

Gender-Based Violence, Economic Security, and the Potential of Basic Income:

A Discussion Paper

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Executive Summary

In Canada, diverse people face violence and abuse at alarming rates as a result of their gender, perceived gender, or gender expression. This phenomenon is referred to as gender-based violence (GBV). Gender-based violence has many manifestations, including sexual assault, femicide, and intimate partner violence (IPV), as well as dowry-related violence, early or forced marriage and pregnancy, female genital mutilation, elder abuse, human trafficking, sexual harassment, cyber abuse, and many other forms, both visible and invisible. Crucially, GBV does not simply occur in the context of inter-personal relationships or as the result of perpetration by ‘bad men’; rather, GBV is a systemic issue that seizes upon and operates through longstanding pathologies and power dynamics—patriarchy, racism, colonialism, and transphobia to name a few—rendering diverse people more vulnerable to victimization on the basis of their identity.

Strategies, policies, and programs focused on ensuring victims and survivors can achieve economic security will form a vital component of any serious plan to address GBV. On this point there is notable consensus. Less agreement exists, however, when debate begins on the question of *which* strategies, policies, and programs ought to be implemented. In this discussion paper, we weigh in on this debate through an evaluation of an economic security tool over which there has been much fanfare in recent years: the basic income model. Two questions guide our analysis: (1) to what extent could a basic income disrupt the material conditions and forms of oppression which drive GBV, and thus reduce both risk *and* prevalence? and (2) to what extent would basic income be an effective support for those encountering/recovering from various forms of GBV? Our analysis is driven by two definitional assumptions about economic security and basic income. That is, we consider economic security to be a state in which criteria for financial security, stability, and continuity are fulfilled, and conceive of basic income as a *class* of policies that share principles of simplicity, respect, economic security, and social inclusion.

Key findings and policy considerations

1. Gender-based violence is best conceptualized as a multi-faceted phenomenon, or the result of the interplay among various levels of analysis, including the personal, inter-personal, institutional/community, and societal (i.e., the pathologies and norms which permeate society at large, such as patriarchy and other systems of domination). From a policy perspective, then, interventions to address GBV must be multi-pronged, account for heterogeneity of need, and attend to both the systemic and multifaceted nature of GBV.
2. Economic insecurity and GBV are closely intertwined. Economic vulnerability and lack of economic independence increase GBV risk and limit an individual’s ability to exit and recover from violent situations; contexts of poverty and financial stress also contribute to perpetration. Further, economic abuse is a distinct type of GBV. Moreover, GBV carries with it economic consequences, such as loss of savings and assets and inability to earn an income following an abusive experience. These processes are mutually reinforcing, creating cycles of economic vulnerability, risk, and abuse. Thus, it will be insufficient to focus solely on providing women the material resources to exit and recover from violence: addressing GBV will also require strategies that attend to economic insecurity on a broader scale—including among men.
3. While basic income is, in theory, a tool through which to support economic security, key design and implementation trade-offs mean that adopting such an approach will require

sacrifices to be made—that is, certain principles and design elements will need to be weighted against one another—and this will inevitably impact the extent to which the policy can deliver economic security to diverse people, if at all. Design considerations particularly important in the context of GBV are beneficiary unit (i.e., household/individual), delivery mechanism (e.g., refundable tax credit through the tax system), sufficiency, and conditionality.

4. To the extent that risk and prevalence of GBV is a result of economic insecurity, a basic income could render economically disadvantaged women of diverse backgrounds—including low-wage workers, gig workers, sex workers, migrant workers, and mothers and caregivers,—less vulnerable to abuse by improving their material conditions and offsetting the economic consequences produced at the intersections of identity. Further, a basic income has the potential to reduce situations of financial stress which have been proven to drive IPV. That said, some theorists remain skeptical of the benefits of a basic income approach, suggesting that such a program could have the unintended effects of subsidizing low wage work, as well as solidifying the gendered division of labour and gender asymmetries.
5. Policymakers must also consider with care the unintended consequences that could arise as a result of a basic income. For example, several studies—and evidence related to the roll-out of stimulus cheques in the U.S.—indicate that cash benefits can have the effect of increasing risk of IPV. Policymakers must also be mindful of the power imbalances and dynamics of economic control that exist within many abusive relationships. For example, while a household-based basic income could result in the exacerbation of power imbalances within households and thus reinforce dynamics of dependency, payment to the individual could be in vain, as it is atypical for a person living in an abusive context to hold any financial power or control of resources, and thus it is unlikely that they would be able to access the benefit.
6. Though the simplicity of basic income is difficult to resist, additional limitations of a cash transfer in supporting survivors of GBV, as well as in reducing poverty more broadly, must be acknowledged. Those exiting abuse require comprehensive supports—access to safe and affordable housing, childcare, and legal services—and thus basic services are in many ways better suited to supporting exit and recovery than cash payments. Investments to significantly increase the stock of affordable and safe housing are especially vital given high risk of homelessness following an abusive experience, as well as strong correlation between housing insecurity and GBV risk. The same is true of physical and mental health supports, given high prevalence of addiction, PTSD and suicidality, and traumatic brain injury among survivors.
7. In the short-term, introducing reforms that improve existing systems of income and social supports might be more effective in addressing immediate crisis and barriers related to GBV. Such reforms could include modifications to eligibility adjudication processes to expedite income support assessments for persons feeling violence; ensure immigration status is not a factor in determining eligibility; automatically exclude income and assets of an abuser, as well as those jointly owned; eliminate all requirements to contact perpetrators; remove all requirements regarding verification of abuse; and remove work-search requirements for at least six months. Further, programs could be built into existing systems to provide persons fleeing violence a one-time lump sum payment sufficient to enable the individual to secure housing and set up a basic living situation.

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Introduction

In January 2021, Canada’s Federal, Provincial, and Territorial Ministers responsible for the Status of Women endorsed a Joint Declaration for a Canada free of Gender-Based Violence (GBV), and set out a ten-year vision to both address the “multiple, complex, and deeply rooted factors that contribute to gender-based violence,” as well as support “victims, survivors and their families, no matter where they live” (Women and Gender Equality Canada, 2021b). Alongside this vision, the Joint Declaration articulates a series of guiding principles and goals, as well as five pillars (or areas of focus), one of which is Social Infrastructure and Enabling Environment. Social infrastructure refers to the suite of foundational services, structures, and programs—from public transportation to early learning and childcare centres—which support quality of life, stability, and well-being among all members of a given community.

Programs which promote economic security—whether they are social insurance mechanisms like Employment Insurance or income-based benefits like provincial social assistance—constitute a vital component of the social infrastructure. Indeed, and for reasons we explore in detail below, supporting economic security is an important factor, both in rendering diverse women and non-binary individuals less vulnerable to GBV, as well as in improving outcomes (i.e., supporting escape, recovery, and long-term stability) for those experiencing abuse. Yet, and as is the case with other components of the social infrastructure, existing economic security mechanisms must be strengthened to better serve those who may need to access them. In recent years, the idea of basic income has re-emerged in both policy circles and the public imagination as one way of doing so.

A basic income has long been promoted as a policy solution for a raft of social problems, among them GBV. In this paper, we seek to gather, evaluate, and discuss the implications of the evidence regarding this claim, providing a comprehensive background on the question of gender-based violence, economic security, and the potential of basic income. We approach our analysis from two different yet complementary perspectives. One mode of inquiry is focused on understanding the extent to which GBV and economic insecurity are both products of systemic issues and pathologies—things like wage stagnation, precarious work, and poverty, but also racism, patriarchy, anti-queerness, and colonialism—as well as whether a basic income could disrupt these material conditions and forms of oppression, so as to reduce both risk *and* prevalence of GBV. The other approach builds on the analysis developed in the first mode to evaluate from a technocratic perspective whether a basic income could support those encountering and recovering from various forms of GBV. This technocratic discussion acknowledges the practical barriers diverse people face in the context of GBV—particularly in exit and recovery from situations of domestic violence (DV) and intimate partner violence (IPV)—and not only considers the potential role of basic income, but also evaluates whether a basic income could produce unintended consequences or erect new barriers. From this perspective, we also consider basic income design and implementation, as well as what insights the basic income model offers existing modes of provision and support.

We begin the paper with a discussion of basic income—an approach, we argue, is better understood as a class of policy proposals that share certain principles, rather than as a singular policy idea—in the context of economic security. After providing a comprehensive definition of economic security, we first present an overview of basic income principles and design elements,

and then delineate and consider the trade-offs that must be made among these features in moving the concept from theoretical model to implementable policy. In the second section, we set out definitional information and then engage with feminist, integrated, and intersectional frameworks to detail the systemic pathologies and power structures which underpin and perpetuate GBV, and thus shape risk for diverse people. Building on this, we illustrate the linkages between GBV and economic insecurity with the aim of establishing criteria against which to evaluate the potential of a basic income. The third section of the paper contains our analysis of the basic income approach and is structured in two parts: in the first, we consider the extent to which a basic income could intervene in systems—particularly those which produce material deprivation and economic vulnerability—to effect the change needed to reduce GBV prevalence and risk; in the second, we evaluate whether a basic income would be an effective tool for supporting victims and survivors of GBV, highlighting areas of both potential and concern. In the fourth section, we introduce a discussion of two alternatives to basic income in the context of the stated policy objective: reforms to the current system and the basic services model. We conclude by summarizing the strengths and weaknesses of these three approaches to addressing GBV and supporting those experiencing it.

Basic Income: An Economic Security Policy

Defining economic security

One of the main arguments in support of a basic income is its potential to support economic security, particularly when compared to existing modes of income provision. As detailed in Tedds, Crisan, and Petit (2020), economic security can be defined as the *assurance* of an *adequate* income. Economic security depends on three things: financial security, financial stability, and financial continuity. Mapping this back to the definition of economic security, adequacy is achieved through both financial security and financial stability, while assurance is achieved through financial continuity. Financial security is the ability of a person or household to secure a *basic quality of life*. Financial stability is the ability of households to *weather unexpected income shocks*, such as unexpected expenses or declines in income. Financial continuity is a *reasonable expectation* that a base level of income will continue in both the near term and the future.

Economic insecurity thus arises when people face limited financial resources, an inability to cover basic expenses, or uncertainty in income. Vitaly, insecurity is linked not simply to a lack of income, but also the absence of assets, which can serve as an important cushion in the case of an unexpected shock. Lack of economic security has significant effects on mental health, including fear, worry, anxiety, frustration, and depression. Dealing with economic instability requires constant juggling, which adversely affects decision-making. People who are distressed and distracted by their financial burdens may be more likely to err on the job, increasing their chances of being fired. Investing in human capital also becomes more difficult: attending training programs requires overcoming the recurring inclination to skip a class as one deals with day-to-day struggles, like finding childcare or solving the challenges of long commutes. Even learning becomes more difficult when dealing with economic insecurity (Gennetian & Shafir, 2015).

It merits mention that the definition of economic security we offer above is concerned with income and assets alone—and this focus should be challenged. Given economic security hinges on one's ability to cover essential expenses and afford a basic quality of life, it is important to

acknowledge that publicly provided services can be effective substitutes for cash-based benefits. This insight is particularly salient in instances of market failure—that is, when the market is unable to provide services in an efficient manner. By this logic, it is possible to offset, through government provision of essential services such as housing, childcare, broadband, public transportation, pharmacare, legal services, and more, the need for higher income-based benefits, as public provision of services means that individuals no longer need to spend money to procure them. As a result, one must not overlook the vital role of basic services—alongside that of cash-based benefits—in systems of social provision. It follows that analyses must be centred on an evaluation of the appropriate combination or policy mix of income and services in welfare states to best consider the role of each in supporting economic security.

Defining basic income

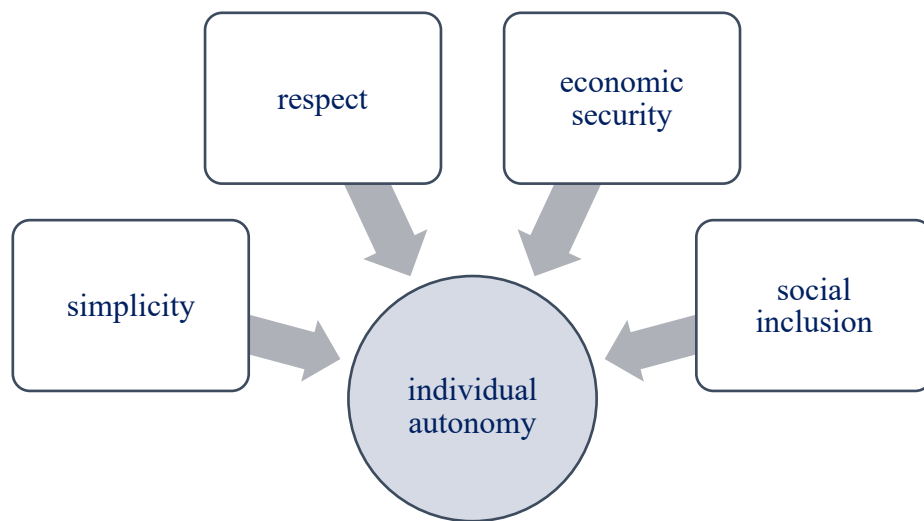
What is a basic income? At its core, it is a cash payment made to people regardless of their social status or ability to work. However, a basic income means different things to different people, as evidenced by the range of policy proposals which orbit the basic income idea. The design differences in these policy proposals are demonstrated by the myriad terms used to describe them: guaranteed basic income, negative income tax, livable income, citizen's income, participation income, and universal basic income. The common theme across these proposals is that they guarantee members of a society a minimum amount of income in a period. In some cases, the minimum income level is secured by the individual through work or other endeavors; in others, it is obtained, in whole or in part, through the basic income itself. In this paper, we use the term 'basic income' to refer to the full range of proposals, taking the position that basic income describes a class of policy proposals which share certain principles (Tedds et al., 2020). It is these principles which differentiate a basic income from other income support programs.

Basic income principles

Tedds, Crisan, and Petit (2020) review the voluminous literature related to basic income and synthesize it into a 'guiding principles framework' (see Figure 1) for understanding basic income. As shows in Figure 1, basic income approaches are those which involve a cash-benefit program that is **simple**, treats its beneficiaries with **respect**, improves **economic security**, and supports **social inclusion**. Taken together, these principles illustrate the humanizing nature of a basic income, rooted in the notion that beneficiaries have the right to dignity, subsistence, security, and the freedom to make choices, and should be able to access this right in a way that is both simple and fair. In essence, a basic income is about advancing social justice through a model which has at its heart individual autonomy.

What is clear from these principles is that a basic income is not just another cash transfer program, but a markedly different approach to delivering support to—and thus interacting with—recipients. Put differently, the basic income approach is situated at the opposite end of the spectrum of social provision from the current social assistance system. Whereas the basic income approach centres individual autonomy, the current social assistance system is fundamentally paternalistic: through strict eligibility criteria, social assistance frameworks effectively enforce how people use their time (in pursuit of paid work) and stipulate what they can do with their money on the assumption that individuals will be better off or protected from harm under this state interference.

Figure 1: Guiding principles framework for a basic income



Basic income principles: theory vs. reality

While a basic income is, in theory, guided by core principles, design and implementation of the policy forces trade-offs among these principles. In other words, it is difficult to implement a basic income that is simultaneously pure to each one of these principles. Consider simplicity. As detailed in Petit and Tedds (2020b), provincial systems of income support (that of British Columbia, in the authors' analysis) are composed of nearly 200 federal and provincial programs, and are far from simple. Instead, such systems are large and complex, with multiple points of access and varying eligibility criteria, depending on the program. One consequence of this structure is that accessing programs is a cumbersome and confusing process. The only way a basic income would address this complexity is by streamlining such programs, either through elimination or alignment of eligibility and application criteria. In many Canadian proposals for a basic income, however, the basic income is simply layered on top of the existing suite of programs, meaning that while the basic income itself may be simple, the system remains complex. In such cases, where only one support program in a complex system fulfils the principle of simplicity, one has to wonder whether simplicity has really been achieved. Further, simplicity is often at odds with heterogeneity—the idea that diverse people experience different barriers, types, and levels of need, as well as distinct preferences—and thus simple programs can have the unintentional outcome of impeding individual autonomy.

Second, as outlined in Tedds (2017), there is a firmly held notion that receiving support through the existing income assistance system is shameful and demeaning. Stigma arises from negative social attitudes toward benefit recipients, as well as negative self-perceptions (i.e., feeling like a failure, shame), which together have the effect of characterizing recipients as 'less than' those who do not require support—a status which is sometimes referred to as 'undeserving poor.' Addressing stigma is an important aspect of alleviating poverty: the higher the stigma associated with a program, the lower the benefit take-up—and, thus, the less effective the program is (Celhay et al., 2017; Friedrichsen et al., 2017; Geiger, 2015; Moffitt, 1983; Ribar, 2014). Whether a basic income—or any cash-transfer, for that matter—reduces stigma depends on several factors. For example, the Canada Child Benefit (CCB) and the GST/HST benefit are both cash transfer programs associated with low levels of stigma, particularly when compared to the Canada

Emergency Response Benefit (CERB). In the case of the CERB, recipients have faced rising stigma since Fall 2020, driven in part by the false notion that recipients had to have filed taxes in 2019 and that there was a high degree of fraud associated with the program. Here it is apparent that stigma arises not only from the design and implementation of a program, but also societal values. To the extent that members of society do not ‘buy-in’ to the overarching benefits and principles of a basic income program, stigma will simply be recreated by society itself.

Third, there is little argument that the current social assistance system does not support economic security. However, whether a basic income can provide economic security is dependent on program design, as well as other factors, such as political climate. For example, a basic income program is only as permanent as the legislation which institutes it, and thus can be revoked at any time—a lesson that Canadians learned through the abrupt cancellation of the Ontario Basic Income pilot. Further, many basic income programs—Finland’s pilot, the Stockton and Y Combinator experiments, the Alaska Permanent Fund dividend, and even Mincome (Simpson, 2020)—do/did not provide income sufficient to cover basic needs. In addition, no basic income experiment has guaranteed permanent provision or long-term benefits: in all cases, the benefit was known to end.

Finally, existing social assistance systems generally promote social inclusion through mandatory activation or employment (or work search). However, this focus on paid work often ignores the well-being of the recipient, as beneficiaries are encouraged—and in some cases forced—to apply for and accept paid work as quickly as possible, without consideration of its quality, sufficiency, or permanency. Additionally, it merits mention that paid work is not the only path to social inclusion, and indeed a focus on paid work can have the effect of decreasing participation in other socially beneficial activities. For example, job search requirements such as job training or monthly reporting may reduce a recipient’s ability to pursue other activities that may be both personally and socially beneficial, such as volunteering, training, caregiving, and engagement in traditional activities (e.g., community-level subsistence hunting and fishing, upholding of cultural practices). However, most social assistance programs across Canada have exemptions from paid work search for precisely these reasons, along with mitigating factors such as disability. In B.C., for example, only between seven and eight per cent of Income Assistance clients at any given point in time are in the “Expected to Work” category (Petit and Tedds 2020). That said, the existence of these exemptions is not akin to acknowledgement of the full value of such activities, as they remain uncompensated.

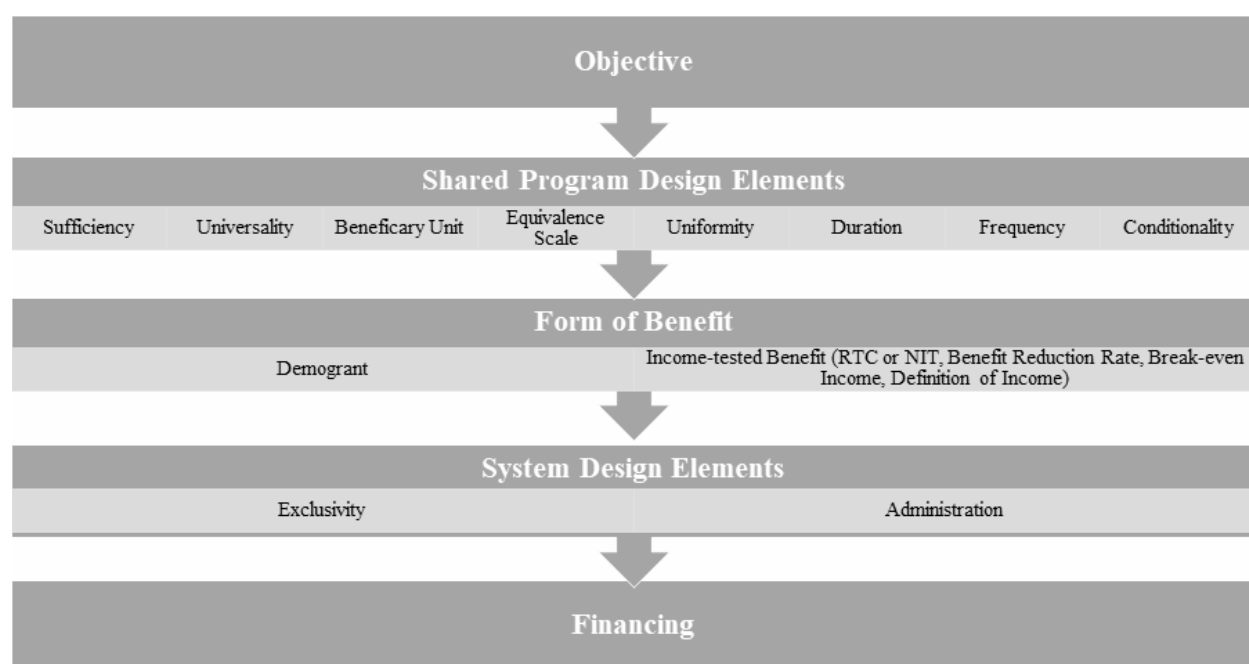
While it may seem that a basic income—which is generally delivered without the imposition on recipients of behavioural conditions—does not undermine social inclusion, there are two challenges to this notion. First, a basic income does not itself dismantle many of the barriers to social inclusion: improving participation in society, particularly for the disadvantaged, does entail improving access to resources, but it is just as important to promote enhanced opportunities, voice, and respect of rights. Second, a basic income that is not delivered as a demogrant—that is, a basic income that is means tested, and thus reduced and then eliminated as additional income is reported—naturally requires the application of a benefit reduction rate (BRR) and the establishment of an income threshold beyond which no basic income benefit is paid. This naturally penalizes the generation of additional income—what is often termed a welfare wall—thereby undermining social inclusion. We return to this aspect in the next section on basic income design elements.

What becomes clear in examining these basic income principles in the context of existing income and social support systems in Canada is that there is substantial room for improvement within existing structures. At the same time, it is clear that the introduction of a basic income does not automatically lead to a situation in which all four principles are fulfilled. Adherence to these principles within the basic income context, or even within the existing system of supports, is not a given, and instead depends heavily on design elements and program implementation.

Basic income design elements

While basic income principles provide an overarching framework from which to develop a basic income policy, basic income design elements are the implementation features that turn a policy idea into an implementable program. Figure 2 is a visualization of basic income design elements.

Figure 2: Design Elements of a Basic Income



Before considering the details of each element, it is important to note a few things. First, these design elements interact with and influence both the basic income program, as well as the larger system, ultimately determining whether the program is aligned (or mis-aligned) with the basic income principles discussed above. Moving from principles to program design and implementation is complicated, and it is during this process that trade-offs must be made between full or partial fulfillment of the principles laid out in Figure 1. Second, it becomes clear in considering the basic income elements listed in Figure 2 that such elements are also present within any cash benefit program. This means that the main distinguishing feature of a basic income is the integration of design elements with the basic income principles. Thus, the distance between a basic income program and a typical cash transfer scheme is a function of the extent to which core principles are sacrificed in design. Third, to design and implement a basic income, many elements and details must be determined, and these decisions require one to make important trade-offs among both elements and principles. Finally, what is clear from Figure 2 is that, in the absence of a clear basic income proposal, it is difficult to make specific arguments or

estimations about the ability of a basic income to address any one issue. This is because there are countless potential program designs that can arise from the presented choice set. What follows is a brief description of each of the elements.

a. Objective

Traditionally, a basic income is proposed as a means of either eliminating or, more modestly, reducing poverty. However, a basic income has also been proposed as a tool to address structural changes in the labour market resulting from increased automation, and as a mechanism for delivering a social dividend, to recognize the value of unpaid caregiving, for example. While these objectives may appear similar, they have fundamental differences. A basic income designed with the objective of reducing poverty is aimed at supporting people through enabling and maintaining attachment to the labour market. When the objective is support in the face of structural labour market transformation, however, the policy is aimed at catching people on their way down, with there being no possible actions that can or should be taken to address the underlying labour market phenomenon. The first objective is proactive, whereas the second objective is passive: in the latter case, basic income is a response to inevitable transformations that may render people redundant. A basic income conceptualized as a social dividend is aimed at addressing important gender imbalances, including through redressing economic power imbalances rooted in gender norms, a gender pay gap, and the fact that unpaid reproductive labour is largely performed by women. In this case, however, there are concerns that the dividend could reinforce gender asymmetry in the performance of unpaid care work.

b. Shared program design elements

Regardless of the form of the benefit, all basic income programs must choose among options within eight design categories, which are:

Sufficiency: To what degree does the basic income address or cover a person's essential living costs? That is, is the basic income sufficient to cover a moderate standard of living (as defined by the Market Basket Measure poverty thresholds)? Linking back to economic security, this is the degree to which a basic income provides an adequate income.

Universality: What portion of the population is to be covered by the basic income program? Does a person have to be a citizen or a resident? Is the interest in targeting specific groups like children, seniors, or people with disabilities?

Beneficiary Unit: Will the basic income be delivered to the individual or targeted to the household? If the latter, how will a household be defined?

Equivalence scale: If the basic income is targeted to the household, should it be scaled such that it is proportional to the household's needs, where a common approach is to use a square root equivalence scale?

Uniformity: To what degree do beneficiary units with similar income levels and household compositions receive similar benefit levels, and what happens if they have differing abilities or barriers to accessing opportunities?

Duration: For how long can a beneficiary receive the basic income benefit? Is the benefit seen as permanent, or is it intended to support someone for a specific length of time—that is, through an unexpected shock (e.g., a pandemic) or life transition (e.g., escaping abuse)?

Frequency: How frequently is the basic income benefit paid? Will the benefit be delivered annually or sub-annually (e.g., weekly, monthly), or paid as a one-time, lump sum payment (also known as a basic asset), or through a mixed design (e.g., lump sum payment plus a regular stream of payments)?

Conditionality: Is eligibility for, or the amount of benefit received, conditional on technical conditions like income, assets, or employability, or on behavioural conditions like looking for work, engaging in caregiving, or filing taxes?

c. Form of benefit

As detailed by Green, Kesselman, and Tedds (2021) the various basic income designs can be classified as belonging to one of two categories: a demogrant or an income-tested benefit. A demogrant is a form of basic income where everyone receives the same amount of cash transfer with no conditions and minimal eligibility requirements (perhaps only residency in the jurisdiction, however defined). An income-tested basic income is where the benefit is reduced as other income is earned and there is an established level of income above which basic income payments are no longer made. There are two main types of income-tested basic income benefits: a refundable tax credit (RTC) and a negative income tax (NIT). An RTC provides a set level of benefits for a year at a point time based on income earned in the previous year. Refundable tax credits are ubiquitous in Canada, and include the CCB, the GST/HST credit, and the Canada Worker Benefit (CWB). An NIT is a form of basic income that adjusts benefits in real time on the basis of income earned in the previous reporting period. Currently, Canada's tax system cannot support an NIT (Petit et al., Forthcoming).

An income-tested basic income then requires additional elements to be specified. First, the income against which the benefit will be tested must be defined. As detailed by Tedds (2017), defining income is no simple matter, especially since not all forms of income are reported on the annual tax form against which income can be verified (e.g., cash gifts, windfalls, prescribed prizes). Second, a benefit reduction rate (BRR) must be established, given that the benefit will be reduced as additional income is earned (Kesselman, 2020). Most existing proposals for a basic income envision a BRR of between 50 and 100 per cent (Tedds & Crisan, 2020a) for every dollar of earned income. However, defining the BRR leads to direct trade-offs between the principles of simplicity and social inclusion. BRRs are complex and are difficult for people to understand, even more so when the basic income BRR interacts with BRRs of other programs (should other programs continue to exist in tandem with the basic income). Such interactions among programs can lead to total BRRs that vastly exceed 100 per cent.

BRRs also influence the pursuit of employment, as they not only establish the cost of participating in paid work, but also shape the intensity with which someone engages. Most discussions about the effect of a basic income's BRR neglect the behavioural differences in paid work participation on the extensive versus intensive margin, and the heterogeneity in estimates in the responsiveness in the participation in paid work to additional income. Heterogeneity in labour supply elasticities at the participation margin—which are very high, especially for

women, meaning the higher BRR leads to less income from work—disincentivizes participation in paid work. This demonstrates the extent to which the details matter in crafting a basic income, for undesirable features of the existing income and support system can quickly be replicated in the basic income approach if care is not taken to avoid them.

d. System design elements

Exclusivity: To what degree does the basic income complement or replace existing cash or in-kind programs? How, if at all, will the basic income be integrated with the programs that remain?

Administration: What administrative structure would be used to deliver the basic income? Will it be the tax authority, existing social assistance administration, non-governmental organizations, or something else?

e. Financing

As the program and system design features are considered, so too must be their associated cost, as well as potential financing mechanisms. Evidently, programs with higher costs will require more financing. Will these costs be funded by raising rates on existing tax sources; by shifting current taxes to lean more on higher earners; by eliminating government programs or cutting spending; through cost savings due to decreased pressure on health and justice systems; or through a combination of these? Many existing proposals for a basic income suggest the funds for a basic income should come from repurposing existing refundable and non-refundable tax credits into one refundable tax credit delivered as a basic income. However, the funds that can be generated through such an approach are well below the level required to meet the funding needs of a full basic income (Tedds & Crisan, 2020a).

Basic income elements: theory vs. reality

To design a basic income, policymakers will need to choose among the elements outlined above, as well as make further choices within each element. This both confirms the countless possibilities that exist for any basic income program, as well as illuminates the confusion and complexity that can exist in relation to the policy. Moreover, it is important to note that while we present the elements as an organized set of steps and options above, a policy designer would not have to choose among elements in the order presented. Indeed, while many of the elements are independent of each other, others are closely connected and interdependent, such that moving through design options may cause a policymaker to revisit previous choices. Choices within each element also result in the policy designer assigning weights to the basic income principles, as in reality, all four cannot be equally achieved.

As detailed in Tedds and Crisan (2020b), most basic income proposals put forward in the Canadian context are designed around a chief objective of reducing or eliminating poverty, where poverty is defined according to one of the three measures produced by Statistics Canada. However, the ability of a basic income to produce dramatic reductions in poverty is directly related to the size of the benefit, which in turn is related to the cost and the benefit reduction rate. Further, no basic income proposals acknowledge, let alone discuss, interactions with the cycle of poverty—a matter which is about much more than income alone. Put another way, while a basic income will reduce poverty and is likely to stimulate human capital formation, significant work would remain to ensure that the most vulnerable are socially included and to address additional vulnerabilities, such as systemic discrimination, barriers to accessing capital and financial

services, and the prevalence of GBV, among other factors. This also suggests that the dream of a basic income replacing the so-called ‘poverty industry’ may be a utopian one. As a result, whether a basic income can fully replace the existing system of social supports—that is, whether it can achieve true simplicity—must be carefully considered.

Existing proposals for a basic income also lack a shared vision for what the basic income benefit amount should be, as well as whether everyone should get the same amount. For example, basic benefit amounts across proposals range from \$1,000 to \$22,000 annually, and while some proposals provide all recipients the same benefit, others deliver much more to seniors (if they are included in the proposal in the first place) or provide a small top-up for people with disabilities. Some proposals also vary their benefit by province. Given the heterogeneous needs of individuals, whether in terms of their ability to earn additional income or their specific living costs, how realistic is a uniform benefit? If governments were to offer a uniform benefit, the policy would clearly produce winners and losers: while some would have many more of their needs covered, others would not receive enough to account for basic needs. Varying the benefit by group or geographic region, however, creates pressure on individuals to be classified in a group with a higher benefit. This, in turn, necessitates the application and adjudication of eligibility conditions, and would also require authorities to address inter-provincial migration concerns. Whether a benefit could or should vary may also depend on the existing social and income support system in a given region. Thus, detailed knowledge of any jurisdiction is needed to be able to analyze the full complement of benefits and supports available, the interactions among them, and how this might align with a basic income approach. These are complex issues and are not easy to resolve—indeed, they undermine the simplicity of the basic income approach, and resolving them also requires a complex administrative apparatus, which raises the potential for stigma.

These are just a few of the design trade-offs that policymakers face when moving the idea of basic income beyond the theoretical and into an implementable program. It is easy to see that these implementation challenges are particularly salient when considering heterogeneity of experience and need. As a result, it is nearly impossible to envision one homogenous, universal program that addresses on its own the complexity that characterizes society, and it is clear that the more heterogeneity that is introduced through the basic income program, the closer we get to returning to the existing income support system.

With a firm understanding of what economic security and a basic income truly are, we now turn to detailing the interplay of economic security and basic income with gender-based violence. We turn first to understanding the extent to which both GBV and economic insecurity are products of systemic issues and pathologies. We then build on this to consider how contexts of economic security intersect and even shape the issue of GBV, and more specifically, why questions of economic vulnerability and need are salient when both developing approaches for supporting victims and survivors, as well as addressing the broader systems of oppression within which GBV thrives.

Gender-Based Violence and Economic Insecurity: Roots and Intersections

We begin by exploring GBV from an intersectional perspective to uncover what drives it, in its various forms—that is, to better understand the mechanisms by which GBV is perpetuated, the

systemic pathologies which underpin it, and, ultimately, how these realities contribute to differing levels and degrees of risk for diverse women and non-binary individuals.

Defining gender-based violence

The Government of Canada understands gender-based violence to be any form of violence, whether physical, economic, sexual, emotional/psychological, or otherwise, that is rooted in gender norms and unequal power dynamics, and perpetrated against someone based on their gender, gender expression, gender identity, or perceived gender (Women and Gender Equality Canada, 2021a). This conception of GBV builds on the definition articulated by the United Nations in the Declaration on the Elimination of Violence against Women, wherein ‘violence against women’ encompasses violence of various forms—battering, rape, financial or broader economic abuse, sexual harassment and intimidation in the workplace and educational institutions, dowry-related violence and forced marriage, as examples—occurring in the family or community, or perpetrated or condoned by the state (UN General Assembly, 1993).

Taken together, these definitions are instructive for a few key reasons. First, they highlight that GBV extends beyond sexual assault and physical violence in the home to also include economic, emotional, and psychological abuse, violence in the form of female genital mutilation and dowry- and honour-based violence², harassment in places of employment and schooling, human trafficking, mechanisms of control less prevalent in heteronormative contexts, such as HIV-related abuse, and more. Thus, to address GBV in its myriad forms—even when containing focus to a particular aspect or risk factor, such as economic insecurity—it will be necessary for policymakers to design approaches which are nuanced and multi-pronged. This insight is of particular importance when weighing the merits of instituting a large but singular policy shift, such as a basic income approach.

Further, these definitions locate GBV as not merely occurring in the home or the street, but also within core institutions, including those designed to offer support, such as a government or medical office. Equally important is the recognition that institutions, even if they are not perpetrators of violence, are often complicit in condoning it or normalizing patterns of abusive behaviour and forms of interaction. This has considerable implications from a policy perspective, for example in terms of the willingness of survivors or those at heightened risk of GBV to access public services—even when such services are designed to serve and support them— or of a person’s ability to rejoin the workforce or reengage in training and education following an abusive or violent experience.

Finally, the definition of GBV offered by the Government of Canada allows one to conceptualize violence as rooted in systems of gender. Understanding gender as system—one that is characterized by unequal power dynamics and social hierarchies, and reinforced by language, norms, and modes of expression and interaction—is important if we are to move beyond understandings of GBV which speak strictly of women and girls as victims of male-perpetrated

² It is important to note that while such practices do exist, the tendency to frame such violence as occurring as the result of ‘harmful cultural practices’—and thus as solely located in either non-Western contexts or within minority communities in the West—must be avoided, as it “essentializes certain cultures” as the source of violence and “reduces violence against women to a problem of culture.” Peroni, L. (2016). Violence Against Migrant Women: The Istanbul Convention Through a Postcolonial Feminist Lens. *Feminist Legal Studies* 24(1), 49-67. <https://doi.org/10.1007/s10691-016-9316-x>.

violence, where individual men are considered to be ‘bad actors.’ This frame also aligns with understandings of gender identity as neither inherent or biological nor fixed, but instead, as a construct and something that is ‘done’—that is, as something socially constituted and performed repeatedly through action and interaction, and itself productive of a series of effects (Butler, 1988). Importantly, this approach can also account for heightened GBV risk among LGBTQQ2SIA+ persons, for example, as well as the particular abuse faced by trans persons—groups that are often left out of GBV discourse as well as policy solutions—since it brings into focus the ways in which violence is often enacted as a form of gender enforcement or as a way to establish or reinforce gendered dominance (Peretz & Vidmar, 2021, p. 2). Ultimately, such understandings cast light on the pathologies that underpin levels of risk and need, centring not only the types and outcomes of GBV, but also the systems and mechanisms through which GBV operates. Such insights are integral to the development of policy that does not simply deal with effects or consequences, but which also drives systemic or transformative change.

The roots of gender-based violence: drivers, mechanisms, and systems of oppression

In Canada, as is the case around the world, women face violence and abuse at alarming rates on the basis of their female identity. In 2018, one in three women living in Canada were subjected to unwanted sexual behaviour in a public place, and 39 per cent of women reported having experienced sexual assault since the age of 15 (Cotter & Savage, 2019). For women employed in Canada, risk of workplace violence is higher than it is for men, even when adjustments are made to account for differences in work characteristics: women in Canada are at increased risk of sexual violence at work, regardless of their workplace, and the majority of perpetrators of workplace-based violence are male (Lanthier et al., 2018). Women are also over-represented as victims of intimate partner violence (IPV)—the most common form of violence faced by women in Canada—and account for roughly eight in ten of those having experienced IPV (Conroy et al., 2019, p. 24). Further, in 2020 alone, at least 160 women and girls in Canada were lost as a result of femicide; 90 per cent of cases in which a perpetrator was identified involved a male accused (Dawson et al., 2020).

Given the extent and persistence of the violence and abuse faced and reported by women, many scholars have sought to understand such violence through a feminist lens. Feminist theories explain violence against women and girls as intrinsically linked to the historical existence and persistence in the present day of patriarchal systems—that is, social arrangements, structures, and power dynamics that reinforce domination on the basis of gender, and which are themselves deeply gendered. In such systems, power operates through discourse, norms, and practices, all of which effectively limit the rights, agency, independence, and well-being of women and gender-diverse individuals. For example, when considering the issue of IPV, feminist models understand gendered abuse to be the result of male oppression within a system that normalizes and upholds the subordination and dependence of women, and ultimately drives the use of strategies of control, abuse, isolation, and intimidation (McPhail et al., 2007). Such conceptualizations of violence against women are important because they ‘anchor the problem’ in social conditions, systems, and institutions, rather than focusing on bad actors and individual characteristics or decisions (Hunnicutt, 2009). Conceiving of GBV in this way makes manifest the extent to which policy solutions and strategies must address the roots of violence, including the extent to which systems of patriarchy and misogyny come to bear upon men.

Over the past century, the feminist lens has been instrumental in theorizing gender-based violence. Building on these theories through the advancement of multi-dimensional frameworks—those which seek to situate gendered violence within broader social contexts by accounting for the various and overlapping factors and systems of oppression which contribute to prevalence of violence—is crucial if we are to better understand heightened risk among diverse groups of women and non-binary individuals. Conceptualizations of GBV, its origins, and associated risk that are constructed based on the application of an integrated, ecological framework (Heise, 1998), for example, reflect an important evolution in the way we have come to think about violence in both practical and academic circles. In such frameworks, violence is conceptualized as a multi-faceted phenomenon, or the result of the interplay among or intersection of various levels of analysis, including the personal, inter-personal, institutional and community, and macro or societal (i.e., the pathologies and norms which permeate society at large). Such models seek to uncover the ways in which socialization, power relations and norms, human capital development and employment, and life cycle effects (Morrison et al., 2007), as well as a host of physiological, neurological, and personal factors intersect or exist alongside systems of patriarchy (McPhail et al., 2007).

Such definitions and frameworks align well with, and indeed borrow from, the concept of intersectionality (see Crenshaw, 1989; Crenshaw, 1991), which emphasizes both the “multiple dimensions and modalities of social relations and subject formations” (McCall, 2005)—the ways in which identities are both multifaceted and socially constituted—as well how overlapping systems of oppression and privilege shape not only these identities, but also inter-personal relationships, institutional arrangements, and experiences of the world. Hunnicutt (2009) is drawing on the insights of intersectionality theory when they suggest that to explain common patterns of violence perpetrated against people on the basis of their race, Indigeneity, class, ability, and age, in addition to their gender, one must develop an understanding of the varieties of patriarchy within a broader hierarchical framework—that is, one must attend to the myriad forms patriarchy can assume across time, place, and contexts as a result of intersections with other systems of domination. Importantly, Hunnicutt also emphasizes that other systems of dominance, such as culture, race, and class, can serve to not only transform experiences of patriarchy or sustain patriarchal relations and ideologies, but also reinforce them and thus render them more salient.

Accordingly, though the statistics presented above paint a dire picture of the extent and persistence of GBV in Canada, the reality is that risk and prevalence among diverse women and non-binary individuals—Indigenous women, girls, and Two-Spirit people; those living in poverty; those living with a disability; members of Black and racialized communities; new immigrants; migrant workers; sex workers; and those who identify as queer or trans—is even higher. Indeed, risk levels are closely correlated with other identity factors and systems of oppression, reflecting an intersection of patriarchy, on the one hand, with the existence of both cultural and structural inequality (Abraham & Tastsoglou, 2016) as well as dynamics of financial insecurity, class privilege, colonialism, and racism.

Two groups that experience heightened risk of GBV, but which are currently underserved by existing GBV support systems, are those who live in rural, northern, and remote communities and migrant workers. For example, female migrant or temporary foreign workers experience structural violence at multiple levels as a result of the global inequalities which require them to

migrate to secure resources adequate to support their families; the discriminatory and exclusionary policy and legal frameworks of the countries in which they work; and the gender- and race-based discrimination and violence they encounter in and beyond the employment context (Robillard et al., 2018). Geography also places certain groups of women at higher risk of GBV. Indeed, rates of DV and domestic homicide are higher in Canada's rural and northern communities than anywhere else in the country (Jeffrey et al., 2019). Women living in rural, remote, and northern areas have heightened vulnerability to DV and domestic homicide as a result of isolation (e.g., weather, inaccessible road systems, long distance to supports, limited access to services such as transportation and broadband); economic context; prevalence of traditional and patriarchal social values (including as a result of prominent role of the church); barriers to DV support services; public visibility and lack of anonymity or confidentiality; traditions and values regarding firearms; and farming responsibilities (Ibid).

Making mainstream such understandings of GBV is vital if we are to understand the processes and mechanisms which both render various groups more vulnerable to GBV, as well as erect barriers in exiting abusive contexts and rebuilding following a violent experience. If they are to be effective, interventions must be sensitive to these differences. Further, our examination of the drivers of GBV illustrates the systemic mechanisms through which violence and abuse function, underscoring the need for a host of structural responses alongside policy interventions.

Intersecting phenomena: linking gender-based violence and economic insecurity

Given the above analysis, it is evident that both responding to systemic GBV and supporting victims and survivors will require a comprehensive and multi-faceted strategy, of which improving economic security is but one lever. That said, economic insecurity and GBV are deeply intertwined, which is a reality that underscores the importance of initiatives focused on improving the material conditions of not only victims and survivors, but also diverse women and gender diverse people write large, as well as men. In this analysis, we make three key links between GBV and economic insecurity. First, economic vulnerability, including poverty and/or lack of economic independence, increase GBV risk and limit an individual's ability to exit and recover from violent situations. Second, economic or financial abuse is a particular form of GBV and is often used by perpetrators alongside other forms of violence and abuse to maintain control. And third, GBV carries with it economic consequences, such as loss of assets and inability to earn an income following an abusive experience. Importantly, these processes are mutually reinforcing, creating cycles of abuse, economic vulnerability, and heightened risk.

In the following section, we consider each of these reasons to construct criteria against which to evaluate the promise of a basic income. Put another way, by uncovering the connections between economic insecurity and GBV, and in particular the mechanisms through which both phenomena are produced and perpetuated, we can begin to delineate which issues a basic income must address, the areas in which it might fall short, and potential risk factors or unintended consequences of the policy.

a. The material roots of gender-based violence

A considerable body of research confirms a close link between economic insecurity and prevalence of gender-based violence. This notion can be considered and explained from several angles. First, economic vulnerability increases one's risk of experiencing GBV, as abusers often seek out and exploit dynamics of economic insecurity and dependence, while experiences of

poverty and lack of resources can also be accompanied by dangerous contexts such as precarious housing and lack of transportation, or force individuals into taking unsafe work. Second, economic vulnerability is not natural, nor does it occur in a vacuum: systemic pathologies such as patriarchy, racism, anti-queerness, transphobia, colonialism, ageism, ableism, and others are not only themselves productive of economic insecurity, but also overlap and intersect to produce contexts and risk of vulnerability among diverse women and non-binary individuals. It is this fact that explains both phenomena such as the feminization of poverty, as well as the significant barriers that diverse groups face in terms of income generation, asset development, and economic independence. And third, it has been demonstrated that contexts of poverty and financial stress are also productive of increased instances of abuse—that is, scarcity can have behavioural effects, particularly in driving abuse among perpetrators. We consider each of these links below.

Economic insecurity and risk of gender-based violence

In Canada, women experience higher rates of poverty than men, and both poverty rates and risk of poverty increase at the intersections of identity. That is, single women, lone mothers, single female seniors, women with disabilities, Indigenous, Black, and racialized women, and LGBTQQ2SIA+ individuals all experience overlapping oppressions that place them at greater risk of poverty and economic insecurity—and which render them more vulnerable to gender-based violence.

For example, while persons with disabilities experience worse outcomes relative to other Canadians—higher rates of poverty, greater costs to perform basic activities in the day-to-day, and unique barriers to full participation in society, including in the realm of employment—all of which undermine economic security, disability is also a gendered and intersectional issue. Nearly one in four women live with a disability and are more likely to be impoverished than disabled men (Morris et al., 2018), while disability rates among Indigenous women living off-reserve are also comparatively high (Hahmann et al., 2019). Further, census data indicates that over 20 per cent of all racialized Canadians were living below the poverty line (LIM-AT) in 2016; poverty rates of racialized women were marginally higher than those of men, both within individual ethnic groups, as well as across all groups (Block et al., 2019). Further, the LGBTQQ2SIA+ community continues to experience marginalization, higher rates and risk of poverty, and considerable social and health inequities; such disparities are heightened for Indigenous, Black, racialized, youth, and older LGBTQQ2SIA+ persons (Kia et al., 2020).

Economic insecurity increases one's risk of experiencing gender-based violence in a number of ways. First, many abusers deliberately seek out and nurture relationships with individuals who are financially vulnerable, including those with limited finances, those experiencing poverty or housing insecurity, and those at greater risk of financial hardship, such as single mothers and women with tenuous immigration status (Conner, 2014). In the case of intimate partner violence in particular, abusers target individuals with whom they can establish dynamics of provision and reliance, such that victims—and in some cases the child(ren) of victims, as well—come to depend on abusers to meet basic needs, thus rendering them bound to a context from which the stakes of exit are considerable.

Relatedly, financial insecurity and precarious housing also increase the likelihood of a person *returning to* an abusive relationship, as women in particular often justify re-entering an abusive

context as a short-term survival mechanism (Klein & Pulkingham, 2008; Martin & Walia, 2019). This point is particularly salient in contexts which involve children, as mothers and caregivers are forced to weigh their safety with the ability to continue to feed and house a child. Given the lack of supports that exist in shelter contexts, including an absence of childcare options, women are often forced into such decisions. For example, one study reports a woman having to take her young son with her to medical and legal appointments given the absence of childcare supports in the transition house in which she was staying, as well as other cases in which women experienced stress related to providing 24-hour care while processing trauma (Milne, 2016, pp. 33-34).

Finally, poverty, material deprivation, and economic insecurity are associated with contexts which place diverse people at risk of GBV. For example, women who are precariously housed experience high rates of sexual assault and IPV due to overlapping contexts of material need, lack of safety, and misogyny. As Flynn et al. (2018) find in a study focused on the experiences of street involved young-women in Quebec City, the visibility of such women in the street—and the misogyny pervasive in such spaces—places them at greater risk of sexual assault in a number of ways. For one, such women describe being confronted with the choice between two unsafe options—sleeping ‘rough’ or in a hidden place or being ‘taken in’ by a passerby—which in some cases results in the use of sex work as a survival strategy (Ibid). In addition, street-involved women note being approached frequently for sex on the assumption that their presence in the street signifies their engagement in sex work, and explain how these dynamics not only reinforce their objectification and a lack of safety, but also have the effect of making them feel as if their bodies do not belong to them (Ibid). In Canada, female sex workers encounter high levels of sexual and physical violence, as well as contexts of economic insecurity and housing insecurity. For example, in a study focused on the experiences of female sex workers in Vancouver, Shannon et al. (2009) observed a relationship between street living and enhanced likelihood of both rape and physical violence, a finding which the authors note to be consistent with previous studies that show increased likelihood of physical violence among women experiencing homelessness who also use drugs.

Financial insecurity is also linked to an inability to refuse undignified or unsafe work. Among female migrant workers—a group with little bargaining power, as well as significant dependence on their employers for both a wage and continued stay in the country—violence often enters employment relationships given unequal power relations rooted in a number of overlapping oppressions. Such women often work and live in poor and degrading conditions, and usually lack legal protections or access to standard labour practices, such as minimum wage, paid leave, and time off (True, 2010, p. 52). Those trafficked for prostitution or employed in the sex sector face even greater vulnerabilities (Ibid, p. 53). However, such individuals are in the impossible position of risking loss of employment—and thus work visas and immigration status—if they were to report such abuses. Robillard et al. (2018, p. 592) describe how, for many women, foreign work is a vital source income that is used to support family members in their country of origin; in such cases, reporting violence could not only undermine their ability to send home remittances to family, but also threaten their continued presence in Canada or longer-term immigration aspirations

As we note above, the economic insecurity that occurs along gender and intersectional lines is not naturally occurring. Rather, several forces and systems of oppression *produce* contexts of

vulnerability and material need for diverse women and non-binary individuals. As summarized in Cameron and Tedds (2020b), these include longstanding inequalities in the workplace, such as pay inequity and over-representation in low-wage work, which only worsen when gender intersects other aspects of identity, such as race; greater constraints (when compared to men) on labour force participation and human capital development; responsibility for unwaged care work and reproductive labour; and systemic discrimination, bias, and violence on the basis of various aspects of identity.

Consider the example of labour force participation, human capital development, and reproductive labour. Biological differences and systems of gender produce distinct patterns of both labour force participation and human capital development throughout the life course for men and women. Gendered consequences do not exist in terms of general workforce participation or educational attainment alone: these dynamics also impact women's earning potential, performance, career advancement, entrepreneurial decisions, and flexibility to take a promotion or relocate for work or education. This produces consequences which extend to retirement, as many older women experience heightened vulnerability to poverty and dependency if they have not had the opportunity to amass retirement savings over the life course through paid work (Ivanova, 2017). Compounding these factors are the systems of gender that further structure dynamics within the private realm. Since reproductive work—caregiving, cooking, cleaning, and keeping house, as well emotional labour—remains undervalued and largely uncompensated,³ the gendered division of labour directly undermines the economic security (or perhaps more accurately, the economic independence) of diverse groups of women and those who take on caregiving responsibilities. Indeed, though labour market participation rates of women and mothers have increased over the past fifty years, women, regardless of their education level, continue to perform more reproductive labour, as well as emotional labour and household management functions (Baker, 2009; McKay & Vanevery, 2000).

Contexts of poverty and financial instability

Considerable research suggests that contexts of life stress—including financial stress and risk of financial instability—contribute to heightened incidences of violent behaviour toward intimate partners.⁴ For example, in a U.S.-based study, researchers found links between higher rates of IPV and factors such as male job instability, lower household income security levels, and financial strain: women were three times more likely to have experienced IPV if their male partners had undergone two or more periods of unemployment over the five-year study, the rates of IPV among couples reporting extensive financial strain were three times those of couples reporting low levels of strain, and women were at greater risk of IPV if their household was experiencing financial insecurity (Benson & Fox, 2002). Additional American research has established an association between particular financial stressors and perpetration of physical IPV, connecting utilities non-payment, housing non-payment, food insecurity, and disconnected phone service with increased odds of perpetrating IPV of all degrees of severity (Schwab-Reese et al., 2016).

³ In Canada, forms of income support designed to provide parents or caregivers recompense for the cost of raising a child do exist (e.g., the Canada Child Benefit). However, such programs do provide direct compensation for the performance of care work.

⁴ For an overview of the literature, see Weatherburn, D. (2011). *Personal stress, financial stress and violence against women*. Sydney: State of New South Wales Retrieved from <https://www.bocsar.nsw.gov.au/Publications/CJB/cjb151.pdf>.

Importantly, gendered expectations can also become more salient in contexts of poverty, which is a reality that underscores the ways in which class dynamics intersect patriarchal systems to produce particular effects. For example, Fodor (2006) finds gender differences in the way in which Hungarian men and women experience contexts of scarcity, suggesting that men living in poverty find themselves confronted by a gender role crisis as a result of the contestation of their ability as successful breadwinner, while women often feel their roles as caretakers intensified, and as a result, do not experience the same threats to their femininity. Such disparate experiences of poverty could serve to reinforce patriarchal gender norms and drive abusive behaviour. As suggested by Abraham and Tastsoglou (2016), shifts in gender roles resulting from changes in perceived status and workforce participation, for example, could also serve as a source of strain for immigrant families post-migration.

Summarizing research concerned with economic status changes and resultant impacts on IPV incidence, Fahmy et al. (2016) contend that life events such as male job loss, as well economic precarity and low-wage work in general, serve to undermine traditional male roles like breadwinning, thereby creating status conflict for men. The emergence of this conflict has been shown to be a precipitator of IPV and may indeed result in unemployed males attempting to exert more coercive control and physical aggression—particularly in cases when his partner has maintained employment (Ibid).

b. Economic abuse

Often hidden or ‘invisible’ (Postmus et al., 2018)—particularly given a public and media discourse which can lead to the perception that intimate partner violence largely occurs through physical, sexual, or psychological harm—economic abuse is a distinct and common form of GBV. Involving a control of a person’s “ability to acquire, use, and maintain economic resources, thus threatening [their] economic security and potential for self-sufficiency” (Adams et al., 2008, p. 564), economic abuse spans at least three constructs: economic control, economic exploitation, and employment sabotage (Stylianou et al., 2013). Economic control refers to activities aimed at monitoring and restricting a person’s ability to use resources in their life; economic exploitation involves the depletion of economic resources by an abuser, as well as acts aimed at creating debt or ruining credit; and employment sabotage involves activities such as blocking employment opportunities or restricting the ability to maintain resources through employment (Ibid, p. 3189). Thus, economic abuse extends beyond financial abuse to include control of basic resources, such as access to childcare, housing, electronics (e.g., telephone, internet, etc.), or a vehicle, as well as limitations on self-improvement, human capital development, and self-sufficiency.

In cases of economic control, a woman’s access to financial resources is restricted, monitored, or controlled completely by the abuser, not only undermining her agency and independence, but limiting considerably her ability to exit the abusive context. As summarized in (Sharp-Jeffs, 2015, p. 9), this can extend to being forced to have a salary paid directly to the abuser; handing over benefit money; or switching family-based benefits, such as child benefits, to be applied for in his name. In the longer term, such dynamics can have significant implications for future economic security. For example, as a result of economic control, women often become ‘unbanked,’ meaning that they lack a basic chequing or savings account as the abuser has not included their name on or has removed their name from the account (Sanders, 2015, p. 23).

As noted above, economic exploitation involves depletion of resources and the creation of debt. This includes instances of what Littwin (2012, p. 954) has termed “coerced debt,” or any instance of “nonconsensual, credit-related transactions that occur in a violent relationship,” including an abuser applying for credit cards in their partner’s name or forcing partners to obtain loans. Economic exploitation can also take the form of refusal to make mortgage payments or pay rent or utilities, deliberate attempts to structure financial dynamics so that neglect of household bills or irresponsible spending would fall on the victim, or even the destruction of personal property (Sanders, 2015).

Summarizing the research related to employment sabotage, Adams et al. (2008) note abusers employ a range of strategies to interfere with their partner’s ability to maintain employment, including harming cars, stealing keys, or refusing to give a ride to work; threatening and physically restraining them; failing to show up to care for children; withholding medication and preventing sleep; and using a range of appearance-focused tactics, such as cutting hair, hiding clothes, and inflicting injuries. Others have documented instances of abusers interfering with a person’s ability to gain employment, including by instigating conflict prior to a job interview (Sanders, 2015, p. 17). It is also important to acknowledge the impacts of IPV more generally on a victim or survivor’s ability to maintain employment, given that abusive contexts—whether they involve deliberate employment sabotage or not—impact an individual’s ability to get to work, influence their work performance, and often spill over into the workplace, often through abusive phone calls or text messages, as well as harassment near the workplace (Wathen et al., 2014).

Finally, economic abuse is also correlated with or occurs alongside other forms of abuse, such as psychological, physical, and sexual abuse (Adams et al., 2008; Stylianou et al., 2013), suggesting that many forms of gender-based violence contain an element of economic abuse and thus directly undermine economic security. Below, we explore in further detail the material implications of GBV.

c. The material implications of gender-based violence

As we outline above, economic insecurity and lack of resources render diverse women and non-binary individuals more vulnerable to GBV, particularly in terms of the extent to which such individuals are targeted by abusers. However, experiences of abuse also *produce* devastating economic impacts for survivors (Coker et al., 2003), which can lead to poverty, heightened financial risk, and threaten financial and economic insecurity, in some cases for many years after a survivor leaves an abusive context (Braff & Meyering, 2011).

First, to the extent that IPV in particular is often accompanied by some form of financial abuse, victims and survivors often exit abusive context with depleted income levels as a result of the economic control and exploitation described above. Vitality, such contexts often leave survivors in positions from which it is incredibly difficult to transition, given decimated credit scores, patchy financial histories (including fraught relationships with financial institutions), poor tenancy records, and few to no assets.

In addition, the psychological consequences of sexual assault, for example, can diminish a victim or survivor’s ability to perform on the job, disrupt their ability to earn an income, and ultimately create situations of scarcity, particularly in the absence of an asset cushion (Loya, 2014).

Additional research indicates that survivors of IPV experience more disruptions over the course of their careers (Showalter, 2016), resulting in lower incomes, higher job-change frequency, and the need to take more part-time or casual work, often without access to benefits and long-term savings mechanisms (Wathen et al., 2014).

Following cases of nonfatal physical violence, a survivor's ability to secure a livelihood is impacted considerably; this only amplifies the material implications of the abusive experience. According to Giannakopoulos and Reijnders (2015) intimate partner violence is one of the most common causes of nonfatal injury in women, and as detailed in Capaldi et al. (2009), the forms of injury are many and varied. Recent research has sounded the alarm about the incidence of a hidden form of nonfatal injury: traumatic brain injury (TBI). For persons who experience IPV, it is estimated that anywhere between 30 and 74 per cent have sustained a traumatic brain injury (the actual incidence is hard to pinpoint as most go undiagnosed, which is an unknown factor reducing quality of life and preventing recovery) (Owen, 2019). The TBI injuries are not only the result of physical blows, but also oxygen deprivation due to strangulation. Navigating financial support systems, seeking employment, or returning to work—activities already made difficult following escape from an abusive context or in the aftermath of a violent incident—only becomes more difficult in such instances.

Considerable research also establishes a link between experiences of GBV and homelessness, such that the path to homelessness or housing precarity for many women is often associated with an abusive event or life context. One study in particular found that women with histories of IPV are four times more likely to experience housing instability when compared to the general population (Pavao et al., 2007). In addition, among Indigenous women in Canada, paths to homelessness were found to be associated with incidence of sexual assault, post-traumatic stress disorder, and high levels of suicidality, to the extent that such factors were considered predictive, whilst for men, pathways more often reflected patterns of substance abuse and job loss (Bingham et al., 2019). Further, a host of research suggests that street-involved youth often have histories of family dysfunction and abuse, whether in the form of neglect, physical violence, sexual abuse, as well as further abusive experiences within foster care systems, which led directly to housing insecurity and homelessness (Wingert et al., 2005).

The Potential of Basic Income in the Face of Gender-Based Violence

Regardless of which provincial or territorial system is being analyzed, it is easy to see how existing social assistance frameworks do not support economic security. For one, social assistance does not provide sufficient income for recipients to cover basic needs, while earning additional income can result in either a reduction in or revocation of benefits—or fear of such a consequence. Many programs also apply asset tests, which often result in individuals having to deplete financial reserves to simply qualify for support. Furthermore, few of the existing programs in the assistance system provide assurance of a permanent income, as support under many of these programs is neither guaranteed nor fully continuous.⁵ Moreover, provincial, territorial, and federal governments provide very few services designed specifically for persons

⁵ There are, however, smaller programs that are continuous for a year—once assessed and deemed eligible, you qualify for 12 months of support—such as the CCB and GST/HST credit. Individuals can sometimes also be guaranteed lifetime access to disability assistance, depending on the nature of the disability as well as the program.

fleeing violent contexts or recovering from abuse. At present, the majority of the targeted programs that do exist are transition houses or shelters and hotlines, not income-based supports focused on the material drivers and consequences of gender-based violence.

Given this longstanding failure of existing income and social support systems to provide economic security both in a general sense, as well as in specific contexts of GBV, alternative approaches to provision have again captured the attention of policymakers, activists, and everyday people. Basic income is one such approach. In this section, we build on previous insights and considerations to evaluate whether the basic income model (as conceptualized above) might be effective in the face of gender-based violence—or more specifically, whether a basic income type program could form an effective component of an economic security strategy in the face of GBV.

Importantly, there are two modes of inquiry at play in our analysis of the potential of the basic income approach. The first is focused on systems and longer-term change, and the extent to which both GBV and economic insecurity are products of systemic issues (e.g., poverty, precarious work, etc.) and pathologies (e.g., patriarchy, racism), which place at a disadvantage those whose identities and ways of being do not squarely reflect masculinity, heteronormativity, whiteness, the notion of being able-bodied, etc. This mode of inquiry enables us to raise questions about the effectiveness of a basic income in, for example, disrupting the power structures that both underpin gender asymmetries and place diverse women and non-binary individuals at greater risk of GBV, but also which lead to abusive behaviour. The second mode of inquiry is more technocratic in nature. In considering the practical barriers facing diverse people as they encounter GBV throughout the life course and seek to exit and/or recover and rebuild, it considers whether a basic income is the best tool or an effective component of a broader approach to address the economic security component of GBV recovery. This approach also evaluates, to the extent that is possible, the unintended consequences or barriers that a basic income approach to economic security could produce, particularly for survivors of GBV.

The transformative potential of basic income: changing systems, reducing risk

In the previous section, we established a close link between economic insecurity and gender-based violence, illustrating how economic insecurity provides a context for, heightens risk of, is leveraged within a key form of, and is a consequence of, abuse. We now focus on these connections in assessing the transformative potential of a basic income. Specifically, we consider how a basic income might contribute to economic security for diverse women in contexts of labour market barriers, lower wages, and responsibility for unpaid reproductive labour; alter bargaining structures between men and women or employees and bosses; begin to correct gender asymmetries; and contribute to raising material welfare—including among men—so as to limit instances of GBV which result from contexts of poverty and financial stress.

a. Ensuring economic security for diverse women

Basic income type programs exhibit the potential to improve financial security in a society where engagement in paid employment does not guarantee a basic standard of living for all—particularly diverse women. In the absence of policy changes that raise minimum wages or render earnings supplements such as the Canada Workers Benefit more generous and responsive, a basic income may represent the best policy approach for providing a top-up to income earned through low-wage work. Better suited to supplementing wages than current income support

systems, a basic income could be a means for supporting longer-term stability and independence, providing individuals a better chance to chart a path out of poverty and dependence on assistance, or beyond low-wage work.

A basic income as top-up for wages would be particularly significant for women and individuals who belong to marginalized groups. This is because women—mothers and racialized women especially—are over-represented in part-time and low-wage work (Block et al., 2019; Zhang, 2009). Administrative data also indicate that gig work in Canada is more common among women than men, and more prevalent among recent immigrants when compared to Canadian-born residents (Jeon et al., 2019). Gig work is also typically associated with low annual incomes: nearly half of gig workers in Canada belong to the lowest two income quintiles (Ibid).

Importantly, a basic income does not directly address the reasons for gendered and racialized over-representation in low-wage and precarious work; instead, it represents a mechanism by which the economic effects of these realities could be offset. As a result, the potential exists for a basic income program to produce unintended consequences for marginalized groups. For example, some contend that the basic income would simply subsidize low/poverty wages and undesirable work, and thus has less positive potential than policies focused on shifting the legal balance between employer and worker, minimum wage increases, or improved employment standards. Moreover, as basic income is a tool for increasing individual bargaining power, it is insufficient as a means for worker emancipation: it does nothing to promote a collective sense of struggle (Gourevitch, 2016). Further, additional income to top-up earnings from gig work or a low-wage job cannot be considered a replacement for the benefits that accompany good jobs, such as job security, employer-paid benefits, and insurance. That said, the implementation of a basic income ought not preclude continued advocacy for strong labour laws, and vice versa.

b. Compensating reproductive labour and other socially beneficial activities

Some contend that a basic income is the best available option for responding to the inadequacy of an “incomplete system of income allocation,” in which various forms of labour—care work, reproductive labour, and housework, but also the time and effort spent to accumulate education and skills and develop networks—are not remunerated at all, despite the fact they are crucial to economic development (Weeks, 2015). In the Canadian context, this suite of activities could also include community subsistence activities, such as fishing and hunting, as well as the preservation of cultural practices. Compensating a broader range of activities has significant implications for the economic security of diverse women.

Perhaps unsurprisingly, a key argument in support of basic income made by those focused on gender equality is that it would provide a wage to offset the financial penalty faced by women as a result of engagement in unpaid care and domestic work, and thereby recognize the value of reproductive labour (Baker, 2008; McKay & Vanevery, 2000; Zelleke, 2008, 2011). Zelleke (2008) compares several models of provision—income support conditional upon engagement in employment-related activities, increased provision of care through the market or a government scheme, caregiver income, basic income—and finds that the basic income approach best compensates care work in a way that is also favourable for gender equality, and shows the most potential to disrupt the gendered division of labour. This view is reinforced by Baker (2008), who suggests that a basic income can contribute to undoing existing (and unequal) structures of care, in a way that is preferable to both a caregiver wage (which represents payment for care

work, and thus requires adjudication of deservedness and could reinforce traditional divisions of labour, as well as the pre-eminence of Western/settler notions of care) and commodification (which some argue can, at best, act as a complement to relations of love and care outside of the market). Instead, a basic income would serve as a universal support for individuals of all genders to engage more flexibly in a range of ‘worthwhile’ activities, among them reproductive labour, while supporting—not merely commodifying—relations of love and care (Ibid).

Some scholars reject this optimism, warning that barring significant changes to existing gendered social norms, such a policy could further entrench the gendered division of labour (Gheaus, 2008). Put another way, until it is expected that all genders are to take on roles of both caregiver and breadwinner, the risk of a basic income—which would enable more ‘choice’ free from economic constraints about if and how to enter the workforce—is that more women would withdraw from the labour market, either of their own accord or as a result of household power dynamics (Rubery, 2018). Relatedly, Orloff (1990, pp. 149-150) contends that a basic income does less to contest the gendered division of labour than would programs that challenge directly how paid and unpaid work are structured, as well as the ways in which the workforce is hostile to those who wish to combine earning and caring.

Others still have offered arguments that tread a middle ground. For example, Robeyns (2001) suggests that a basic income would lead to a revaluation of unpaid work, which could in turn produce an increase in societal respect for reproductive labour, positive psychological effects on housewives and those who perform such work, as well as greater choice between engaging in different kinds of work. However, agreeing that a basic income would likely perpetuate a gendered division of labour and traditional gender roles, she argues that the policy ought to be supplemented with additional measures to “liberate individuals from gender role expectations” (Ibid, 103). Building on this notion, Uhde (2018) positions basic income and a public model of care as two complementary parts of a process which she dubs a caring revolutionary transformation. In the model, the basic income expands the definition of meaningful work, thus “changing the implications of the gendered division of labour,” while the public model of care shifts the institutional context by challenging the individualized notion of responsibility for care (Ibid, p. 3).

Such debates make clear the potential risks of offering compensation for engagement in reproductive labour, particularly for gender equality projects—a reality which renders necessary an engagement with other forms of policy that could shift the institutional and societal context within which various genders both allocate their time and relate to one another. That said, it is important to note that, questions of gender equality aside, a basic income—particularly one that is both paid and calculated on an individual basis—would make it so responsibility for care work in its myriad forms does not result in destitution, particularly for those who experience more imposing constraints on how time is balanced across participation activities (e.g., lone mothers, individuals with culturally-distinct notions of ‘household,’ family, child rearing, and care, etc.). To the extent that economic insecurity is connected to greater risk of gender-based violence, this must be considered a positive.

c. Correcting gender asymmetries

To assess whether a policy might have positive gender implications and promote gender justice—that is, disrupt gender asymmetry, not merely compensate those who are disadvantaged

by it—Gheaus (2008) developed the concept of gender-symmetrical lifestyles. She notes that “a society is gender just when the costs of engaging in a lifestyle characterized by gender symmetry (both in the domestic and the public sphere) are, for both men and women, less or equal to the costs of engaging in a lifestyle that is gender asymmetrical” (Ibid, p. 2). The notion of gender symmetry is significant not only because it problematizes the existing division of labour between men and women that hinders women in pursuing paid employment (and economic security and independence), but also because it removes the hierarchy of value assigned to paid and unpaid work which makes the gendered division of labour economically problematic for women in the first place. Indeed, it is also this hierarchy of value which underpins many patriarchal structures, and which continues to drive dynamics of female subordination and dependence.

As Pateman (2004) argues, an adequate basic income, delivered to all as a right of citizenship, democratizes the ability to participate how one wishes by severing the link between a basic standard of life and engagement in paid employment. This could produce, she argues, a “critical reassessment of the mutually reinforcing structures of marriage, employment, and citizenship and open the possibility that these institutions could be remade in a new, more democratic form,” (Ibid, p. 97) which could, in turn, support Gheaus’ notion of gender symmetry by contesting free-riding by male partners. Succinctly, a basic income shows the potential to disrupt the domestic and the market spheres by acting on the conditioning which occurs within them, and as a result, could democratize them (Vollenweider, 2006, p. 33).

Though some are optimistic about the potential for a cash transfer to challenge current notions of gendered time allocation, and thus weaken the constraints that currently structure women’s lives and the opportunities to which they have access, many are less hopeful. Scholars note that the provision of an income separate from engagement in paid work is not sufficient to recast the balance of power between men and women toward a more equal distribution of labour, and thus might actually serve to reinforce existing constraints on a woman’s ability to pursue opportunities in the public realm. Further, to fixate on gender inequality is to fail to attend to the additional inequalities that exist among diverse groups of women—between married and single mothers, for example, or white, middle class women and Black and racialized women—as well as among individuals who share some social locations (e.g., class, Indigeneity) but have distinct gendered experiences of the world.

d. Changing resource-based power dynamics in the household and beyond

Some note that a basic income shows potential to not simply improve the economic security of diverse women, but also to restructure power dynamics within the household and the workplace—that is, to weaken the power of “bosses and boyfriends” (McLean, 2016, p. 287). If paid to the individual, a basic income could offer recipients a sense of security independent of household earnings (i.e., those of a partner or spouse) or wage labour, and therefore increased bargaining power, more autonomy, and even the possibility of exit/refusal of unsafe or degrading work. However, the research is unclear as to whether a basic income would actually produce such an effect.

Inequalities of power within the household have historically placed women in positions of dependency—positions from which they have limited bargaining and decision-making power, and in which they could be considered to be living in ‘invisible’ poverty. Though early analyses

linked such power differentials to differences in earnings and material contribution, more recent research conducted following increases in the labour force participation of women indicate that a shift in the earnings balance has had little impact on women's power, whether in terms of control over financial decision making or in the gendered division of labour (Tichenor, 1999, p. 638). Building on this literature, Cantillon and McLean (2016) explore the claim that a basic income could reduce gender inequality within households, and note that—based on evidence from basic income experiments and proxies—the effects are ambiguous. However, they do find that a basic income, through the guarantee of an independent income, is likely to reduce intra-household inequalities by boosting the economic welfare (and autonomy) of women, as well as their psychological health and feelings of control. That the authors are less convinced that a basic income could alter the gendered differences in bargaining power and roles underscores additional research, which shows that intra-household power imbalances persist, even when women engage in paid employment.

Vogler (1998) notes that theories which focus squarely on earnings ignore the ways in which intra-household power relations, as well as cultural and societal norms, ideologies (e.g., of class, gender, etc.), and discourses (e.g., breadwinning) structure intra-household dynamics. For example, many immigrant women actually find full-time employment faster than their male counterparts because of their willingness to accept low-wage or precarious work (at first) to provide for their families; however, they are often limited in their advancement beyond this position (Liu, 2019). This is because traditional/cultural power relations that produce a gendered division in domestic labour, regardless of participation in paid work, ultimately limit the extent to which immigrant women pursue training, work, and career advancement in the long term (Ibid). Such dynamics are potentially institutionalized and exacerbated by the Canadian immigration system—and the Immigration and Refugee Protection Act in particular—which has the subjectification effect of deeming women entering Canada as immigrants the legal dependents of male sponsors (Abraham & Tastsoglou, 2016, p. 573). Further, a recent Swedish study (Ericsson, 2019) finds that when women increase their earnings, it produces a male backlash response, amplifying the risk of destructive behaviour—stress, anxiety, substance abuse, and assault—on the part of the husband.

Beyond general labour market participation effects, some contend that a basic income has the potential to further disrupt the domestic service sector, and thus the gender, racial, and class inequalities it upholds. One argument is that a basic income could either shrink the pool of domestic workers willing to engage in such work or increase their bargaining power to negotiate better salaries and working conditions, while at the same time decrease demand for domestic service work (given higher prices and compensation for care work, or even place pressure on states to adopt and fund a public model of care (Vollenweider, 2006).

e. Reducing poverty and contexts of scarcity

As we summarize above, considerable research suggests that contexts of life stress—including financial stress and risk of financial instability—contribute to heightened incidences of violent behaviour toward intimate partners.⁶ It can be argued that—all other things held constant—a

⁶ For an overview of the literature, see Weatherburn, D. (2011). *Personal stress, financial stress and violence against women*. Sydney: State of New South Wales Retrieved from <https://www.bocsar.nsw.gov.au/Publications/CJB/cjb151.pdf>.

basic income could reduce instances of domestic violence by removing financial stress. One recent analysis of Mincome data in the context of crime statistics found that the payment of the guaranteed income likely reduced the prevalence of IPV, given a strong negative association between Mincome payments and violent crime, which the authors presume consisted mainly of domestic assaults (Calnitsky & Gonalons-Pons, 2020). The authors posit that such a decline could be associated with decreased financial stress, as well as a shift in the balance of power within relationships given the ‘threat’ of exit available to partners (Ibid). Setting aside whether such findings are applicable in the context of a present-day basic income, it is important to note that such an effect is highly contingent upon the basic income delivering a level of financial security that is great enough to counterbalance existing stressors and material need. As we discuss below, accomplishing such a task through the basic income would be a tall order, particularly within reasonable fiscal bounds.

Basic income: a mechanism to support victims and survivors?

a. Existing contexts of IPV

Certainly, the evidence shows that economic empowerment, particularly of women, is a means to reduce violence; however, there are important caveats to this finding, which policymakers and activists should consider before recommending a basic income approach. A recent study showed that women are more likely to be subject to domestic violence if they earn more than their male partner (Zhang & Breunig, 2021). It is also important to remember the degree to which income benefits can increase the risk of incidents of domestic violence (Abramsky et al., 2019). Benefits that increase or decrease with the size of a household can increase the risk that an abuser will actively prevent other members of the household from leaving. Further, as was seen in the U.S. with the delivery of stimulus cheques, incidence of domestic violence increased following the distribution of the cheques (Wong, 2021).

Additional questions regarding benefit design emerge when considering basic income as a tool for supporting individuals to exit abusive situations, particularly contexts of IPV. For example, most basic income proposals designate the household as the beneficiary unit. Despite this, it is important to consider this design feature more closely, particularly from an intersectional perspective. For one, the decision to base the beneficiary unit on a definition of ‘household’ is rooted in assumptions about income and asset sharing within the household that may not hold in all circumstances. Indeed, household-based basic income programs may result in the exacerbation of power imbalances within households, thereby reinforcing dynamics of dependency and abuse—a core reason why many women’s groups support basic income approaches in which the individual is the designated beneficiary.

That said, delivering income benefits to the individual offers no panacea either. It is atypical for a person in an abusive household to hold any financial power or control of financial resources, and thus it is unlikely that such individuals would benefit from the income transfer (Jagannathan & Keshner, 2021); indeed, in many cases individuals do not even have access to or control over a bank account. In addition, basing a basic income program on the individual would inevitably provide benefits to many low-earning individuals who live in otherwise high-income households. This could increase statistical inequality and would potentially undermine a poverty reduction objective. Finally, individual-based basic income programs with no adjustment for family/household size are more costly (for a set individual amount).

b. Recovering following abuse

Economic abuse nearly always accompanies physical, sexual, and emotional abuse (MacDougall, 2014). As we outline above, economic abuse has significant implications for a victim or survivor's future economic security, as it does not only describe an abuser controlling bank accounts and all forms of income, but often also involves the depletion of assets, damage to credit, refusal to pay bills or rent, among other things. As a result, when those experiencing abuse decide to leave, they do so with little to no financial resources—and often with little knowledge and skills they need for economic empowerment. In addition, they often have no financial resources, credit, assets, or financial history that can be leveraged to access independent housing, loans, or lines of credit, or meet basic needs, like clothing and personal care items. As a result, any program focused on supporting persons escaping violence must be responsive to these unique circumstances.

Further, it is unclear how a basic income payment would fit within such approaches: throughout the period of economic abuse, it is unlikely that the individual would have any access to the payment, and at the point of emergency need, it is likely that a basic income transfer would be insufficient. In addition, if a basic income program did exist and was being paid to the household throughout the period of abuse, additional implications would exist for the victim during their exit and recovery. This is because delivering a basic income to a household means further monitoring and adjudication of household formation and dissolution. As detailed by the Auditor General in a recent report, there are many lessons to be learned in this area from Canada Child Benefit delivery—particularly with regard to household dissolution and benefit access (Office of the Auditor General of Canada, 2021). Parents and caregivers fleeing violence—most of them women—face a high administrative burden not only to have the benefit modified due to a change in household income, but also to have the benefit redirected to them from a bank account shared jointly with their abuser. This process not only results in delays in benefit modification and receipt, but it also puts the individual at risk of having to either reveal information to their abuser or contact them to obtain approval for the changes. This significantly undermines the benefit's responsiveness to changes in circumstance. That said, integrating certain basic income principles and design features in existing or new systems to support survivors during periods of recovery and rebuilding could significantly improve such programs and should be considered.

c. Other considerations in the context of GBV

Delivery through the tax system

For the most part, existing basic income proposals envision the benefit in the form of a refundable tax credit, meaning that the focus of the program is on tax filers. However, many proposals do not acknowledge the extent to which tax filing is far from a universal activity in Canada. While knowledge about the degree of filing rates in Canada is murky, there is some evidence that raises concerns—particularly in the context of GBV, given what is known about risk among diverse women, particularly those who belong to multiple marginalized groups. Stapleton (2018) notes that one-third of single Ontario works recipients do not file a tax return; (Turner Strategies, 2018) find that only three per cent of homeless individuals receive the GST/HST credit, eligibility for which is automatically assessed when filing taxes; Bajwa (2015, p. 7) suggests that upwards of 26 per cent of marginalized families do not file a tax return; recent estimates put tax non-filing rates in First Nations on-reserve communities at 25 per cent, on

average, though significant variation exists across communities (Brascoupé & Mulholland, 2019, pp. 22-23); and other groups, such as sex workers, have expressed hesitancy in applying for government benefits, including the CERB, as they do not wish to report employment to the state or the tax authority for fear of criminalization and arrest (Benoit, 2020; Wright, 2020).

If a basic income is delivered through the tax system, do these filing rates mean that universality is only achieved notionally? If the basic income benefit is big enough, will more of these vulnerable groups file tax returns? Or are there institutional, cultural, and indirect cost barriers that would continue to affect filing rates? If a basic income is to be delivered through the tax system—particularly as an economic security measure in the face of GBV—addressing filing rates must be a priority. Barriers to tax filing can be removed through the implementation of pre-populated tax forms, as is done the United Kingdom, or through automatic tax filing for vulnerable groups with tax forms filed with the CRA (e.g., T5007) (see (Petit et al., Forthcoming) for more information on auto-filing).

Responsiveness in the face of immediate need

How often a benefit is paid impacts how income is used, and this has implications for the effectiveness of the policy in the context of GBV. While regular streams of income tend to be used to support the consumption of nondurable goods (e.g., food), less-regular streams of income often go to support the acquisition of durable goods (e.g., vehicles). Payment frequency also interacts with the basic income principle of economic security: whereas a regular stream of income provides the beneficiary financial security, a lump sum payment can support financial stability by allowing the recipient to build up financial reserves. These nuances only gain significance when considering heterogeneity of need. They also raise important questions about economic security. A basic income payment designed and delivered to address economic security will be subsumed into regular consumption. While this is intentional, it also means that the recipient may, as a result, lack the financial resources to respond to an extreme income shock or exit an abusive situation quickly, thereby necessitating the existence of emergency income support programs. Again, this brings into question the ability of a basic income to truly replace the existing system of supports.

Delivering a basic income as a refundable tax credit also raises critical timing and responsiveness concerns. The advantage of the existing social support system is that applications are taken throughout the year on a rolling basis and include specific crisis support programs—which could be expanded to include targeted supports for victims and survivors of GBV. Currently, tax returns are only filed once a year in Canada. As noted in Simpson and Stevens (2019) and Tedds (2017), a basic income delivered through the tax system, without changes to its current form, cannot be responsive to critical shocks, meaning additional programs would still be required to supplement the tax-system-based basic income. This is not a problem in and of itself, but it does call into question the potential of a basic income in the context of GBV, as well as the assertion made by some advocates that the basic income would eradicate the poverty industry. Further, this feature inevitably makes the system more complex, and attention would need to be paid to system interactions.

Other limitations

Finally, it is vital to note the limitations of any form of cash transfer in supporting victims and survivors of GBV. In most cases, the existence of a basic income program would not eliminate

the need for comprehensive supports—safe and adequate housing, ongoing medical and mental health supports, and childcare options—particularly given that such individuals often end up without shelter (Hunter, 2017; Pavao et al., 2007; Sandor & Dutton, 2020), and experience greater instances of addiction and mental health issues, such as PTSD and suicidality (see Bingham et al., 2019; Sandor & Dutton, 2020; Sit & Stermac, 2017), as well as traumatic brain injury (Valera & Berenbaum, 2003). In the case of TBI, victims and survivors require considerable recovery supports, including physical therapy, in order to recover and rebuilt following abuse.

People fleeing violence also have unique housing needs, both in the short- and long-term. Transition houses are turning people away at an alarming rate, and those who have completed their stay in a transition house must find a longer-term rental, move in with family/friends, move back with their abuser, or become homeless. Of those who leave a transition house, 21 per cent move back into a residence where their abuser lives (Moreau, 2019). Providing more short-term and long-term housing for people fleeing violence can help end the cycle of abuse. Linking to the above, people fleeing violence are unlikely to have not only the financial means in which to secure long-term housing but also the necessary history (credit, housing, and references) to secure housing in the private market. In addition, those fleeing violence are likely to have unique housing needs, including in terms of accessibility. Since many will also have children, they will need to access housing that is of sufficient size and quality. Further many will not have access to private modes of transportation.

It is also important to consider how the existing system might be reformed to improve economic security among those facing abuse or those seeking to exit violent contexts—including in how basic income principles or design features might be used to strengthen programs and policies. We do so in the following section.

Additional Policy Approaches for Consideration

Reforming the existing system

With the above in mind, it is also possible to consider ways in which the existing system could be reformed to better support both people with histories of GBV, as well as those currently experiencing abuse. Many community-based organizations (NGOs) exist across Canada whose goal is to help individuals—particularly women and their children—seeking exit from situations of intimate partner violence. Such organizations deliver programming and services centred on providing support, information, referrals, counselling; a large number also engage in advocacy. Although these services constitute a vital piece of the broader system of supports, we focus in this section on government-delivered programs.

In Canada, few to no government-provided income support programs exist which are designed specifically for persons fleeing violence.⁷ Regardless, persons fleeing violence do have access to

⁷ The Government of Alberta offers an application based ‘Escaping abuse benefit’ for individuals over the age of 18 who are living in or have escaped an abusive family situation and who do not have enough money to leave or start over. Importantly, those who qualify for ongoing benefits such as Income Support are not eligible. The amount of financial support offered is adjudicated on a case-by-case basis but could include the equivalent of a damage deposit for a new home or supports to stay in a hotel if shelter space is not available. In Nova Scotia, tenants facing intimate partner violence now have the option of ending year-to-year and fixed-term leases early without financial penalty.

provincial and territorial social assistance programs, which is the largest and most responsive income and social support system at the subnational level. How can these programs be modified to better serve the needs of those escaping violence? Petit and Tedds (2020a) offer a number of recommendations, many of which integrate basic income principles alongside particular design elements.

According to the authors, any income support program should first be modified as follows:

- In all cases, persons fleeing violence should be assessed for eligibility for income support programs through an expedited process to ensure that their immediate needs are met. Some provincial and territorial programs, but not all, have such a process already.
- Eligibility for support should not be based on immigration status.
- Assessments should automatically exclude the income and assets of the perpetrator or jointly owned with the perpetrator, including any foreign-owned property, in evaluating the eligibility of the applicant. No system should require the perpetrator to be contacted to assess eligibility.
- Abuse/violence should not have to be verified at the time of application; it must only be disclosed.
- Persons fleeing violence should not have to meet work-search requirements for a period of at least six months.
- To help those fleeing violence to transition into their own homes, a one-time lump sum payment should be provided. This payment should be sufficient to enable the individual to not only secure housing, but also acquire items to support their household, including clothing, basic personal items, toys, pantry items, and durables such as a vacuum, ironing board, and the like.
- Wrap around supports specific to the person's situation and which address immediate needs should be provided. Such supports should include, but ought not be limited to, information on and assessment for TBI; emergency transportation (either within a town/city or to another town/city, dependent on the person's preferences); help with access to safe and secure housing, including transition houses or a short-term rental; a dedicated caseworker with knowledge of community- and government-provided supports (so as to have one-on-one support and guidance in accessing programs and services), who is understanding of the systemic issues which intersect GBV (and IPV in particular) and is of the same cultural or ethnic background (so as to create a safe and culturally-sensitive space).

More generally, the government should provide more funding for both short- and long-term housing facilities for persons fleeing violence. In the short term, transition houses are turning women and children away at a high rate; in the long term, women who have completed their stay in a transition house must find a longer-term rental, move in with family or friends, move back with their abuser, or become homeless. Of those who leave a transition house, 21 per cent move

back into a residence where their abuser lives (Moreau, 2019). Providing more short- and long-term housing for persons fleeing violence can help prevent survivors from returning to their abusers or from living in other precarious situations. Particular focus should be placed on providing housing in areas where there is currently undersupply, such as rural areas. In cases in which travel is necessary to escape an abuser, individuals are at considerable risk of being trapped due to a lack of transportation. In some cases, it may be appropriate for the government to use short-term rental platforms (such as Airbnb) to provide short-term housing for persons fleeing abuse. Due to the COVID-19 pandemic, many short-term rentals are unoccupied (O'Sullivan, 2020) and there are a large number of them in urban areas, making them well suited to providing a measure of safety for persons fleeing violence. Crisan (2020) details how the government and non-governmental organizations can partner with short-term rental platforms to meet this need.

While several provincial governments in Canada have enacted programs that require employers to provide employees with job protected paid or unpaid domestic or sexual violence leave, these programs all require the person to then report to their employers that they have been victimized. While the intent is respectable, this is an invasion of privacy and has the potential to lead to revictimization. EI sickness benefits only extend to those who are unable to work due to medical reasons, but access EI sickness benefits are not responsive and does not extend job protection. Instead, all workers in Canada need access to job protected paid sick leave.

Finally, numerous studies have shown that persons with disabilities—particularly those who identify as women—experience high risk of GBV, whether in terms of economic abuse, sexual abuse, family-based, or intimate partner violence. As a result, the existing system of disability supports must be reviewed and tweaked with these factors in mind, as well as integrated with supports and systems for victims and survivors of GBV.

The potential of the basic services model

As we note above, economic security is often framed in terms of one's access to financial resources, or in some cases, both income and assets. More recent contributions, however, make a connection between economic security and the existence of a suite of adequate and accessible basic services. We explore this idea in the following section.

a. Understanding basic services

According to Kesselman and Mendelson (2020), basic services—or what they term “in-kind benefits”—can be distinguished from cash benefits such as income support based on policy intent. While basic income and cash transfers allow for freedom of conversion, in-kind benefits are structured to influence spending on or use of a target item (e.g., adequate housing, medical equipment) by altering its price relative to that of other goods and services. Whether delivered as a public subsidy (e.g., a child-care subsidy), target good or service provided directly (e.g., eye exams, wheelchairs), or voucher (e.g., food stamps), in-kind benefits support access to necessities and are dependent upon consumption choices. Provincial and territorial governments in Canada already provide a range of essential supports in the form of services and in-kind benefits, particularly to those who qualify for social assistance or meet other eligibility criteria.

As detailed in Cameron and Tedds (2020a), while basic income has received more public and policy attention in recent years, there are growing calls for the introduction of universal basic services schemes—a policy idea that is rooted in the notion of in-kind benefit provision we describe above. Universal basic services proposals advance the idea that the best path to poverty reduction is through a strengthening and extension to all—regardless of one’s identity, work status, or ability to pay—of essential services such as shelter, education, sustenance/food, health care, transportation, legal and democratic services, childcare, and adult social care, rather than simply providing cash transfers with which people can then navigate the private market to secure essential services. Basic services models also favour shared ownership and local provision—two characteristics that have the potential to render systems less stigmatizing and delivery more attuned to heterogenous needs and in line with cultural approaches.

Such approaches to service-based provision are sometimes referred to as offering a ‘social wage,’ which is a notion that illustrates the value of replacing the individualized cost of services with public goods, free at the point of use and accessible to all by virtue of residency or citizenship. Considered another way, the concept of basic services as social wage aligns with—but is the inverse of—the notion of a social dividend provided in the form of an income: here, the social dividend, or universal entitlement, is delivered in the form of services. The idea of a social dividend builds upon the notion of shared needs and collective responsibility, emphasizing both that all members of society have needs that must be satisfied to ensure well-being and enable participation in society, and that the welfare of the population is a collective endeavour (Coote et al., 2019).

b. Strengths and benefits of basic services

Proponents of the basic services model suggest services offer the following benefits:

- **Redistribution:** Basic services are of greater value to—and thus have a larger impact on the well-being of—those with the greatest need or those who are worse off.
- **Targeting of need:** Basic services can better provide for heterogenous needs, including where means-tested supports can miss specific aspects of need or deprivation.
- **Cost-efficiency:** As noted above, basic services constitute a more efficient use of public funds, due especially to the economies of scale that result from government procurement.
- **Solidarity:** Basic services have the potential to increase social cohesion and reduce stigmatization of beneficiaries, given that public services respond to shared interests, and the consumption of “merit goods” like childcare have positive social externalities and “spillover effects.”
- **Increased participation:** Certain services, such as childcare and transportation, are supportive of—or have complementarity with—societal participation (e.g., work, training, volunteering).

Further, basic services models are relatively cost-effective: in contrasting the basic services and basic income approaches, Yalnizyan (2017) found that for \$15 billion—half the cost of raising all incomes above the poverty line—the Canadian government could permanently expand affordable housing, transportation, and childcare, and nearly eliminate the cost of prescriptions, going to the dentist, and attending post-secondary. However, it bears repeating that though basic

services have often been presented as an antithesis to a basic income in the public discourse, realistic proposals for both are built around their complementarity: proponents of universal basic services recognize that some form of income support ought to remain in place in a society with basic services, while basic income advocates assume the preservation of a range of services, such as health care, transportation, and specific in-kind benefits. It merits mention—but will be of no surprise to experts and advocates—that this policy mix is particularly vital in the context of gender-based violence.

c. Basic services through a gender and intersectional lens

As noted in Cameron and Tedds (2020a), evaluating the merits of the basic services model through a gender-based analysis+ lens—including in the context of GBV—requires that one acknowledge that relationships between feminist and intersectional movements and the state has historically been fraught with tension. On the one hand, advocates recognize the state—and state provision—as a source of discrimination and violence for many marginalized groups; on the other, most are central proponents of greater investments in government services, with the caveat that programs and services be administered in a less stigmatizing and oppressive way. Further, basic services approaches are built upon ideas of what members of society have in common, and by extension, of what types of services are universally necessary. Yet the universalism of basic services should not be confused with a claim to neutrality: it must still be determined which services to include, and this selection is often highly subjective, as well as a function of who is at the decision table. Thus, a key challenge confronting basic services models is how to account for complexity and variance in both need and experience, particularly in terms of service design and access features. The language of shared or collective needs can easily be confused with universality of experience, and thus risks ignoring the differences that exist at the intersections of identity factors, and which not only shape experiences of poverty, but also reveal different aspects of need within system design and delivery. Thus, those responsible for implementing basic services must be attuned the ways in which systems are themselves sites of power, privilege, and oppression, and, as importantly, how individual access and experience of services is situated within (and shaped by) this context.

If we consider provision of public transportation, for example, the focus is usually on providing the service in urban areas where demand is high. However, public transit also has a very important harm reduction element. In the context of BC, for one example, years of lack of public transportation in rural and remote areas, particularly along Highway 16—the Highway of Tears—contributed to a reliance on hitchhiking, the result of which was the disappearance of many Indigenous women and girls. It took a significant amount of pressure to get the Province of British Columbia to address this service gap which occurred in 2018 through the launch of BC Bus North (BC Bus North, 2020).

Finally, to the extent that basic services are designed and delivered without recognition of these issues—and especially to the degree to which one-size-fits-all is assumed—what is deemed to be a universal program may not, in fact, be universal at all. For example, most proposals for a universal childcare program neglect the fact that parents and children are diverse and thus have diverse needs. ‘Universal’ programs that are designed and delivered on the assumption that all parents work a standard workday, that children will meet the provider’s criteria for attendance (e.g., being potty trained), that parents live or work in a jurisdiction that is not supply constrained (as many rural areas are), and that the services offered by the accessible provider are culturally

relevant, to name a few factors, challenge the notion of true universality. Another example is universal health care, where levels of access and service are not the same in all areas (particularly in rural and remote areas, which are traditionally poorly served). While it can be argued that low service provision could be simply addressed by increasing public investment to ensure better access, this again can be challenged on the notion that specialty services, where the supply of providers is limited, can be universally available and accessible. Further, expanding services to address heterogeneity in need increases the cost of providing the services, which then causes a confrontation with fiscal capacity of the jurisdiction providing the service and leads to trade offs in the bundle of goods, services, and income supports being provided by said government. We return to the concept of fiscal capacity below.

d. The importance of housing for victims and survivors of gender-based violence

For many women, lack of safe and affordable housing increases risk of violence to a considerable degree. For example, testimony and research highlighted throughout the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls explains how risk of violence among Indigenous women, girls, and Two-Spirit persons is directly linked to housing insecurity and overcrowding, particularly in rural, remote, and northern regions (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019). Among those who have relocated to urban centres—sometimes as a result of housing and infrastructure (e.g., clean water) issues, in other cases as a result of pressure to leave stemming from homophobia and transphobia—many continue to face risk of abuse living in low-income, high-crime neighbourhoods, an example of violence being “rearticulated through geography” (Ibid, p. 541); in some instances, forced urban migration has also created the conditions for Indigenous women, girls, and Two-Spirit people to go missing and be murdered .

Consistent with the notion of housing as integral to successful life transitions, research also indicates that access to basic housing is the central factor in enabling the sustainable exit of IPV survivors from abusive contexts. Thus, it follows that the need for safe housing and the economic resources to maintain it are among the most pressing concerns among those seeking exit. Importantly, adequate, long-term housing is not only critical to ensuring the safety of survivors and their families, but also consistently viewed as a vital component of health stabilization (Daoud et al., 2016) and recovery (Hetling et al., 2018), and thus can serve as a bridge to a new life. Further, many IPV survivors—particularly single mothers—note that housing support, and subsidized housing in particular, was integral to facilitating safety, self-sufficiency, and stability, as well as stress reduction, work search, and child rearing (Jeffrey & Barata, 2017, p. 919).

However, for many survivors of IPV, long-term exit and recovery is complicated by a paucity of appropriate short- and long-term housing options (i.e., from emergency shelter availability to transitional and second-stage housing to permanent housing); housing choice is further diminished for those with additional access barriers (e.g., children, drug use, the existence of discrimination within systems). This dearth of options is also amplified in both rural and on-reserve contexts, where IPV risk is also more prevalent as a result of several overlapping forces, including limited services and supports, isolation as a result of lack of mobility, values systems, and greater presence of firearms (Groening et al., 2019). To avoid losing access to shelter within such contexts, Indigenous mothers must navigate the additional barriers associated with colonial systems, inter-generational trauma and racism, motherhood, and institutional history of child apprehension (Ibid). These dynamics explain findings in the Canadian literature (Bingham et al.,

2019; Fotheringham et al., 2014) of close connections between IPV and housing insecurity. Though survivors of IPV are often given priority status on waiting lists, proving abuse to obtain quicker access can be complicated, demoralizing, and also result in re-victimization (Maki, 2017, pp. 20-21). In the face of inadequate supports and long waitlists for social housing, the long-term effects of abuse on mental health, PTSD, and other psychological issues risk worsening by the time it can take a woman to find adequate housing (Jategaonkar & Ponc, 2011).

Accordingly, housing is an area in which basic services models—that is, those which expand the existing housing stock through large-scale investment in social and non-market housing—are preferred over cash-focused approaches like basic income. This is due to both the importance of shelter to life outcomes as well as the supply failures present in the market. In such cases, an infusion of cash through a basic income will not correct the supply and housing discrimination issues which stand in the way of diverse women, non-binary individuals, and their children.⁸ Indeed, much of the IPV literature recommends increased investment in long-term housing supports for survivors of IPV—that is, supports beyond immediate services, shelters, and transition homes—specifically through an increase in the supply of social, non-profit, and co-operative housing units on and off reserve, including supply appropriate for families and persons with disabilities (Jategaonkar & Ponc, 2011; Little, 2015; Maki, 2017). Location of social housing builds also emerges as an important factor in supporting transitions for survivors of IPV.

A basic services approach to housing is particularly useful in designing solutions for those with heightened risk and experience of GBV. Those fleeing intimate partner violence—particularly mothers and children—have the requirement that housing be in a safe neighbourhood that is also unknown to their abuser and proximate to social support networks (Clough et al., 2014); single mothers also report focusing on a number of criteria beyond affordability in their housing search, such as neighbourhood amenities and services, access to childcare, and nearby social supports (Jones & Teixeira, 2015). Indeed, many of the decisions made by persons fleeing IPV are rooted in caretaking and perceptions of what was best for their children, including in terms of how a decision could minimize the effects of instability on their lives (Ibid). Further aspects of need include the existence of safety systems and restricted access, both of which may not exist across all affordable or social housing options (Maki, 2017). Meeting these criteria is a significant challenge, particularly in contexts of low vacancy rates and high rents, and in light of research that points to housing discrimination on the basis of family composition and the existence of children in the home.

Perhaps unsurprisingly, Jategaonkar and Ponc (2011) find that in the B.C. context, experiences of survivors of IPV in private market housing were often negative, characterized by unacceptable and unsafe conditions, including overcrowding, poor maintenance, discrimination, abuse, and

⁸ Some studies focus on the promise of emerging IPV interventions, such as flexible funding programs. For example, Sullivan, Bomsta, and Hacskeylo Sullivan, C. M., Bomsta, H. D., & Hacskeylo, M. A. (2019). Flexible Funding as a Promising Strategy to Prevent Homelessness for Survivors of Intimate Partner Violence. *Journal of Interpersonal Violence*, 34(14), 3017-3033. found that flexible funding grants enabled survivors to maintain housing six months after receipt. Such approaches do offer recipients more autonomy in developing an exit strategy and recovery plan and recognize heterogeneity of circumstance and need. As significant, however, is the reality that such policy interventions do nothing to address the issues of low, inadequate, and unsafe supply in the broader rental market. Thus, barring additional government initiative to drive an expansion of the supply of private rental stock, effectiveness is likely contingent upon the recipient merely needing to maintain their existing housing situation.

lack of affordability. This reality produces situations in which women and their families may require longer shelter stays, remain in core housing need, or in some cases, opt to return to an abusive context. In addition, persons with disabilities experience significant difficulty in accessing private rentals which suit their physical or cognitive needs, or which are situated close to public transit and other services. Builds that are supportive of a range of medical needs associated with physical or cognitive disability are likely not prioritized in the private market, and thus housing stock that is accommodating is in short supply. Housing experts also highlight gaps in housing for larger-sized families (i.e., units with three or more bedrooms), rendered more salient given an expected increase in immigration, as well as seniors (Lee, 2019, p. 10). Further, women living in single-room occupancy hotels, for example, report issues related to gendered violence and lack of safety, as well as rules, strictness, and surveillance of behaviour, lifestyle, and identity. Collins et al (2018) find that among women who use drugs who are living in single-room accommodation—some of the only accessible housing for such women—gendered forms of violence and control are normalized, and as a result, women experience a lack of security and increased vulnerability.

Crucially, and as is the case with the basic income model, the basic services approach is not the answer for all needs. While basic services proposals are often positioned in contrast to basic income, instead services and income have to be properly balanced. There are many personal needs that exist for which some distribution in monetary form is necessary to preserve autonomy (Portes et al., 2017). Sustenance is one area in which a basic income or cash-focused approach is preferred over basic service models that include food banks and school food programs.

Considering the Strengths and Weaknesses of Any Approach

Every basic income with a benefit level set high enough to significantly reduce poverty will have a substantial budgetary cost. That cost can be covered by increasing revenues, reducing spending or, more commonly, both. These cost considerations raise questions about fiscal capacity, potential funding sources, and how using those funding sources would interact and combine with a basic income, especially in terms of incentives. This leads to the necessity of confronting the fiscal capacity of the jurisdiction in question, not only in the short term, but also in terms of long-term capacity and how it relates to the long-run sustainability of a basic income program.

Tombe (2018, 2020) tackled this question in the British Columbian and Albertan contexts. Specifically, he examined data to determine the scope for a new large-scale spending initiative in the province, such as a basic income. He found that there already exists a persistent gap between future revenue and spending in both provinces, and that this gap increases overtime, indicating that even with status quo spending, these provinces would have to tackle significant fiscal policy changes for current spending to be sustainable. This matches the findings of a recent report from the Parliamentary Budget Office, which indeed came to similar conclusions for all subnational governments in Canada (Parliamentary Budget Officer, 2020). The gap in the fiscal capacity of subnational governments in Canada is predominantly driven by an aging population, which results in lower revenues and increased health-care costs.

This fiscal capacity then suggests gradual changes in both spending and revenue are a prudent approach to fiscal policy to both ensure fiscal sustainability over the long-term, while also allowing governments to consider expanding program spending responsibly. It was this lack of

consideration for fiscal sustainability that contributed to the cancellation of the Ontario Basic Income Pilot. While the federal government certainly had fiscal capacity to take on new spending prior to the COVID-19 pandemic, it is now highly questionable whether it has the fiscal capacity to take on a large basic income program as it tackles the debt burden from responding to and recovering from the COVID-19 pandemic—especially in the short run (Department of Finance Canada, 2020). Constrained fiscal capacity means that there are real and tangible trade-offs that must be made should a government decide to take on a large spending initiative such as a basic income. Further, these trade-offs have real implications for the survival of the goods, services, and income supports currently being delivered.

When speaking about basic income implementation, many argue that the government's fiscal capacity is a non-issue because a basic income program can simply be funded by taking all existing tax expenditures (refundable and non-refundable tax credits) and repackaging them into a basic income benefit. However, how much funding is obtained from doing so depends on the jurisdiction. The majority of the funding from such an exercise comes from the elimination of the basic personal exemption, which is the income amount that every person can earn tax-free. The amount of tax savings from the basic personal exemption depends on the size of the exemption and the tax rate applied. For example, in 2019 the federal personal exemption was \$12,069 and the tax rate applied is the lowest statutory tax rate of 15 per cent, for a tax savings per person of \$1,810.35. In B.C., however, the personal exemption is set at \$10,682 and the tax rate applied is the lowest statutory tax rate of 5.06 per cent, for a tax savings per person of \$540.92. Indeed, focusing on the province of B.C., Crisan et al. (2020) show that if B.C. eliminate all its tax credits, along with its provincial social assistance programs, doing so would provide roughly four billion dollars in funds to redirect to a basic income program. That could support an annual UBI benefit of \$1,000 delivered to the individual, or an annual RTC basic income benefit of \$5,000 delivered to the individual with a BRR of 15 per cent. The resulting poverty reduction from these benefits is marginal at best.

It is also important to note that some of the tax credits that would be slated for cancellation under such an approach serve specific purposes. The medical expense tax credit, for example, allows those with significant medical expenses that are not covered under the public health system—dental, physical, and psychological therapy, medical equipment, and related—to have such costs recognized under the tax system, as these are essential costs that reduce one's ability to pay taxes, and must be recognized in any progressive tax system. The same is true of such tax credits as the disability tax credit, adoption tax credit, caregiver tax credit, education tax credits, and so forth. Replacing these tax credits, which all acknowledge heterogeneity in need in specific circumstances, with a flat benefit for everyone, regardless of atypical costs, undoes equity considerations in order to achieve equality. Those who benefit from such a system are those without such costs, while those who lose out are must still incur those abnormal costs. Some of these considerations could be addressed through a more robust system of basic services, including pharmacare, dental care, and expanded basic medical services; however, the ability to expand the offerings of basic services along with a basic income in the face of real fiscal capacity constraints is not realistic.

Not only does fiscal capacity contribute to policy stability, so too does political capacity. As noted by Green et al. (2021), only policies that have sufficiently broad support—including in terms of economic sustainability—can stand the test of the next political cycle. Further, the

authors identified reciprocity to be an important part of policy stability: those who are mainly paying into the system must be assured that those withdrawing from the system are engaged fully and actively in society and the economy, as they can. Policies will not be stable if the implications for the provincial budget or voter tax burdens are perceived to be negative by a large portion of society, if perceived as inducing perverse or inefficient responses by beneficiaries, or if they are not administered efficiently and effectively, since such waste will be seen by taxpayers as not properly respecting what is being asked of them financially. Certainly, while there is a growing base of advocates for a basic income, there is also a growing base of those who would not support a basic income because they feel a lack of reciprocity.

Taking into account the information presented in this discussion paper, it becomes clear that the best way forward to achieve competing objectives while ensuring policy stability is to move incrementally, albeit radically. First, instead of getting caught on either end of the spectrum of potential reforms—one end being a basic income or bust, the other being small tweaks to the current system achievable in the short-term—focus should be on ‘big’ or ‘radical’ reforms that would move the system more in line with (or towards) a basic income. Second, money is not everything: not all programs can be replaced with a simple cash transfer, as many in-kind benefits and additional programs and supports are vital, particularly in targeting specific needs. Third, people have different needs at different points in their life cycle. Persons with disabilities require extra supports to engage in basic activities of daily living, and those navigating transitions—youth ageing out of care, workers facing sector declines, women fleeing violence, etc.—benefit from supports that are tailored to their unique contexts. Fourth, the current system is complex, and much can be done to improve delivery of and access to existing benefits. At present, local organizations, NGOs, and public service providers play a central role in supporting people to access programs. We must recognize this key role and better support them as integral pieces of the system. In addition, failing to fix access and delivery will limit the impact of any program or benefit reforms. At the same time, any reforms to benefit delivery must address a legacy of institutional discrimination, colonialism, and violence, which cannot be discounted in addressing barriers to access, particularly for Indigenous populations. Fifth, a paramount factor in considering reforms is addressing the cycle of poverty and how to create a society where all people are included and respected.

Conclusion

As detailed here, GBV does not simply occur in the context of inter-personal relationships or as the result of perpetration by ‘bad men’; rather, GBV is a systemic issue that seizes upon and operates through longstanding pathologies and power dynamics—patriarchy, racism, colonialism, and transphobia to name few—rendering diverse people more vulnerable to victimization on the basis of their identity. This is why the Joint Declaration for a Canada free of Gender-Based Violence (GBV) commits to addressing the multiple, complex, and deeply rooted factors that contribute to gender-based violence. The analysis presented here details this complexity and concludes that, from a policy perspective, interventions to address GBV must be multi-pronged, accounting for heterogeneity of need, and attending to both the systemic and multifaceted nature of GBV.

We outline how and why economic insecurity and GBV are closely intertwined. Economic vulnerability and lack of economic independence increase GBV risk and limit an individual's ability to exit and recover from violent situations; contexts of poverty and financial stress also contribute to perpetration. Moreover, GBV carries with it economic consequences, such as loss of savings and assets and inability to earn an income following an abusive experience. These processes are mutually reinforcing, creating cycles of economic vulnerability, risk, and abuse. This means that address GBV will require more than policies that focus on providing women the material resources to exit and recover from violence, it also requires strategies that attend to economic insecurity on a broader scale—including among men.

However, it is important to note that to the extent that the risk and prevalence is the result of economic security, income supports, such as a basic income, could play a roll. A basic income could not only improve material conditions, it could also reduce situations of financial stress which have been proven to drive IPV, a prevalent form of GBV. That said, as we outline here, such a program could have the unintended effects of subsidizing low wage work, as well as solidifying the gendered division of labour and gender asymmetries. In addition, we outline how a household-based basic income could exacerbate of power imbalances within households and thus reinforce dynamics of dependency, and an individual-based basic income could be in vain, as it is atypical for a person living in an abusive context to hold any financial power or control of resources, and thus it is unlikely that they would be able to access the benefit.

Instead, we outline alternatives to a basic income; notably, we detail how the existing system of basic services and targeted income supports could be radically changed to begin to address the twofold causes of GBV. Such reforms include modifications to eligibility adjudication processes to expedite income support assessments for persons feeling violence; ensure immigration status is not a factor in determining eligibility; automatically exclude income and assets of an abuser, as well as those jointly owned; eliminate all requirements to contact perpetrators; remove all requirements regarding verification of abuse; and remove work-search requirements for at least six months. Further, programs could be built into existing systems to provide persons fleeing violence a one-time lump sum payment sufficient to enable the individual to secure housing and set up a basic living situation.

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