

Let's Talk About Poverty

THE URBAN POVERTY CONSORTIUM OF WATERLOO REGION

POVERTY FACT SHEET SERIES - FACT SHEET #8

DECEMBER, 2000

"In recognition of work done in the community related to poverty, the Urban Poverty Consortium seeks to build and extend new and existing efforts on poverty, to raise awareness, share information and data and to catalyze further action on poverty."

Poor and on their own

A feeling of hopelessness, of twisting in the wind, and getting nowhere is very strong. I love my children dearly, and it breaks my heart not to be able to provide as well as I'd like to for them.
Single mother of 3

Lone Parents and Poverty

In this Fact Sheet Series, we have been looking at poverty and groups of people who are especially vulnerable. Here our focus is the "lone parents" living in poverty. The term refers to parents who are separated, divorced or never married, with children under 18 years of age. Sometimes lone parents are also referred to as "single parents" or as "sole support parents". In the Waterloo Region, in 1996, 14,870 families (about 1 in 7 or 13.7%) were headed by a lone-parent, up from 1 in 8 in 1991.

Lone parents are more likely to be poor than unattached individuals or couples with or without children. In Canada in 1996, while only 13% of 2 parent families were living in poverty, about 55% of lone-parent were living below the low-income cut-off, as defined by Statistics Canada's Low Income Cut-off (LICO). The LICO is adjusted for community size and measures the amount of money needed to live and participate as a Canadian citizen. Although the LICO is not meant to be a measure of poverty, it does provide a good indication of how many Canadians are living in financially difficult circumstances. A person or family is considered to be living in poverty if their income falls below the LICO. (See Table One.)

In 1998, the median or middle income was much higher for husband-wife families than for lone-parent families. In Waterloo Region the median income for husband-wife families was \$61,400, and for lone-parent families it was \$25,500. For both types of families, employment income was the largest single source of income: 77% of the total for husband-wife families, but only 63% for lone-parent families. Among lone-parent families, the remaining 37% of total income comes from government transfers (25%) and 12% from all other sources. The combination of social assistance (8.3%) and the Canada Child Tax Benefit (4.2%) represent about half of income from government transfers. About 85% of lone-parent families are mother-child families. While poverty rates are high for lone-parent families headed by both mothers and fathers, 60% of "single-mother" families live below the low-income cut off whereas 31% of "single-father" families are below the LICO. When headed by single parent mothers under 25, lone parent families have a shockingly high poverty rate of 91.3 percent. Furthermore, between 1997 and 1998, the level of poverty deepened for poor lone-parent families, and their average income is 40% below the poverty line. This is dire poverty.

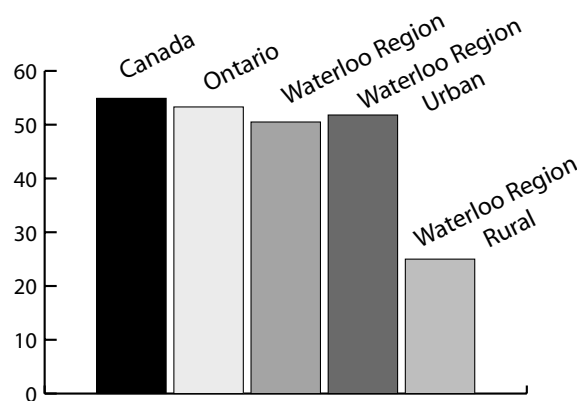
Table One

Low Income Cut-offs for Waterloo Region

Family Size	Monthly	Annual
1 person	\$1,244	\$14,694
2 persons	\$1,555	\$18,367
3 persons	\$1,934	\$22,844
4 persons	\$2,342	\$27,650
5 persons	\$2,617	\$30,910
6 persons	\$2,893	\$34,168

Source: Statistics Canada, Low Income Cut-offs, Cat.No.13-551-XPB, January, 1997

Table Two: Poverty Rates of Lone Parents in Canada, Ontario, and Waterloo Region, 1996



Source: Statistics Canada, 1996 (Custom Tabulation)

Consequences of lone-parenting and poverty

I think single parents need a lot, a lot of help and encouragement to get them back in there. They're saying there're these training programs there aren't. And what training programs there were, I found, once you were done, the pay was so low that you would be trapped again. Once you're there, it's hard to get out. It's like you're trying to jump up, and you're just about to the top, and then bang, back in!
Single mother of 2

The majority of children from lone-parent families do not have developmental problems. However, they are more likely to have one or more emotional, behavioural, academic or social problems (e.g. hyperactivity, anti social behaviour, aggressiveness and emotional disorder, delinquency). Children in lone -parent families are at greater risk of poor development than other children if their family is poor or lives in an unsafe neighbourhood.

The majority of hungry children in Canada live with lone parents.

Female-headed lone-parent families are not only associated with low income but also with high risk factors such as poor quality of housing, restricted employment opportunities, and low levels of financial support.

More than 55 % of Canadian women and their children move after separation. Many have to move into less expensive, more crowded and dilapidated housing, where there is more noise and pollution. As a result, they may be less healthy and more stressed. The neighborhood may be less safe, have more children who are equally poor, who do less well in school, and engage more in delinquency.

A lone parent, generally the mother, has difficulty making ends meet and may work long hours. When she returns home, she may be tired and have less time for her children. As a result, children of lone parents who are poor or who are financially insecure (near poor) may receive less attention, supervision, encouragement, and affection than other children.

A root cause of children's problems that are associated with the divorce or separation of their parents is poverty, or the big drop in financial resources that often follows separation or divorce. As we saw in the Fact Sheet #6 on Child Poverty, when children are poor or become poor, whether their parents are single, married or divorced, they experience a lot of stress in their lives.

Finding affordable housing is an increasing problem among lone-parent families. The average female lone-parent family spends 56% of its income on shelter costs alone. Father-headed lone-parent families pay 30% or more to shelter costs

Adequate support services such as child care may not be available. Lone parents often struggle in isolation with the emotional, logistical and physical demands of parenthood.

Lone parents receiving social assistance have high rates of depression and other psychiatric disorders.

On average, lone-parent families need greater financial assistance and require effective methods of enforcing child support payments to alleviate some of the financial strains of raising children as a single parent. However, there is also a need for better services, such as child care, subsidized housing and job-training programs. The services currently available are under great pressure due to the increasing number of lone-parent families coupled with decreased funding due to government cutbacks. With the higher number of lone-parent families, society is faced with fulfilling a role which once belonged to the traditional nuclear and extended family.

My income is not enough to meet our needs. It's not enough, but obviously I just have to make sure I make my rent every month, that's my one thing. Everything else I can sort of juggle.

Single mother of 1



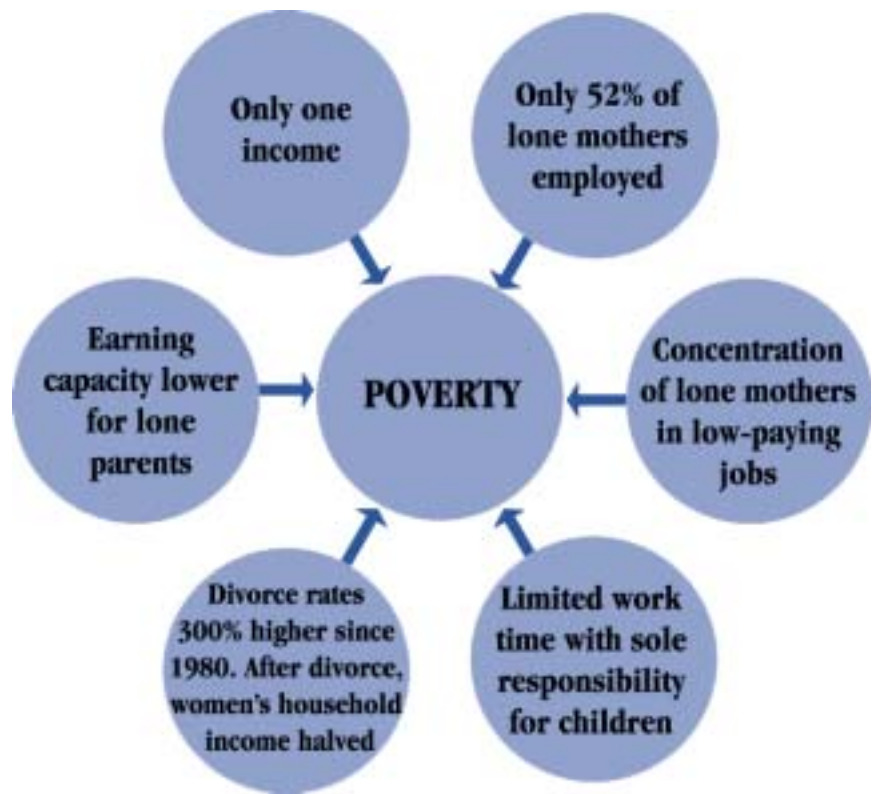
Why do families headed by lone-parents have such high rates of poverty?

If either of my children gets sick and I end up having to shell out a bunch of money for prescriptions, something has to give. I don't make a whole lot of money, so the something that has to give is me.

Single mother of 2

Who are the lone-parent families?

85% are headed by the mother
60% have only one child
only 10% have more than 2 children
the vast majority of lone-parenting is as a result of separation and divorce (about 25% of lone parents have never been married, although many were in a relationship when their child was born)



So What?

A few points to ponder:

- All families, including lone-parent families, have particular strengths. They are not helped when we focus only on their weaknesses.
- According to the Canadian Council on Social Development, improving child behaviour should have a top policy focus. If we know that children in lone parent families are at greater risk of social and emotional problems, in what ways can we support those families and their children to improve their chances?
- In the first year after divorce, Canadian women's household income plummets by about 50% while men's increases slightly (considering family size). Women's poverty rates rise from 16% before divorce to 43% after divorce.
- Just 19 percent of female headed lone parent families receive regular financial support from anyone outside their household. Do children need the support of both parents?
- Female lone-parents have an especially hard time escaping a low-paying job and moving up to jobs that pay more. Almost 1/3 of men who had a low paying in 1993 had a better paying one 2 years later, but only 1 in 8 lone mothers had moved up into better paying jobs by 1995.
- Average income levels for lone-parent families are

extremely low for all countries. However, countries in western Europe have reduced the poverty level of lone-parent families considerably through concerted government actions. Are children our most precious resource?

- Terrance Hunsley of the School of Policy Studies at Queen's University states that policies and schemes put in place in Canada in the last 20 years have failed to prevent or alleviate the problem associated with poverty and lone parenthood.

I was working at a toy store one December when some people from a service club came in to buy toys for a Christmas hamper for a needy family. I noticed how the people were putting all the emphasis on getting toys and gifts for the children, which is a good thing. But I thought about my mom, a single mother who had worked hard raising me on social assistance. So I talked to the people. "Think about the mom in the family," I said. "These women often make unending sacrifices for their families. Think about putting something in the Christmas hamper which would be just for the mom."

A single mom's son

Endnotes

1. Our Neighbours' Voices: Will We Listen?. The Interfaith Social Assistance Reform Coalition, 1998.
2. Canadian Council on Social Development
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6. National Council of Welfare (1999) Preschool Children: Promises to Keep
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9. Kate Bezanson and Susan McMurray (2000). Booming for Whom? People on Ontario Talk About Income, Jobs and Social Programs. Caledon Institute of Social Policy.
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12. National Longitudinal Study on Children and Youth (1998). Ottawa: CCSD
13. Craig McKie (1993). An Overview of Lone Parenthood in Canada. In Single Parent Families: Canadian Research and Policy implications.
14. Dandurand, 1994 cited in Ambert (1998). Divorce: Facts, Figures and Consequences. Vanier Institute of the Family.
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16. Statistics Canada, 1993
17. Carolyn Byrne (1998). Surviving social assistance: 12-month prevalence of depression in sole-support parents receiving social assistance. Canadian Medical Association Journal, 158: 881-88.
18. Pluviati, 1996.
19. Friend to Friend: Stories and Photos from House of Friendship. Kitchener.
20. Finnie (1993)
21. Statistics Canada (1993, November). A Portrait of Families in Canada.
22. Statistics Canada 1998
23. David Ross, Katherine Scott & Mark Kelly (1996). Child Poverty: What are the Social Consequences? Ottawa: CCSD.

Poverty Fact Sheets

Through the fall and winter of 2000, the Urban Poverty Consortium released a series of poverty fact sheets on the following topics:

- ✓ Children
- ✓ Youth
- ✓ Lone- Parents
- ✓ Working Poor
- ✓ The Poverty Gap
- ✓ New Canadians
- ✓ Persons with Disabilities
- ✓ Seniors

They are available by contacting members of the Urban Poverty Consortium

~ For more Information ~

Contact Members of the Urban Poverty Consortium of Waterloo Region

Opportunities 2000

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Resources and Initiatives – Fact Sheet #8

The following is a listing of some of the community resources available to people living in poverty in Waterloo Region. Please contact them for additional information on their various programs and services. Many of the community agencies operate through the efforts of their volunteers and welcome your support. In order to obtain information about other services in Waterloo Region, please call:

Community Information Waterloo Region - (519)579-3800

Information Cambridge - (519)740-3030

Woolwich Community Information Centre - (519)669-5139/1-800-661-7918

Human Resource Development Canada

Income Security Programs
409 Weber Street West
Kitchener ON N7M 6B2
Tel.: 1 - 800 - 277 - 9914
TTY: 1 - 800 - 255 - 4786
www.canada.gc.ca

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