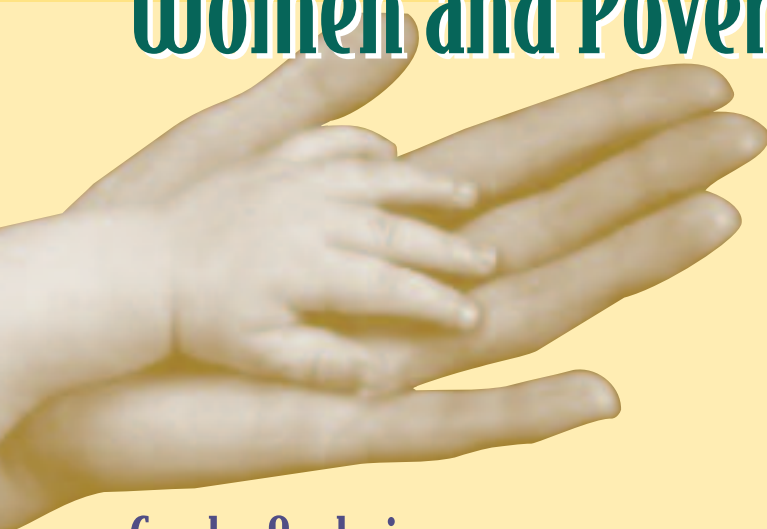


Women and Poverty in Hamilton



Social Planning & Research Council

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Gender Analysis

A baby girl born in Hamilton is more likely than a baby boy to grow up to be a poor adult. Why? Because of her gender.

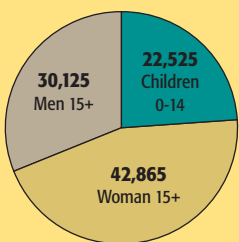
Statistics show women as a select group are at particular risk of poverty. This inequity is true for any indicator of age, income, family status or ethnicity. By the numbers, young women are poorer than young men, mothers are poorer than fathers, and grandmothers are poorer than grandfathers.

In order to understand the complexities of poverty in Hamilton and develop an effective response, it is important to examine how poverty impacts men and women differently. The goal of this report is to document some of the gender dimensions of poverty in Hamilton and to enhance local understanding of the link between gender and poverty.

Who is Poor in Hamilton?

Chart 1

Poverty



It is widely reported that 20 percent or 95,000 Hamiltonians are living in low income. Less understood, however, is that poverty is not gender neutral. Poverty in Hamilton has a female face that often goes unreported. Women are far more likely to live in poverty than are men. In Hamilton, women make up 52 percent of the adult population but

they represent almost 60 percent of those living in poverty.

Chart 1 shows the disproportionate representation of women in the overall poverty numbers for Hamilton.

Women's Poverty by the Numbers

Women in Hamilton have a poverty rate of 22% compared with men's rate of 18%. A deeper look reveals further inequities between men and women in select categories. There are also significant differences in poverty rates between women of different backgrounds.

- Senior women over 75 have a poverty rate of 36%, twice the poverty rate of senior men.
- Disabled women have a poverty rate of 33%, higher than men with disabilities
- Aboriginal women have a poverty rate of 40%, higher than Aboriginal men and double the rate for all women.
- Visible minority women have a poverty rate of 36% compared with 22% for all women

Table 1 shows that some women are more vulnerable to poverty than others. Aboriginal women, recent immigrant women and women identified as members of visible minorities are at increased risk of poverty. More than half of the women among recent immigrant groups are living in poverty.

Table 1

Gender Breakdown of Poverty Rates

Select Group	Total Population	Male %	Female %
All groups	20%	18%	22%
Youth 15 -24	22%	20%	24%
Disabled	29%	25%	33%
Visible Minority	34%	32%	36%
Aboriginal	37%	33%	40%
Unattached Individual	46%	39%	52%
Elderly Unattached	55%	45%	58%
Recent Immigrants	52%	52%	52%

Written by: Sandy Shaw
Senior Social Planner

May 2006

Senior Women and Poverty

The poverty rates for seniors in Hamilton helps to illustrate the dramatic difference that gender plays. The poverty rate for all seniors is 24%. However, when analysed by gender, the rates for men are 17% and 30% for women.

Table 2 shows the poverty rate is double for female seniors over 75 years than senior males over 75. The same dramatic differences are evident in elderly unattached individuals. In fact, eight out of ten poor seniors living alone are women.

Seniors 75+	Poverty Rate	Unattached Seniors	Poverty Rate
Total	29%	Total	55%
Female	36%	Female	58%
Male	18%	Male	45%

Source: Statistics Canada 2001 census data

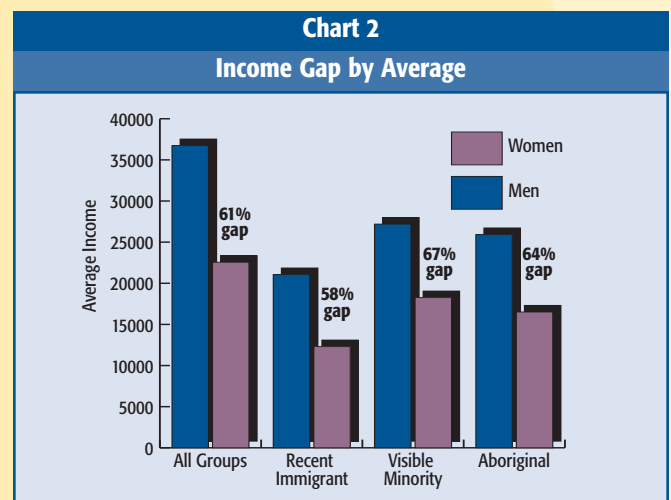
Senior women experience much higher rates of poverty due to a number of often reported factors; women's lower earnings throughout their lifetime, child rearing responsibilities, coupled with traditional patterns of paid and unpaid work are reflected in lower incomes in retirement. Statistics show pension benefits for new retirees were on average \$335 for women compared with \$527 for men.



Women and the Income Gap

Similar to the national trend, women in Hamilton have much lower incomes than men. The average income for women was \$22,500 compared with \$36,700 for men. The dominant income range for women is \$15,000 to \$20,000. For men the dominant income range is \$60,000 and above. Six out of ten Hamiltonians reporting no income are women.

Chart 2 shows the income gap between men and women in select groups. This income differential also reveals that the growing trend in the racialization of poverty is evident in Hamilton as in other cities in Canada.



Source: Statistics Canada 2001 census data

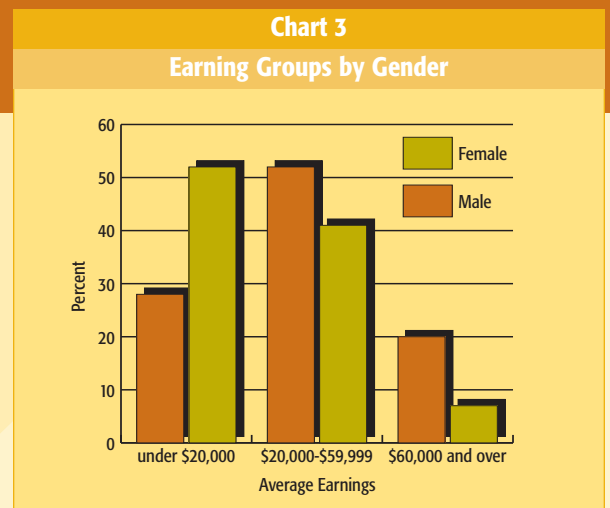
Women and Work

Canada has the 5th largest wage gap between women and men out of 29 developed countries. Although more and more women are entering the work force, equity in wages continues to elude them. Full time work, job class, age or education have little impact in reducing the wage gap.

In Hamilton, women earn an average 62 cents for every dollar that men make. This difference often reflects that women share disproportionately in low-waged part-time, temporary or contract positions. However, even for women working full time, full year, this wage gap persists. Women earn 71 cents for every dollar earned by their full time, full year male counterparts.

Young female workers also experience a significant wage gap. Based on median hourly wages for Hamilton, young women aged 15 – 24 earn \$7 dollars for every \$10 earned by young men.

2



Source: Statistics Canada 2001 census data

Chart 3 shows the unequal distribution of earnings by gender. 52% of all women earn less than \$20,000 compared with 28% of men. At the high earning end, 7% of all women earn over \$60,000 compared with 20% of all men. In fact, men represent 8 out of 10 of all Hamiltonians earning \$60,000 or more.

Wage Gap by Occupation

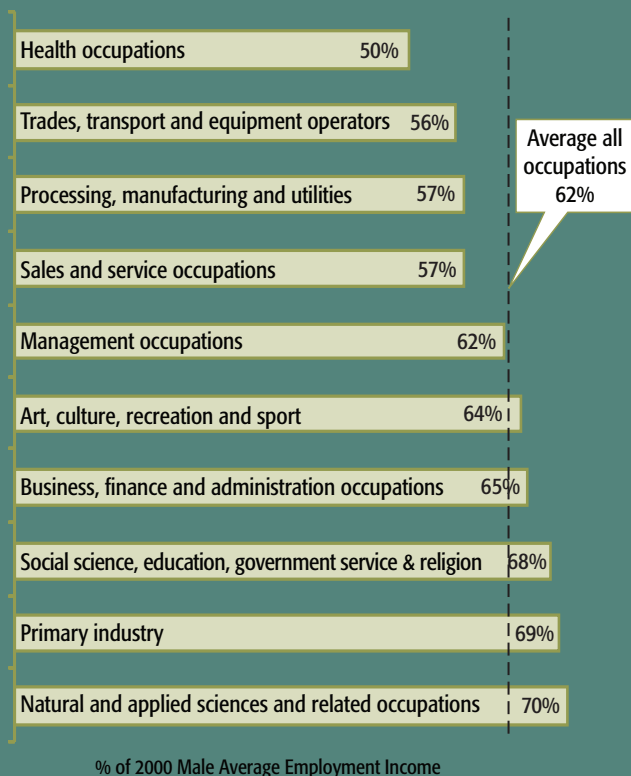


Women earn less than men on average in every job category from the highest paid to the lowest paid.

Consider the following example of wage inequities from the health care sector. Female family physicians in Hamilton earn on average 47% (\$62,587) of a male physician's salary (\$132,973). Male nurses in Hamilton earn on average 13% (\$47,596) more than female nurses (\$42,074).

Chart 4

Female Average Employment Income as a per cent of Male Employment Income, Hamilton, 2000



Source: Statistics Canada 2001 census data

Photo Credits: Working woman: Boris Peterka.
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Women and Child Poverty



Hamiltonian's are acutely aware that 25,000 of our children live in poverty. However, often overlooked are the family ties of women and children living in poverty. Children are not poor, they live in poor families. Women continue to be the primary caregivers for children. Most children live with their mothers in two-parent or lone-parent households. Child poverty is closely connected to the poverty of women.

For example, women typically earn less than men but continue to have the primary responsibility for the custody and care of children in families. A recent Statistics Canada report found the key factor in the wage gap for women is the presence of children. This factor had more relevance than age, marital status or education. In Hamilton 94% of men with children under the age of six are in the workforce compared to 66% of women.

In addition, women shoulder a larger share of the double duty of paid and unpaid work. 20% of women and 2% of men cited family responsibilities as the reason for part time work. Women represent 3/4 of all Hamiltonians who reported spending 30 to 60 or more hours a week doing unpaid housework or looking after children.

The responsibility of child rearing, the lower value of women's paid work, lack of adequate childcare and the conflict between parent and worker responsibilities are factors that contribute to women's poverty and have direct relevance to the poverty of children and youth in Hamilton.

A disproportionate number of children live in low-income lone parent families headed by women. The income instability of mothers impacts on their ability to provide for their children. This fact has significant implications for the well-being of Hamilton's children.



Women and Family Poverty

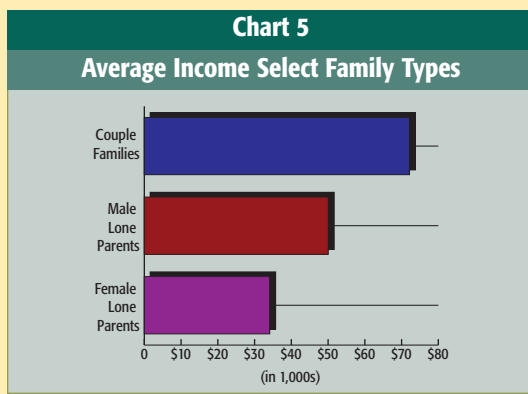
The poverty situation of women varies greatly depending on family status. There are significant issues that need to be better understood when analysing poverty by family type.

For example, most women in couple families have lower incomes than their male partner. Family based income statistics assume income is shared equally among household members. This assumption of income sharing may obscure the real rate and depth of women's poverty.

Lone parent families provide another dramatic example of the gender difference in family poverty rates. Lone parent families are

often identified as having high rates of poverty. In actuality, it is lone parent families headed by women that have significantly high rates of poverty. In Canada, poverty rates among single mothers are higher than any other family type or group. Regrettably the picture is much the same in Hamilton. Single mothers with children under 12 have an average poverty rate of 60%

Chart 5 shows the income of single moms is 70% that of their male counterparts and less than half that of all couple families.



Source: Statistics Canada 2001 census data

18,600	Mother led families
7,935	mother led families live in poverty
29,000	children living in mother led homes
81%	with children under age of 6 live in poverty
80%	of all lone parent families are headed by single moms
57%	of single moms are in the workforce
53%	of single moms are separated or divorced
21%	of single moms are recent immigrants
13%	of single moms are visible minorities
10%	of single moms are under 25 years of age

Source: Statistics Canada 2001 census data

Women and Homelessness

Statistics show females are more likely than their male counterparts to experience housing affordability issues. In Hamilton, 30% of women report spending more than half of their gross income on rent compared to an overall average of 22%. This puts women at increased risk of homelessness.

In Hamilton there are 109 beds for women who do not have a safe place to live. The majority of women's shelter beds are for women who experience violence, the major cause of homelessness for women in Hamilton. Women seeking to live violence free and keep their children safe through shelter stays, risk initiating or compounding their experience of poverty. At Mary's Place, the nine beds designated for homeless women have an occupancy rate of 98%. When women are turned away daily from shelters they are put at further risk of violence.

Women and Poverty

Statistics provide important indicators of women's poverty. Their real life stories are much more complex and compelling. Women are vital participants in the paid work force, are critical to the health and well-being of children and play a central role in family and household responsibilities. Yet women continue to face many barriers to full and equal participation in our community.

An effective community response to poverty requires a better understanding of the ways in which poverty affects men and women differently. The Social Planning and Research Council of Hamilton aims to strengthen the community's understanding of social problems. We hope this report will be used to develop gender specific strategies that tackle the unique causes of women's poverty and will help to improve the lives of women and their families in Hamilton.