

# ALBERTA FACTS

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## Women and Poverty: What Gender Engenders

"I was divorced in 1964 . . . I raised my son on a woman's wage. We had difficult times—thank God for my mother and sister, we never had to go on welfare. But I never had money for myself, no dental work, never able to get a much-needed eye exam.

Now, I am 58 . . . unable to find work, a day here or there, doing janitorial work and babysitting.

I am on welfare. I am allowed \$476 a month; my mortgage is \$420 a month, leaving me \$53 a month to pay my expenses.

I am ashamed to be on welfare . . ."

*Alberta woman*

### Women at Risk: Why?

For a number of reasons, women are much more likely to be poor than men, and increasingly—as the numbers of single mothers grow—they are more likely to head a poor household.

Many women have grown up expecting that marriage will be the "career" that protects them from poverty. Then they find themselves thrown unprepared into welfare or "pink ghetto" jobs when divorce, death or disability strikes their family.

Elderly women are at special risk of poverty, particularly if they have been unable to contribute to a generous pension plan during their working lives.

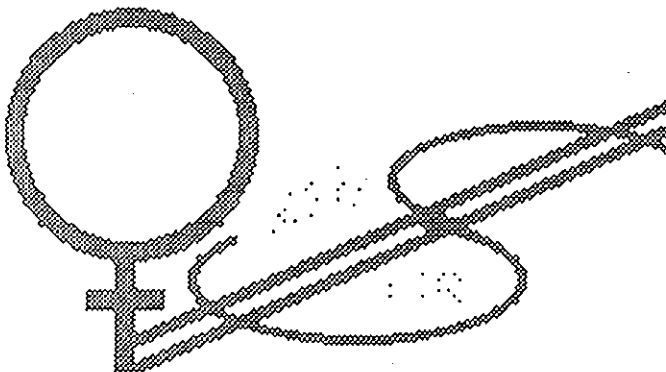
### Working Women

Historically, women have put most of their working lives into having children and caring for their families. Those who did work outside the home were often excluded from pension plans because they took time off for child rearing and did not contribute the same number of years to the job that their male counterparts did.

Even the Canada Pension Plan, which was not fully in place until 1966, reduces benefits or disqualifies people who have interrupted their careers for 15 percent of their working lives or more.

In a working life of 45 years, 15 percent is just under seven years—about the length of time a woman with two children close together in age would take off if she wanted to wait until they entered school before rejoining the workforce.

Women are working in greater numbers than ever: 64% of all working-age women in Alberta are in the



*Continued*

labour force. In all occupations, at all levels of education and experience, women earn less than men.

The average full-time salary for women in Alberta is \$20,827 per year, compared with \$32,005 for men. This wage gap—65 percent—has only improved by two per cent since 1939.

In Alberta, 73 percent of all part-time workers are women. Such jobs pay badly and seldom offer benefits or pension plans. Their flexible hours, however, make them attractive to women raising children.

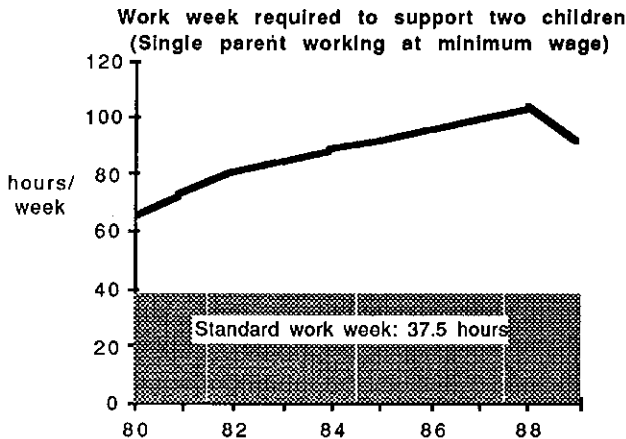
Low pay brings additional problems later in life: pension plans tend to be based on income, so women continue to receive less than men after retirement.

[I am a woman aged 50 who never married]. I did manage to get work before my U.I.C. ran out but the job doesn't pay much, plus it is extremely heavy work and I am having difficulty keeping up with the younger workers and on my last report have been severely criticized for this...

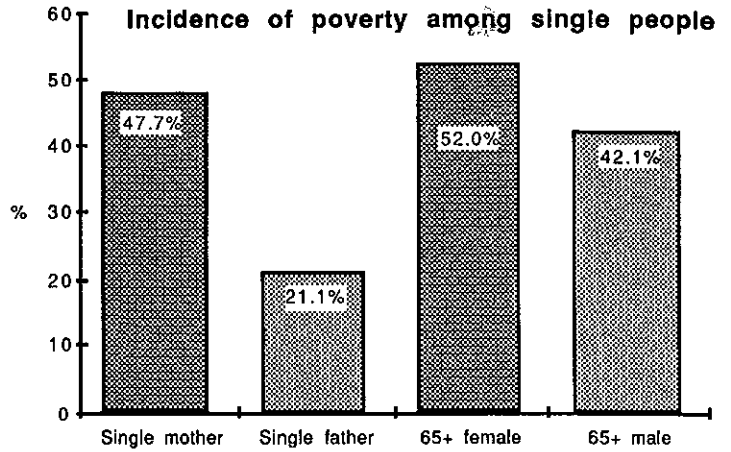
— Alberta woman

### Single Mothers

One poor family in three is headed by a single mother. Job prospects for a woman in this situation are likely to be limited. She will find that few jobs traditionally open to women have wages high enough



A single woman earning the minimum wage would have to work more than double the standard 37.5-hour work week to maintain herself and two children at the poverty line. This situation has worsened over the past decade in Alberta. In 1989, even with the 1988 increase in the minimum wage, she would have to work 91 hours—in addition to the time needed to care for her children and run a household. Even if she earned \$6.00/hour, she would still be required to work 68 hours/week.



Women are at particular risk of poverty during two periods of their lives: while they are rearing children, and when they retire. This graph shows that 47.7% of single mothers and 52% of single women over 65 in the Edmonton area were living at or below the poverty line in 1985.

to raise a family.

She will also have to find affordable and reliable child care, both during her job search and throughout her employment.

If she is divorced or separated, she will have experienced an average 30-percent drop in her disposable income (while her husband's income typically rises by 70 per cent). She is likely to find that her ex-husband is among the 67 percent who default on child-support payments.

If she is on social assistance and is considered "employable" by virtue of the age or number of her children, she will be encouraged to seek work. If she earns more than \$115 a month, a portion of her monthly social assistance cheque will be deducted. On top of this, she will also have the burden of finding child care.

### Immigrant Women

Women who are new to Canada face many problems, particularly if they do not speak English and come from cultures very different from this one.

Even if their English is good, heavy accents may disqualify them from many jobs. Cultural and racial differences may make immigrant women targets of discrimination if they seek work.

Their experience, degrees and training may not be accepted as qualifications in Canada, forcing them into poorly paid work or the expense of retraining.

Women from families that break down after arriving in Canada may be faced with a new language, a new culture and the difficulties of finding a job—particularly hard if they have never worked before.

## *Elderly and Older Women*

Because women in Canada have a longer lifespan than men, they make up the majority of senior citizens. As women grow older, they can face financial hardship even before they reach 65.

A woman in her fifties who has spent her life as a homemaker and finds she must go out to work will probably find herself seeking work in a competitive, youth-oriented job market. Her experience running a household is not likely to impress prospective employers.

Pension plans for women are far from universal. The Canada Pension Plan (CPP) is based on income, which is smaller for women than for men and penalizes those who are absent from the workforce for extended periods. Women who work in jobs with good private pension plans can also suffer if they take time off to raise children.

Many women work in non-unionized jobs, such as waitressing, where there are no pension plans at all. In 1986, only 35 percent of women in the labour force were contributing to private plans.

Women without a private pension of some kind must rely on Old Age Security benefits (\$337 a month in 1989), supplemented by the Guaranteed Income Supplement of up to \$361 a month. A provincial-government supplement is also available under the Alberta Assured Income Plan (AAIP), but only provides between \$10 to \$95 extra each month.

Widows between 55 and 59 are eligible for the Alberta Widows Pension. However, women who are divorced or never married are not eligible for this benefit and must rely on social assistance.

Pension plans are usually designed to support a couple. Benefits drop substantially when one party dies, but expenses may be only slightly less.

## *Women's poverty and children*

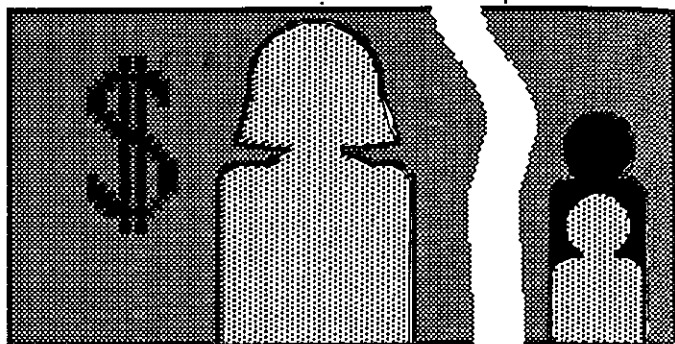
Because so many of today's poor are women and an increasing number of these are single parents, their children are deeply affected.

### *Pregnancy*

Poor women tend to have babies that are less healthy. A woman who cannot afford nutritious meals when she is pregnant is likely to have babies with low birth weights.

A pregnant teenager is even worse off: not only is she more likely to be poor, but very young mothers have a higher chance of delivering a smaller baby too.

Infant mortality is higher among children with lower-than-normal birth weights. Children with low birth weights have higher chances of health problems later in life.



A single mother with two pre-school children who is earning \$21,000 a year—the average salary for females in Alberta—would have to spend between 25 and 30% of her income on child care alone.

### *Home life*

Children are affected by their mothers' poverty throughout their developing years.

Lack of affordable day care may mean children have to change day care or sitters frequently. Many women on limited incomes have to move frequently when rents increase beyond what they can afford. They may wait a long time for subsidized housing.

These disruptions can be very hard on children, who may not adjust well to frequent changes in caregivers, neighbourhoods, schools and friends.

Women absorbed in finding and keeping a decent job, trying to schedule and finance child care and meeting the cooking, shopping and cleaning needs of their families, will have difficulty finding "quality time" to spend with their children. As a result, children whose emotional needs are not met may call attention to this by developing behavioural problems.

"I have only recently realized that I live in poverty, and have for all my life... I have raised three children and three times was forced to give them up to foster homes. At times I stole clothes and food, sold myself sexually . . . These things have left scars on me and my children. All three have attempted suicide. The scars are permanent."

— Alberta woman

## *In conclusion*

Women are at a substantially greater risk of poverty than are men—at almost every stage of their lives.

As well, it is women who most often shoulder the burden of child support in single-parent families. This means their children are also at greater risk of poverty. All too often, this sets up a cycle of poverty linking poor mothers with poor children for generations.

## Questions for discussion:

1. You have read here about some of the reasons women are more likely than other people to be poor. What other things might cause women to be poor?
2. Historically and socially, why do you think women are more susceptible to poverty?
3. What are some changes in society that need to occur to help women—as a group—out of poverty?
4. What are the effects on society if women—daughters, wives, mothers and single adult women, working or dependent—are poor?
5. What assumptions do you think better-off people make about those who are poor? Why?

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## What can you do?

1. Try to understand the context of women's poverty. There are reasons women as a class are more likely to be poor that go beyond individual situations.
2. Recognize that women's poverty affects us all. It is in society's best interests to prevent problems that touch so many people. Poverty is a cycle that will keep poor people poor unless committed people get involved.
3. Get involved: join or start a group that takes action against one or more of the issues affecting women and poverty. Many special interest groups

would be happy for volunteers to help them with their work, or to provide guidance to someone with a new idea. Tell your friends and colleagues what you have learned and get them involved too.

*Write to your Member of Parliament (MP), your Member of the Legislative Assembly (MLA), and your local Chamber of Commerce and ask them what they are doing to encourage the above changes.*

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## Recommended reading:

Morrisette, Diane, *Housing for Canadian Women: An Everyday Concern* (background paper), Ottawa: Canadian Advisory Council on the Status of Women, 1987.

*Not Enough: The Meaning and Measurement of Poverty in Canada*, Report of the CCSD National Task Force on the Definition and Measurement of Poverty in Canada, Ottawa: Canadian Council on Social Development, 1984.

*Pension Reform with Women in Mind*, Ottawa, Canadian Advisory Council on the Status of Women, 1981.

*Poor Now, Poor Later: The Effects of Poverty on Child Development*, Ottawa: Canadian Council on Children and Youth, 1987.

*Women, Poverty and Public Policy*, Victoria: Community Council of Greater Victoria, 1985.

*Woman Against Poverty Report*, Edmonton, 1990: Alberta Status of Women Action Committee.

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**Women and Poverty: What Gender Engenders** is one of a series of fact sheets on social issues produced by the Edmonton Social Planning Council. Copies are available in bulk for classes and study groups.

The Edmonton Social Planning Council is an independent, non-profit social action agency which seeks social justice through policy analysis, applied research, community development, and training and consultation.

For more information about the Council, its regular publications **First Reading** and **Alberta Facts**, or other publications, please contact:



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