



FACT SHEET **WOMEN AND POVERTY IN CANADA**

At the Canadian Women's Foundation, we want every woman living on a low income to have the chance to move herself and her children out of poverty.

In a well-off country like Canada, it's hard to believe that poverty exists. But more than 1.9 million women in Canada live on a low income.

Certain groups of women are more likely to live on a low income than others, and many systemic barriers stand in the way of their financial stability.

Why is it urgent to address women's poverty?

- Helping women who live on a low income also helps their children, putting an end to a vicious cycle.
- Poverty costs taxpayers and the government billions of dollars each year.
- If we can level the playing field, we will all benefit.

The Canadian Women's Foundation funds life-changing [economic development programs](#) designed especially for women. Through these unique programs, participants can learn a skilled trade, start a small business, or get work experience.

HERE ARE SOME COMMONLY ASKED QUESTIONS ABOUT WOMEN IN POVERTY IN CANADA:

1. Canada is a rich country—is poverty really a problem?

- While Canada has no official definition of poverty, various measures of low income are used to when it comes to assessing economic status.¹ For a number of reasons, women are more likely to live on a low income than men (see Question 5).²
- In Canada, more than 1.9 million women (age 18 and up) live on a low income, and more than 2.4 million women and girls (13.8%) are living on a low income as of 2016, based on low income measures after tax.³

- A 2018 Angus Reid study also indicated that women are more likely than men to experience poverty. The study looked at Canadians' self-reported experiences of financial hardships. It suggests that 16% of Canadians could be categorized as “struggling” economically. This means that they face ongoing difficulty covering expenses for basics including food, utilities, winter clothing, housing, and dental care, and may have to use services including “pay day loans” and food banks to get by. 60% of those in the “struggling” category are women, while 40% are men.⁴
- **Some groups of women have higher rates of poverty and are more likely than others to be poor.**⁵ The prevalence of low income among the following groups of females is particularly high:
 - Aboriginal females with registered or Indian treaty status – 32.3%⁶
 - First Nations females – 34.3%, Métis females – 21.8%, Inuk (Inuit) females – 28%⁷
 - Racialized (visible minority) females – 21%⁸
 - Women with disabilities – 23% (based on 2014 data)⁹
 - Immigrant women (refers to those who immigrated to Canada between 2011 and May 10, 2016) – 31.4%¹⁰
 - Single mothers and their children – 30.4%¹¹
 - Children (age 0 to 17) in female lone-parent families – 42%¹² (Compared to 25.5% of children in male lone-parent families and 11% in two-parent families)
 - Senior women aged 65 and up – 16.3% (based on 2015 data)¹³
- In some parts of the country, there are appallingly high rates of poverty. For instance, 50% of status First Nations children in Canada live in poverty; that figure increases to 64% in Saskatchewan and 62% in Manitoba.¹⁴
- More than 235,000 Canadians experience homelessness annually, costing the economy \$7 billion. On a given night, more than 35,000 Canadians are homeless.¹⁵ Women parenting on their own enter shelters at twice the rate of two-parent families.¹⁶ Domestic violence against women and children is a contributing factor to homelessness. When women become homeless, they are also at an increased risk of violence, sexual assault and exploitation.¹⁷
- Over 25 years, child and family poverty has increased by 25%; the number went from 15.8% of children in 1989 to 19.1% of children in 2012. More children and their families live in poverty as of 2012 than they did in 2000.¹⁸
- Compared to other industrialized countries, Canada's overall poverty rate is average. In 2013, Canada ranked 20th out of 31 OECD countries for its poverty rate.¹⁹ As its poverty rate worsens, a country becomes less competitive, its people less healthy, and its society less equal.
- Poverty in Canada costs federal and provincial governments billions of dollars every year. In Ontario, poverty cost the government between \$10.4 billion and \$13.1 billion in 2008.²⁰

2. Why are so many people in Canada poor?

- In Canada, people may be poor for many reasons:
 - They don't have enough skills or education to get a good job, one where they can earn enough to live above the poverty line.
 - There are not enough good jobs in their community.
 - They have lost their job and can't find another.
 - They have a physical or mental disability that limits their ability to work
 - They have an accident or develop an illness and can no longer work.

- They can't find a good job because of workplace discrimination. Immigrants often have trouble finding work because of language barriers and the refusal of many employers to recognize education or experience from outside Canada, no matter how impressive.
- They live on welfare. People who rely on social assistance live in poverty.²¹ For example, a woman raising one child on her own in Ontario could receive about \$18,600 per year in welfare benefits.²² That's only \$1,550 per month. After paying rent, she would have very little left to buy food, clothing, transit fare, school supplies, and other essentials.
- There has been a rise in precarious employment, with employers offering less certainty around payment, permanence and scheduling.²³

3. How is poverty measured in Canada?

- As mentioned above, Canada has no official definition of poverty and there are three different income measures used to determine how much of the population is living on a low income.²⁴ All of these measures have their limitations when it comes to providing a complete picture of poverty, and there have been calls for Canada to establish one official poverty line.²⁵ Many of the statistics cited above on women and poverty (See Question 1) are based on Low Income Measures After Tax.
- A 2018 Angus Reid survey on personal experiences of poverty in Canada found that many of the Canadians who would be categorized as “struggling” are living *above* Statistics Canada's low-income cut-offs. 22% of those in the “struggling” category have household incomes between \$50,000 and \$100,000.²⁶
- A recent evaluation report for the Canadian Women's Foundation shows that 50% of women who attend our economic development programs were below the low-income cut-off line and 83% had personal incomes below \$30,000.²⁷
- In general, poverty can be described as ABSOLUTE or RELATIVE:
 - Absolute poverty describes **deprivation**, a situation where a person can't afford basic needs such as adequate food, shelter, clothing, and transportation.
 - Relative poverty describes **inequality**, a situation where a person is noticeably worse off than most people in his or her community. Many low-income families can barely afford to pay the rent and put food on the table, let alone pay for dental care, eyeglasses, school outings, sports equipment for the kids, Internet access, or prescription drugs. These are things that most people in Canada take for granted and would consider necessities.²⁸
- We focus on inequality because a large gap between rich and poor has a measurable and significant negative impact on overall economic growth. Policies that improve income inequality, including those that support women's participation in the workforce, also improve the overall economy.²⁹
- In Canada, income inequality is on the increase. For every new dollar of wealth generated in Canada since 1999, 66 cents has gone to the wealthiest 20% of families.³⁰

4. Why should we focus on women and poverty?

- Helping poor women helps poor children.
 - When children are poor, it's usually because their mother is poor. The number of lone-parent families is on the rise and 81.3% of all lone-parent families are headed by women.³¹ In 2011, median employment income in female lone-parent families with children under 6 was \$21,200, about 50% of the income of male lone-parent families, which was \$43,300.³²
 - Poverty makes children sick. Poor children often start out as underweight babies, which sets them up for future health problems. As they grow up, kids who live in poverty suffer from higher rates of asthma, diabetes, mental health issues—even heart disease.³³
 - Poor children have more speech and hearing problems and score lower on cognitive tests. Not surprisingly, they are also more likely to struggle in school. Research shows that poor children have “reduced motivation to learn, delayed cognitive development, lower achievement, less participation in extra-curricular activities, lower career aspirations, interrupted school attendance, lower university attendance, an increased risk of illiteracy, and higher drop-out rates.”³⁴
- Poverty endangers women's safety.
 - Women who leave a partner to raise children on their own are many times more likely to live in poverty than if they stay with their partner.³⁵
 - There's plenty of evidence showing abused women sometimes stay in abusive relationships because they know that leaving will plunge themselves and their children into poverty.³⁶

5. Why are women more likely to be poor?

- Women are more likely to be poor for two main reasons:
 1. **Women spend more time doing unpaid work, leaving less time for paid work.**
 - In 2015, women spent an average of 3.6 hours per day doing unpaid household work, which is 50% more than the 2.4 hours that men spent doing the same tasks.³⁷
 - About 70% of women in dual-parent families with a child under the age of five also work outside the home.³⁸ Women are more likely than men to sacrifice career opportunities and advancement for better work-life balance.³⁹
 - In order to juggle their domestic responsibilities, many women choose part-time, seasonal, contract, or temporary jobs. Unfortunately, most of these jobs are low paid, with no security, few opportunities for advancement, and no health benefits.⁴⁰
 - Women also make up the majority of Canada's minimum-wage workers, and a third of working women make less than \$15 per hour.⁴¹ About three-quarters of part-time workers in Canada are women.⁴²
 - Most poor women in Canada are working but can't earn enough to lift themselves out of poverty because they are clustered in these low-paid and precarious jobs.⁴³
 - Canada's lack of affordable childcare—and the lack of workplace policies such as flex-time

and caregiver leave—often forces women into career choices that severely limit their earning power. That’s why many women refuse overtime and promotions, and select careers that promise to be ‘family-friendly.’ Women’s domestic responsibilities also make it harder for them to return to school or attend training sessions that could advance their career.

- Women who interrupt their career to care for children or other family members have lower earnings: in one study, women aged 40 who had interrupted their careers for at least three years for maternity leave were earning about 30% less than women with no children.⁴⁴
- In 2015, mothers with at least one child (under age 18) earned .85 cents for every dollar earned by fathers, while women without children earned .90 cents for every dollar earned by women without children.⁴⁵
- The double-duty demands of home and workplace force many women to sacrifice their long-term economic security. This is a high price to pay for being a mother.

2. Women face a gender wage gap.

- On average, full-time working women in Canada earn only 75 cents for each dollar earned by men.⁴⁶ (For more information on the gender wage gap, please visit <https://www.canadianwomen.org/the-facts/the-wage-gap/>)

6. How can we help women move out of poverty?

- The Canadian Women’s Foundation works to [advance women’s economic equality](#) by bringing together community organizations to share research, skills, and best practices for moving low-income women out of poverty.
- We also invest in community programs that help women to increase their income by launching a small business, learning a skilled trade, or working in a job placement.
- In the programs we fund, women learn to identify their strengths and skills and build upon them. This positive ‘asset-based’ approach avoids creating long-term dependency and builds self-confidence—an essential tool for starting the difficult journey out of poverty. Each woman receives customized wrap-around supports and just-in-time services, whether her immediate priority is food and shelter, budgeting skills, developing personal goals, creating a business plan, learning a trade, or being matched with a mentor. The goal is to help her to build a solid foundation that includes stable housing, childcare, employment skills, self-confidence, financial literacy, a strong social network, and a supportive family.
- Through this approach, we have helped thousands of women from across Canada to move out of poverty. Along the way, each woman has contributed to Canada’s economy and created a more secure future for herself and her children.

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