Income policy, its effect remains strong. First, it sends the message – not just to welfare recipients - that to receive welfare is to be a ward, to be less than an independent citizen. The idea that a government program may tell you with whom you can live, has a chilling effect on people trying to become autonomous.

Under other government programs, eligibility is determined based on your married or common-law relationship, if it is relevant. Common-law relationships are usually defined as couples having lived together for one to three years, depending on the program. The provincial government's Seniors' Benefit defines common-law partners as those who have lived together for a year.

Social assistance recipients will tell you, sometimes the most difficult commodity to come by is not money, but information, and that to obtain certain benefits, you have to and ask the right question to the right person at the right time of the year in the right region of the province.

A recent exemption to the “Household Income Policy” to allow women leaving a violent relationship to share accommodation for up to 9 months with family or friends has had little take up. Saint John's Urban Core Support Network did a survey in some transition houses and second stage housing and found that of the 45 people who responded, the vast majority, 82%, were not aware of the exemption. Worse yet, 41% of the respondents said they would have taken advantage of the exemption had they known of it.

Then over a 3-month period, Urban Core Support Network asked its clients if there were times in their lives when sharing accommodations would have improved their situation. Most could identify critical times during which sharing housing would have permitted a more successful transition to the workforce.

Supports during a transitional period may critically increase success. Allowing clients to pool resources would alleviate their poverty and contribute to future self-sufficiency. The current policy is inventing relationships of financial interdependence and of legal obligation where none exist. Government must protect against fraud but it should not prevent New Brunswickers from helping themselves, relatives or friends in need.

New Brunswick's policy started as the usual “spouse in the house” rule that ensured that a man who befriended a woman on social assistance was held responsible for her support. The current policy was later developed as a made in New Brunswick solution to ensure it did not discriminate against women nor on the basis of marital status or sexual orientation.

Widening the application of a bad policy does not make it a good policy.

The policy should allow welfare recipients to share accommodation with others. The economic unit used to determine social assistance eligibility should correspond to the definition of financial support obligations of married or common-law couples as set out in other laws for other New Brunswickers.

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