



DisAbled Women's Network of Canada (DAWN)

Réseau d'action des femmes
handicapées du Canada (RAFH)

Parliamentary Brief

Mémoire parlementaire

Economic Security of Women in Canada

FEWO

Bonnie Brayton, National Executive Director
Research by Sonia Alimi on behalf of DAWN Canada

March 15, 2017

ABOUT THE DISABLED WOMEN'S NETWORK OF CANADA (DAWN-RAFH CANADA)

DisAbled Women's Network (DAWN-RAFH) Canada is a national, feminist, cross-disability organization whose mission is to end the poverty, isolation, discrimination and violence experienced by Canadian women with disabilities and Deaf women. DAWN-RAFH is an organization that works towards the advancement and inclusion of women and girls with disabilities and Deaf women in Canada. Our overarching strategic theme is one of leadership, partnership and networking to engage all levels of government and the wider disability and women's sectors and other stakeholders in addressing our key issues.

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AUTHOR BIOGRAPHY

A recognized leader in both the feminist and disability movements, Bonnie Brayton has been the National Executive Director of the [DisAbled Women's Network of Canada \(DAWN\)](#) since May 2007. In this role, she has proven herself as a formidable advocate for women with disabilities here in Canada and internationally. During her tenure with DAWN Canada, Ms. Brayton has worked diligently to highlight key issues that impact the lives of women with disabilities in regards to health equity, housing, employment and violence. For example, she has strongly promoted the representation of women with disabilities in policy changes from the employment sector to the justice sector, and is at the forefront of addressing systemic barriers at all levels.

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Executive Summary

We wish to thank the Chair and Members of FEWO for undertaking this important study on the Economic Security of Women in Canada. We trust that after a review of the Research presented below we will be invited to present to the Committee for a more fulsome discussion of the implications of this research. Accurate disaggregated data is not always available and as such an interpretation of data, qualitative data and a broader narrative presented by experts will be important to giving the Committee the information needed to move forward with appropriate recommendations.

Women with disabilities as a cohort are already indisputably the poorest and most economically excluded women in Canada (and globally). Add the intersectional lens and if she is a Mother, a Senior, an immigrant and/or racialized women or Indigenous woman then she is facing systemic barriers, racism, ableism and you know that her opportunities to realize economic security, even the very basic necessities of life are very limited.

The committee must take an equity first approach to this Study and ensure that those who are living with the highest rates of poverty are the very first to be addressed going forward. The committee has, for example brought forward unpaid care giving – women with disabilities are providing more unpaid care giving to others than any other women in Canada AND we have the highest rates of unemployment – there are some obvious and less obvious correlations between these two facts.

We have undertaken to share a range of studies and research towards providing the Committee with an accurate (and alarming) picture – the economic reality of women with disabilities and Deaf women in Canada today is that we are the poorest and the most under-represented Canadians. We look forward to the opportunity to work with FEWO, with Minister Monsef, Minister Qualtrough and the Government of Canada to develop a meaningful, long-term strategy that includes policy and fiscal commitments and the kind of leadership women with disabilities should be able to expect of all of us.

Bonnie Brayton

Introduction

In the time I had available, I tried to find recent statistical data on the theme of poverty and employability among women with disabilities.

Using a systematic approach, I looked for recent data at the international, federal and provincial levels.

Most of the data I found was not broken down by gender, but noteworthy statistics about women with disabilities have been included in this report. To improve readability, I have included a table of contents and emphasized the most relevant parts of this brief. Within the text, the most relevant information has been **bolded**.

In addition, regarding intersectionality, I also wanted to shine a spotlight on people who fit into more than one category. At the request of the DAWN Executive Director, I have focused on the situation of Indigenous women in particular. I have also provided data on topics such as the impact of poverty on health and the price of excluding people with disabilities, and especially women, from the world of work in order to broaden the analysis of action strategies that could be taken.

I trust that this non-exhaustive information will help with the Committee's work.

Sonia Alimi

Research

Note to the reader: For your convenience, find below some hyperlinks to each section. Happy reading!

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Government of Canada, "A Backgrounder on Poverty in Canada," October 2016

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Data — Employment

Michael J. Prince and Yvonne Peters, "Disabling Poverty, Enabling Citizenship: A project of the Council of Canadians with Disabilities," Council of Canadians with Disabilities, 2015.

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LIVING ARRANGEMENTS

EDUCATION, EMPLOYMENT AND SOCIAL ASSISTANCE

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INTERSECTIONALITY AND SOCIAL INCLUSION

Canadian Centre for Policy Alternatives, "Progress on Women's Rights: Missing in Action, A Shadow Report on Canada's Implementation of the Beijing Declaration and Platform for Action," Canadian Centre for Policy Alternatives, November 2014.

Employment rate according to the report

Women and poverty

Poverty among Aboriginal women

Poverty among refugee and immigrant women, and those from racialized communities

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Conclusion of the report

Clarence Lothead and Katherine Scott, "The Dynamics of Women's Poverty in Canada," Canadian Council on Social Development, March 2000.

Visible minorities

Disability status

Ontario's gender pay and employment gap

Mary Cornish, *10 Ways to Close Ontario's Gender Pay Gap*, Canadian Centre for Policy Alternatives, April 2013.

Why is there still a gender pay gap:

Impact of poverty on Aboriginal women and on their mental health: the example of Winnipeg

Jenna Drabble and Sadie McInnes, "Finding Her Home: A Gender-based Analysis of the Homelessness Crisis in Winnipeg," *State of the Inner City Report*, March 2017.

Sebastian Buckup, "The price of exclusion: The economic consequences of excluding people with disabilities from the world of work," Employment Working Paper No. 43, Employment Sector, International Labour Office, Geneva, 2009.

Research summary

Conclusion and recommendations

At the international level

UN Division for Social Policy and Development, persons with disabilities

Girls and women with disabilities

“Girls and women of all ages with any form of disability are generally among the more vulnerable and marginalized of society” (“Further actions and initiatives to implement the Beijing Declaration and Platform for Action,” General Assembly Resolution S23/3 of 10 June 2000, annex, paragraph 63).

Education

“Less than 5% of children and young persons with disabilities have access to education and training. **“Girls and young women face significant barriers to participating in social life and development”** (Secretary-General of the United Nations in his report on the Implementation of the World Programme of Action concerning Disabled, A/59/169, paragraph 79).

“The global literacy rate for adults with disabilities is as low as 3%, and **1% for women with disabilities, according to a 1998 UNDP [United Nations Development Programme] study**” (UN Department of Public Information fact sheet).

Employment and paid work

“People with disabilities in general face difficulties in entering the open labour market, but, seen from a gender perspective, **men with disabilities are almost twice as likely to have jobs than women with disabilities. When women with disabilities work, they often experience unequal hiring and promotion standards, unequal access to training and retraining, unequal access to credit and other productive resources, unequal pay for equal work and occupational segregation, and they rarely participate in economic decisionmaking**” (Arthur O’Reilly. “Employment Barriers for Women with Disabilities” in “The Right to Decent Work of Persons with Disabilities”, IFP/Skills Working Paper No. 14, International Labour Organization, 2003).

Housing

“Women with disabilities face significant barriers in accessing adequate housing

and services.” “Women with disabilities are ... more likely institutionalized than men with disabilities.” (Study by Miloon Kothari, Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, “Women and adequate housing”, E/CN.4/2005/43, paragraph 64.)

At the federal level

Government of Canada, “A Backgrounder on Poverty in Canada,”¹ October 2016

All statistics are from the 2014 Canada Income Survey, with the exception of data for people with disabilities, which is available only until 2012.

This document will focus on the groups of Canadians that are more likely to be living in poverty for long periods of time: single people aged 45–64, single parents, recent immigrants (those living in Canada for less than 10 years), people with disabilities and Indigenous people. Child poverty will also be discussed as the share of children living in poverty in Canada is higher than that of other industrialized countries such as Germany, the United Kingdom and France.

¹ <https://www.canada.ca/en/employment-social-development/programs/poverty-reduction/backgrounder.html>

Number of Canadians below the Low Income Cut-offs, After Tax

	Number	%
Category		
All Canadians	3,040,000	8.8%
Children	573,000	8.5%
Working-age individuals (18 to 64 years old)	2,254,000	10.0%
Seniors (65 years and older)	212,000	3.9%
Gender		
Men	1,522,000	8.8%
Women	1,518,000	8.7%
Family status		
Persons in families	1,631,000	5.6%
Unattached individuals	1,408,000	25.9%
Number of families		
Families of two or more persons	531,000	5.5%
Unattached individuals	1,408,000	25.9%
Families with children*		
Children in two-parent families	306,000	5.5%
Children in female lone-parent families	207,000	29.6%
Children in male lone-parent families	18,000	12.0%
Seniors		
Seniors in families	48,000	1.2%
Unattached seniors	164,000	11.3%

Number of Canadians below the Low Income Cut-offs, After Tax		
	Number	%
Work attachment (working poor)**		
Individuals in households where the main income recipient worked 910 or more hours	746,000	3.1%
Other vulnerable groups		
Indigenous people off reserve***	136,000	18.7%
People with disabilities (2012 data)	629,000	22.5%
Recent immigrants	507,000	20.3%
Unattached individuals aged 45 to 64	518,000	30.2%
* Totals do not add up to total low-income children due to some children living in other family situations (e.g., with a grand parent) or by themselves.		
** Does not include seniors or working full-time students.		
*** The Canadian Income Survey is not administered in the territories or in communities on reserve.		

Key points from the table:

- 3,040,000 Canadians are below the low income cut-off, or 8.8% of the population.
- 1,518,000 are women, or 8.7% of the population.
- 136,000 are Indigenous people off reserve, or 18.7%.
- 629,000 are people with disabilities, or 22.5%.
- 507,000 are recent immigrants, or 20.3%.
- 518,000 are unattached individuals aged 45 to 64, or 30.2%.

Analysis of findings

Employment

Women have made significant gains in employment since 1976, but their employment rate (57%) continued to be below that of men (65%) in 2015.

Women are more likely than men to work in permanent part-time and temporary jobs

(e.g. contract and casual jobs); **they represent about 71% of permanent part-time workers and 51% of temporary workers.**

Generally, permanent part-time and temporary jobs pay less per hour and per week than full-time and permanent jobs.

In addition, women are more likely than men to work reduced hours or to miss work due to caregiving responsibilities.

“Overall, women are also paid less than men, with women earning about 20% less. Women most affected by this earnings gap include immigrant and Indigenous women.”

Characteristics of Canadians more likely to be living in low income

Children

In 2014, over half a million children were living in low income, based on the Low Income Cut-offs after tax.

The low-income rate of children has declined over time from 12.8% in 2006 (871,000) to 8.5% in 2014 (573,000).

Children under the age of 18 who live in families led by single women are also more likely to live in low income than children in families headed by a couple.

Indigenous people

In 2011, the unemployment rate for Indigenous people was much higher than that of the non-Indigenous population.

Among Indigenous people, Inuit and First Nations on reserve had the highest rates of unemployment.

First Nations aged 15 and older living on reserve had an unemployment rate of 25.2% and the Inuit had an unemployment rate of 19.6%.

However, unemployment decreases significantly as level of education increases.

Indigenous people who had a job earned an income that was on average about \$9,000 lower than the average income of non-Indigenous workers.

Among Indigenous people, First Nations on reserve had the lowest average income from employment.

People with disabilities

Employment

In 2012, there were over 2.3 million Canadians aged 15 to 64 living with a disability.

People with disabilities face barriers that increase their risk of living in poverty.

Some people face disability-related barriers so severe that they cannot work.

Over 1 million Canadians aged 15 to 64 with a disability were not in the labour force in 2012.

Among Canadians with a disability who were not in the labour force and would not look for work in the next year, 18% indicated that their disability prevented them from working and that no type of “workplace arrangement or modification would enable them to work at a paid job or business.”

Among disabled Canadians who were prevented from working, 78% had either a very severe or severe disability.

Many people with disabilities who would like to work face employment challenges due to barriers in the workplace. These include workplaces that are inaccessible, a lack of workplace accommodations and discrimination in the labour market.

People with a disability have lower employment rates than those without a disability, and employment rates vary by severity of the disability. For example, in 2011, the employment rate of people with a mild disability aged 25 to 64 was 68%, compared to 79% for those who did not have a disability.

“In general, people with disabilities have lower levels of education than those without a disability, which may also contribute to lower employment rates.”

Further, people with disabilities who work full-time all year earn less than those without a disability.

Men and women with disabilities

Men with a mild or moderate disability aged 25 to 64 earned, on average, \$11,000 less than men without a disability.

In general, women earned less than men. However, women with a mild or moderate disability earned about \$4,000 less than women without a disability.

Recent immigrants

In 2015, recent immigrants had an unemployment rate of 10%, which was higher than the rate of 7% among Canadian-born workers.

The low-income rate among recent immigrants (20.3%) was more than double that of the total Canadian population (8.8%) in 2014.

Visible minorities face additional challenges that make them more vulnerable to low income.

For example, based on the National Household Survey, the average earnings for working-age (age 25–64) visible minorities in 2010 were \$42,032 compared to \$47,634 for those who are not visible minorities.

Average earnings vary among visible minorities, with the lowest earnings for people from Latin America (\$37,282) and Black people (\$39,180), and the highest earnings for people from South Asia (\$43,109).

Single parents

About one-quarter (23.7%) of people in single-parent families lived in poverty in 2014 according to the Low Income Cut-offs after tax.

Furthermore, families led by single women tend to be more likely to live in poverty than those led by single men. For instance, 26.0% of people in families led by single women lived in low income compared to 12.8% of those led by single men.

Effects of poverty on health

Research suggests that individuals living in low income have a lower life expectancy, have higher rates of suicide and are more likely to suffer from diseases affecting the heart, chronic conditions and mental health issues.

For instance, women from low-income neighbourhoods (bottom 20% of income earners) had a life expectancy of almost 82 years. This is about two years less than women in high-income neighbourhoods (top 20% of income earners), who had a life expectancy of 84 years.

Men living in low-income neighbourhoods had a life expectancy of almost 76 years, while men living in high-income neighbourhoods could expect to live until the age of 80.

Living in poverty affects overall health due to challenges including food insecurity and poor living conditions.

Poverty also affects an individual's ability to access health care through visits to the doctor's office, walk-in clinic or hospital emergency room to address both physical and mental health issues.

In 2014, almost 13% of low-income Canadians, compared to 10% of middle- and high-income Canadians, had unmet health care needs, suggesting that they had difficulty accessing health care. Among the groups more likely to be living in low income, Indigenous people were more likely to have unmet health care needs.

Rubab Arim, "Canadian Survey on Disability, 2012: A profile of persons with disabilities among Canadians aged 15 years or older, 2012." Statistics Canada, [Release date: March 2015; Correction date: February 2017.](#)

Reminder of government obligations

"In March 2010, the Government of Canada ratified the United Nations' Convention on the Rights of Persons with Disabilities (CRPD). The CRPD provides a framework for governments to address the exclusion and lack of access that persons with disabilities encounter. The CRPD requires the Government to act and monitor progress in creating a more inclusive and accessible society. Under the Convention, the Government is responsible for collecting data and reporting statistics on disability."

Data — percentage of people who are less able

In 2012, the Canadian Survey on Disability revealed that **14% of the Canadian population aged 15 years or older—3.8 million individuals—reported having a disability that limited their daily activities.**

Data — Women

Women (15%) were generally more likely than men (13%) to report disabilities.

Women are more likely than men to experience pain-related, flexibility, and mobility disabilities

In 2012, 13% of women and 10% of men aged 15 or older reported disabilities related to pain, flexibility or mobility.

Compared with men, women had a higher prevalence of all types of disabilities, except hearing and developmental disabilities. The prevalence of learning disabilities was similar among men and women

Data — University degrees for people who are less able and who are able (men and women together)

While 27% of Canadians aged 25 to 64 years without disabilities had a university degree at the bachelor's level or higher, the figure among those with disabilities was 14%.

The percentage with a university degree decreased as the severity of the disability increased.

Just under half of 25- to 64-year-olds whose disabilities existed before they completed school reported that the condition influenced their choice of courses and career and 30% indicated that it took them longer to achieve their present level of education.

Data — Access to employment (men and women together)

Close to half (47%) of 15- to 64-year-olds with disabilities reported that they were employed, compared with 74% of those without disabilities.

More persons with disabilities (45%) were not in the labour force compared to those without disabilities (21%).

A quarter (27%) of persons with disabilities who were employed indicated that their employer was not aware of their work limitation.

Among the working-age population with disabilities, 24% required modified hours or days or reduced work hours.

Data — Income (men and women together)

In 2010, the self-reported median total income of persons aged 15 to 64 years with disabilities was just over \$20,000, compared with just over \$30,000 for those without disabilities.

For 37% of persons with disabilities aged 15 to 64 years, non-employment income (pensions, lump-sum payments or investment income) was their only source of income.

Data — Employment

Persons with disabilities often face more challenges in the labour force than do persons without disabilities (SASD, 2008).

Close to half (47%) of 15- to 64-year-olds with disabilities reported that they were employed; the figure for their contemporaries without disabilities was 74%.

Compared with persons without disabilities, those with disabilities were significantly more likely to be unemployed (8% versus 6%) or not in the labour force (45% versus 21%).

[Michael J. Prince and Yvonne Peters, “Disabling Poverty, Enabling Citizenship: A project of the Council of Canadians with Disabilities,” Council of Canadians with Disabilities, 2015.](#)

Presentation of the research

Disabling Poverty, Enabling Citizenship is a five year (2008 – 2014) project that aims to achieve inclusion, accessibility and participation in society.

“Indeed, the overall working model of the partnership embraced effectively both a philosophical and practical approach to research, a social rights model to disability, and a cross-disability perspective, informed as well by gender analysis emphasizing the

lived experiences and the voices of persons with disabilities in order to advance substantive equality.”

Central research goals

“The research partnership will document what is happening to Canadians with disabilities and their families in regards to poverty and exclusion, and the effectiveness of legal protections of their economic and social rights. The research partnership will bring forward specific policy recommendations that can be implemented by provinces and by the federal government to alleviate the disproportionate poverty of Canadians living with significant disabilities, and thus substantively improve their material living conditions and rights to equality as full citizens.”

The concept of poverty

“On the general issue of poverty, we refer to the “basic necessities of life” and describe those necessities as including the basics of food, shelter and clothing; we speak of “the wrenching barriers and challenges to decent livelihoods” and to “barriers to economic and social participation.” We say also, that poverty has “multiple layers and forms of material and cultural constraints, institutional structures and practices, and choices and struggles.”

“When we make specific reference to the poverty of Canadians with disabilities, we refer to “the pervasive poverty experienced by people with disabilities,” as “the life long poverty,” “the disproportionate poverty experience,” and “poverty that leads to marginalization and isolation of a disproportionate number of Canadians with disabilities.” These statements emphasize the relative pervasiveness and something of the social effects of poverty on people with disabilities. Overall, the image of poverty presented in our CURA submission is one that involves barriers and inaccessibility to public and private programs and supports, economic and community exclusions, financial and cultural deprivations, inactions as well as actions with harmful effects on individuals, households and other social relationships. Income is a vital part but only one part of the phenomenon we call poverty and, therefore, is one piece of an agenda for disabling poverty and enabling citizenship.”

Poverty, rights, equality

Concept of equity

“Disability rights are founded on the principle of substantive equality. Substantive equality goes beyond the idea of ensuring that every one is treated the same. Owing to

different life conditions or the effects of historical discrimination, same treatment may not always produce equal results.”

Poverty and exclusion

Key findings are that throughout the working years (15-64 years of age) people with disabilities remain about twice as likely as those without disabilities to live with low income.

People with disabilities are much less likely than people without to have jobs. Even where employed, people with disabilities are 1.5 times more likely than people without to live with low income.

As the degree of severity of disability increases, so does the risk of poverty.

Age has a significant bearing on low income, with rates falling sharply among people with disabilities who are in the retirement years. **18.4% of working-age women with disabilities in low income households are lone parents compared with 9.9% of their counterparts who live above the low income measures used by Statistics Canada and 7.9% of women without disabilities.**

Only 4% of men with disabilities who live on low incomes are lone parents.

Income security and social policy

For working-age people with disabilities, two-thirds of their total income is from government transfers, whereas for low income people without disabilities it is market income, mainly wages or salaries from employment.

The single largest component of the incomes of working-age poor people with disabilities is provincial income assistance.

This trend can be described as the “welfarization of disability.”

Recommendations to the federal government proposed in the article

- Establish a Refundable Disability Tax Credit (RDTC).
- Harmonize Eligibility Rules Between the DTC and CPP-Disability.
- Extend Protection of Employment Insurance Sickness Benefits.

- Expand the Working Income Tax Benefit (WITB) Disability Supplement.
- Improve Access to the Registered Disability Savings Plan.
- Enhance the Canada Disability Child Benefit.
- Better Protect Income Support for Long-Term Employees With Disabilities from Bankruptcies.
- A New Basic Income for People with Severe Disabilities.
- Introduce Accessibility Legislation.
- Reinstate the Court Challenges Program.
- UN Convention of the Rights for Persons with Disabilities.

📌 Also based on the research paper “[Looking Into Poverty: Income Sources of Poor People with Disabilities in Canada](#)” written in 2013 by Cameron Crawford, a researcher at the Institute for Research and Development on Inclusion and Society (IRIS).

IRIS shows that:

“Working-age people with disabilities are about twice as likely as other Canadians to live below the poverty line. Their average income is low indeed: \$10,335 in 2009 compared with \$11,940 among working-age poor people without disabilities and nearly \$42,000 among working-age people without disabilities whose incomes are at or above the poverty line.”

Research shows that the single largest component of the incomes of working-age poor people with disabilities is social assistance.

It is followed next by federal and provincial child benefits and the Canada and Quebec Pension Plans (C/QPP). For low income people without disabilities, market income – primarily from employment – is the single largest component of their income. The exact contours of these patterns vary by province, living arrangement, age and gender.

The C/QPP comprises a greater share of the incomes of low income men and women with disabilities as they approach the retirement years.

Child benefits comprise a significant share of the incomes of poor women

regardless of disability.

The OAS/GIS and C/QPP are very important sources of income among poor seniors, again irrespective of disability.

Social assistance makes up more than a third of the income of working-age poor people with disabilities overall (35.3%). **It makes up a little more than that among female lone parents with disabilities (39.6%)** and considerably more among unattached people with disabilities who live alone (47.9%).

Social assistance makes up considerably less among low income working-age disabled poor people with disabilities who are in couples without (25.7%) or with children (15.8%) or who are unattached and living with others (20.8%).

Aging women and men with disabilities

Regardless of gender, the general pattern is for **government transfers to make up an increasing share of the income of poor people with disabilities as they get older.**

That pattern holds up for men **but reverses somewhat for women 55 to 64 years of age.**

Among the latter, there is a decrease in the percentage of transfer income to 69.4% compared with 77.9% among women 45 to 54 years of age.

Young women and men with disabilities

Youth with disabilities and low incomes are less likely than their older counterparts to receive government transfer incomes.

However, there are some gendered differences: 28.0% of the income of poor young men with disabilities aged 16 to 29 years consists of transfer income compared with more than half of the income (53.4%) of their female counterparts.

Poor young women with disabilities are nearly twice as likely as their male counterparts to receive social assistance (23.3% vs. 14.4%) and three times more likely than non-disabled poor young women (8.3%).

Difference in federal benefits for men and women

A much larger share of the low income of women than men with disabilities consists of federal and provincial child benefits, with, most notably, more than a third of the income

(29.1%) of these women 30 to 44 years consisting of child benefits compared with only 0.8% among their male counterparts.

In contrast, nearly twice the proportion of the average low income of men 55 to 64 years with disabilities is made up of C/QPP benefits as compared with their women counterparts (26.7% vs. 15.4%).

Gender-based wage gap

A greater share of the low income of men with disabilities younger than 45 years consists of wages and salaries compared with their female counterparts, i.e., 55.7% vs. 30.3% among youth 16 to 29 years and 30.3% vs. 20.1% among those 30 to 44 years.

In contrast, a greater share of the low income of women with disabilities 45 to 64 years is from wages and salaries, i.e., 16.7% vs. 12.6% among people 45 to 54 years and 14.3% vs. 7.7% among those 55 to 64 years.

Table 7. Age distributions for the 10 provinces, by disability, after-tax low income status and gender, 2009

Age groups	With disabilities								
	Low income			Not low income			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
16-29	22.2%	16.3%	19.1%	10.2%	8.7%	9.4%	11.8%	9.8%	10.7%
30-44	19.8%	18.4%	19.1%	16.6%	15.0%	15.7%	17.0%	15.5%	16.2%
45-54	25.7%	21.2%	23.3%	20.3%	19.8%	20.0%	21.1%	20.0%	20.5%
55-64	25.9%	26.6%	26.2%	20.7%	19.8%	20.2%	21.4%	20.7%	21.1%
65+	6.5%	17.5%	12.3%	32.2%	36.8%	34.6%	28.7%	34.1%	31.5%
Total percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total number	499,310	563,560	1,062,870	3,190,100	3,488,650	6,678,750	3,689,410	4,052,210	7,741,610

Age groups	Without disabilities								
	Low income			Not low income			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
16-29	44.3%	41.7%	43.0%	27.5%	26.8%	27.2%	28.9%	27.9%	28.4%
30-44	25.8%	26.6%	26.2%	30.0%	29.7%	29.9%	29.6%	29.5%	29.6%
45-54	16.3%	11.7%	14.1%	19.3%	19.4%	19.4%	19.1%	18.9%	19.0%
55-64	9.5%	10.8%	10.1%	12.9%	13.1%	13.0%	12.6%	12.9%	12.8%
65+	4.1%	9.2%	6.6%	10.3%	10.9%	10.6%	9.8%	10.8%	10.3%
Total percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total number	769,920	712,720	1,482,640	8,748,070	8,854,780	17,602,850	9,517,990	9,567,500	19,085,480

Source: SLID 2009 PUMF

Gender, Disability and Low Income

BACKGROUND

Following the 2006 Census, Statistics Canada used the Participation and Activity Limitation Survey (PALS) to gather information about people with disabilities.

Based on PALS, 16.5% of adults or almost 4.2 million Canadians have at least one disability.

In 2005 almost half a million (20.5%) working-age adults 15 to 64 years with disabilities lived on a low income. This fact sheet compares the rates at which men and women with and without disabilities experience low incomes.

DISABILITY AND GENDER

Among working-age Canadians without disabilities, half are women (50.3%), whereas slightly more than half of working-age Canadians with disabilities are women (53.2%).

SEVERITY OF DISABILITY AND AGE

More than half (53.5%) of working-age women with disabilities who live in low income households have a severe to very severe level of disability compared with just over a third of their counterparts (37.9%) who live above the LICO.

Among working-age women without disabilities, one in four (25.1%) are 50 to 64 years of age. Among women with disabilities this is the case for half (50.2%) who live on low incomes and on incomes above the LICO (50.3%).

LIVING ARRANGEMENTS

Most working-age women without disabilities (59.3%) live with a partner in a marriage or common-law union.

Among women with disabilities who live in low income households, only about one in five (19.1%) live in such arrangements.

In contrast, most women with disabilities in low income households (56.1%) live as 'unattached' individuals, whether alone (45%) or with others to whom they are not related by ties of kinship (11.1%). Among their women counterparts with disabilities who live above the LICO, only 11.5% are 'unattached.'

18.4% of working-age women with disabilities in low income households are lone parents compared with 9.9% of their counterparts who live above the LICO and 7.9% of women without disabilities.

Only 4% of men with disabilities who live on low incomes are lone parents.

15.1% of working-age women with disabilities in low income households live in places that are in need of major repairs, such as for defective plumbing or electrical wiring, or for structural repairs to walls, floors or ceilings.

This is the case for 12.1% of their counterparts who live above the LICO and for 6.4% of women without disabilities.

EDUCATION, EMPLOYMENT AND SOCIAL ASSISTANCE

Women tend to assume responsibility for childrearing and elder care and are more likely to be lone parents and to have fewer opportunities for stable, high-paid employment.

It is therefore reasonable to anticipate that women with disabilities would be more likely than men to live in low-income households.

The data reveals that women with disabilities are indeed slightly more likely than their male counterparts to live below the low income cut-off (21.3% vs. 19.6%, respectively).

Among working-age women with disabilities who live in low income households, nearly four in ten (38.6%) have not received a high school graduation certificate and only one in four (24.2%) are working at a job or business.

Among women without disabilities, only 17.5% haven't received a high school graduation certificate and most (70.7%) are employed.

Among working-age women with disabilities who live in low income households, half (49.5%) received social assistance in the past 12 months compared with fewer than one in ten (8.6%) whose household income was above the LICO.

HELP WITH EVERYDAY ACTIVITIES

More than four in ten women with disabilities who live in low income households (43.7%) have one or more unmet needs for disability-related help with everyday activities such as meal preparation, household chores, running errands, banking, personal care, moving about at home, etc. This is the case for less than one in three women with disabilities whose household income is above the LICO (30.7%).

Men with disabilities are less likely to have unmet needs for help with everyday

activities, regardless of whether their household income is above or below the LICO (20.7% and 29.4%, respectively).

INTERSECTIONALITY AND SOCIAL INCLUSION

“Anyone can be a person with a disability. The needs of people from this “group” often conflate with the needs of other groups. In order to better consider the disability dimensions of these four provincial PRS, this section begins with a list of ways that disability intersects with poverty across the Canadian population.”

- In 2006, 4.4 million Canadians, or 14.3%, had some form of “activity limitation” and more than half were women (FED01, p. 32).
- Canadians age 65 and over had a disability rate of 43.4% in 2006 (FED01, p. 131).
- Working-age people with disabilities are less likely to have completed higher levels of education and more likely to earn low wages (FED01, p. 131).
- The working poor are likely to be young, single (separated or divorced), to have a work-limiting disability and have a strong attachment to the labour force (FED01, p. 37).
- The lower a person’s income, the worse his or her health (FED01, p. 39).
- **Aboriginal people and recent immigrants are more likely than non-Aboriginal people to have a low income. (FED01, pp. 29, 34).**
- **Aboriginal people are twice as likely to have a disability as non-Aboriginal people (MA07, p. 28).**
- Living in poverty as a child is linked to experiencing mental health as an adult (NL01, p. 22)

Canadian Centre for Policy Alternatives, “Progress on Women’s Rights: Missing in Action, A Shadow Report on Canada’s Implementation of the Beijing Declaration and Platform for Action,” Canadian Centre for Policy Alternatives, November 2014.

“Progress in health and education has not produced an equally steady level of progress in women’s economic security.

The percentage of women living in poverty has actually increased over the past 20 years to over 13% today and has remained consistently higher than men’s levels of poverty.

Aboriginal and racialized women and women with disabilities are further over-represented.

Women’s employment levels increased in the first few years following 1995, but have been stagnant over the past decade and remained consistently below the level of men’s employment.

Worryingly, the pace of progress towards gender equality slowed over the past decade. Twenty years ago Canada ranked first amongst nations in international measures of gender equality.

In 2013, Canada had fallen to 20th place in the Global Gender Gap rankings, and 23rd place in the UN Gender Inequality Index. Nor can the slowdown in progress be ascribed to the global economic crisis. Canada’s economy was among the least affected among developed economies. Yet as Canada’s gender equality rank fell, some of the countries hardest hit by the global economic crisis demonstrated progress.”

Employment rate according to the report

Employment levels are lower yet among some groups of women in Canada. **Immigrant women’s employment lags 7% behind Canadian-born women and 14% behind that of immigrant men.**

Aboriginal women’s employment rates are 5% below that of Aboriginal men and 11% below that of non-Aboriginal women.

Women with disabilities, who are able to work and who are actively engaged in the labour force, have even lower levels of employment.

Women and poverty

Women’s poverty continues to be concentrated in populations of women who face systemic barriers of discrimination and colonial legacies as well as unaddressed social policy gaps.

Poverty among Aboriginal women

First Nations, Métis and Inuit women experience high rates of low income in Canada, with 30% of all Aboriginal females classified as living in a household with incomes below Statistics Canada's low-income cut-off. This is almost double the figure for non-Aboriginal women, and also higher than that of Aboriginal men.

The median income for Aboriginal women is 22% lower than for non-Aboriginal women.

Educational attainment by Aboriginal women is increasing, from 9% who had a Bachelor's degree in 1996, to 14% in 2006. Post-secondary education has had a significant positive impact on income.

The median income of Aboriginal women who have obtained a university degree is nearly three times that of Aboriginal women with a high school degree (at \$46,663 compared to \$17,398).

Poverty among refugee and immigrant women, and those from racialized communities

Refugee and immigrant women, and those from racialized communities, also experience higher rates of poverty than do their peers. Poverty rates for racialized families are three times higher than non-racialized families, with 19.8% of racialized families living in poverty compared to 6.4% of non-racialized families.

Women with disabilities and Deaf women

These women are among the poorest in Canada and continue to have the highest rates of unemployment.

Employment incomes for women with disabilities are well below the national average and, at \$16,000 annually, they also fall below the low-income measure.

Disability related expenditures for medications, services and assistive technologies which are not covered by public health insurance impose an additional financial burden on women with disabilities.

Conclusion of the report

Canada has the means and institutional capacity to ensure that women and men live equal lives. Yet, the previous five years have been marked by a slowdown in progress towards closing the gap between the well-being of women and men in Canada.

While progress has been made in access to education, this report highlights the areas where inequality has persisted and worsened, particularly in terms of violence against women, political representation, economic security, access to social services, and the additional barriers to equality faced by Aboriginal women and girls, racialized women, women with disabilities and women from sexual minorities.

The absence of a comprehensive government-wide action plan on gender equality, or national strategies on housing or poverty reduction are preventing the government from making concerted progress towards ensuring that women in Canada are not denied a basic level of economic and personal security because they are women.

The effectiveness of federal public policy is hampered by a lack of systematic gender-based analysis — resulting in policies and programmes that fail to meet the specific needs of women.

Clarence Lohead and Katherine Scott, “The Dynamics of Women’s Poverty in Canada,” Canadian Council on Social Development, March 2000.

Visible minorities

The incidence of poverty among women and men also varies in relation to visible minority status.

Women in a visible minority are more likely than other women to have experienced at least one year of poverty between 1993 and 1994 (30.1% compared with 22.0%).

An even more striking difference appears in the rate of persistent poverty.

Almost one in four women in a visible minority (23.0%) were poor in both 1993 and 1994, compared with 12.6% of women not in a visible minority. Among men, those in a visible minority are also at higher risk of poverty relative to those not in a visible minority. In fact, the difference in poverty rates among men is even larger than the difference among women.

Disability status

Women with disabilities face economic disadvantage in a number of respects.

In her comprehensive economic portrait of disability in Canada, Gail Fawcett (1996: 151) states that “compared to their male counterparts, women with disabilities have lower rates of participation in the labour force, higher rates of unemployment when they are in the labour force, lower employment earnings, less access to the more generous income support programs, and higher rates of poverty overall.”

Among persons with disabilities, women are more likely than men to have been persistently poor in 1993 and 1994.

More than one quarter (26.7%) of women who reported having an activity limitation (in 1993, 1994 or in both years), were persistently poor, compared with 16.2% of men with an activity limitation.

In addition, a very large proportion of women with disabilities (37.5%) was poor in at least one out of the two years.

While it is true that women over age 65 years have a higher incidence of disability than do younger women, both groups experience similarly high levels of poverty, albeit for different reasons. Older women tend to have high disability-related costs and low fixed incomes, reflecting, in part, their lack of access to employment-related seniors' benefits.

Younger women with disabilities face abysmal prospects in the labour market and consequently have very high rates of unemployment and underemployment, and higher rates of reliance on programs such as social assistance. (Fawcett, 1996).

Additional information...

At the provincial level

[Ontario's gender pay and employment gap](#)

[Mary Cornish, *10 Ways to Close Ontario's Gender Pay Gap*, Canadian Centre for Policy Alternatives, April 2013.](#)

Gender pay gaps are one of the most enduring features of world labour markets, with many different and intersecting causes. Clearly in Ontario the current measures to address pay discrimination are not effective enough to counter market income inequality. A multi-dimensional approach to closing the gap is required. This report

provides 10 key ways to tackle closing the gender pay gap.

The gender pay gap represents the difference between the earnings of men and women. It can be measured in a number of ways, including total average annual earnings, full-time full-year earnings, or hourly earnings. Ontario's gender pay gap, based on all average annual earnings, is 28%. This measure includes all types of work.

In Ontario, 58.2% of women are employed compared to 64.4% of men.

As highlighted by the 2004 Federal Pay Equity Task Force report, the gender pay gap is also experienced more acutely by those who experience multiple forms of discrimination. **Racialized women, immigrant women, Aboriginal women and women with disabilities suffer from substantially higher pay gaps. For example, racialized women in Ontario were shortchanged 47 cents for every dollar non-racialized men got paid for work in 2005.**

While some progress has been made, the Canadian Centre for Policy Alternatives (CCPA) report *A Living Wage as a Human Right* documents how discrimination continues to affect the ability of many such workers to earn a living wage. Income inequality persists while the income of the average CEO has grown to 189 times the income of the average Canadian.

Canada's labour markets continue to operate in ways that keep many women struggling at the bottom of the income spectrum.

Women, particularly those who face multiple barriers in the labour market, are the face of poverty and joblessness — they are most impacted by the intensification of work across Canada. As labour market expert Monica Townson states: “**Canadian women on their own are poorest of the poor.**” Her CCPA report *Women's Poverty and the Recession* found that in Ontario, 20% of women are in low-wage occupations, compared to 10% of men.”

More than 7 out of 10 part-time workers are women, a feature of the labour market which has not changed significantly over the years. This means women are much more likely to hold multiple and non-permanent jobs. When you combine this with the fact that 60% of women are minimum wage earners, women's vulnerability to low pay is clear.

As well, women predominate in sales, service and health care occupations where part-time work is the way employers structure their compensation practices. **In other words, women's part-time work is often not a choice but a feature of their work life**

imposed by the labour market objectives of employers who often resist employing many full-time workers.

Why is there still a gender pay gap:

Throughout their lives, women face systemic barriers in accessing the same pay as men. According to a report by international pay equity scholar Dr. Pat Armstrong, the gender pay gap is caused by the following three features of Canada's labour market, which interact to yield substantially lower pay for women: The majority of women are segregated from men into different work and different workplaces.

“Discriminatory pay gaps are a violation of human rights. The right of women to equal pay for work of equal value, as well as equal treatment in pay and employment opportunities, is internationally recognized.”

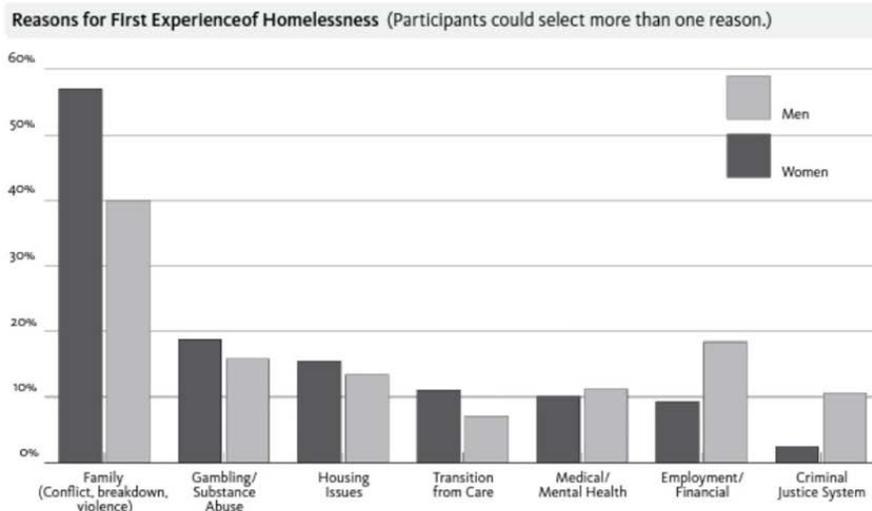
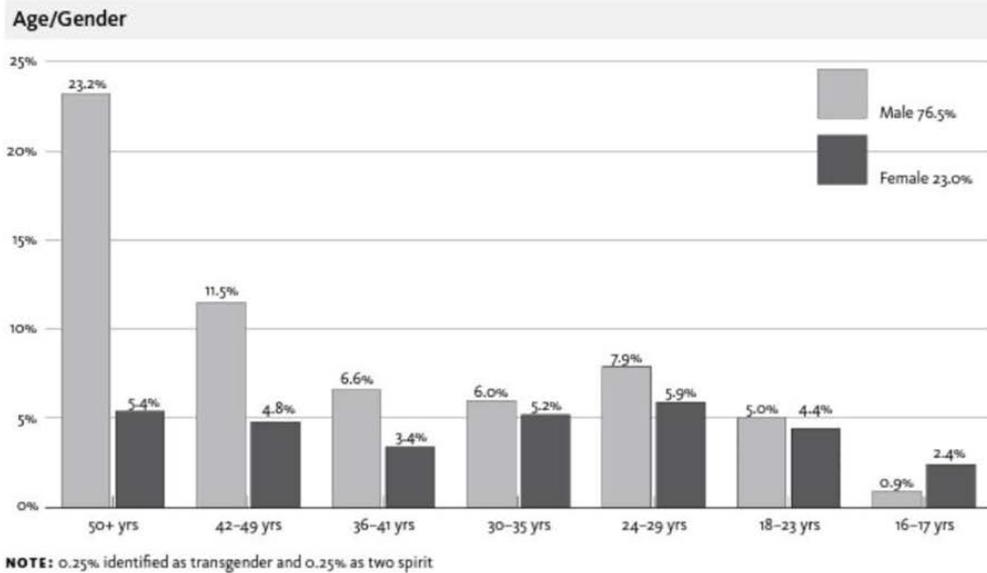
Impact of poverty on Aboriginal women and on their mental health: the example of Winnipeg

Jenna Drabble and Sadie McInnes, “Finding Her Home: A Gender-based Analysis of the Homelessness Crisis in Winnipeg,” *State of the Inner City Report*, March 2017.

The homelessness crisis that has plagued Canadian cities, small and large, shows little signs of abating.

The crisis is the most visual sign of a larger problem of unaffordable housing for those struggling with poverty and is interconnected with the experiences of Indigenous peoples still struggling with colonization.

The legacy of colonialism continues to impact Indigenous women, who are over 80% of women experiencing homelessness in Winnipeg according to the 2015 Street Count. The vulnerabilities that have led to the loss of so many mothers, sisters and daughters and led to the Inquiry into Murdered and Missing Indigenous Women and Girls are inter-related to the reality of homelessness for many women. The root causes that make women vulnerable are the same: the lack of economic options, inter-generational trauma and need for social supports.



According to the Government of Canada (2016), **chronic homelessness** “refers to individuals, often with disabling conditions (e.g. chronic physical or mental illness, substance abuse problems), who are currently homeless and have been homeless for six months or more in the past year (i.e., have spent more than 180 cumulative nights in a shelter or place not fit for human habitation),” and **episodic homelessness**, which “refers to individuals, often with disabling conditions, who are currently homeless and have experienced three or more episodes of

homelessness in the past year (of note, episodes are defined as periods when a person would be in a shelter or place not fit for human habitation, and after at least 30 days, would be back in the shelter or inhabitable location).”

Many of the women we spoke to had experiences that would fall into the realm of hidden homelessness, which included staying with friends and strangers, or simply avoiding formal services. **These experiences were overwhelmingly marked by fear, uncertainty and stress, and participants described the adverse impacts that homelessness has had on their mental and physical health. Interviews with participants and key informants illustrated a number of different pathways to homelessness and barriers to securing housing for women.**

A few women talked about feeling fear and stress that Child and Family Services (CFS) would apprehend their children. One participant, a newcomer to Canada, explained that when she arrived in Canada she was taught to fear CFS by others in her community. **The experience of becoming homeless exacerbated this fear and took a serious toll on her mental and physical health.**

Aging and mental health women who are homeless and primarily staying in emergency shelters are in some cases dealing with mental illness and comprise a population that requires a multi-faceted, supportive intervention in order to promote housing stability.

Amy Reinink, the Manager of Transition Services at Siloam Mission, explained that women are likely to exhaust every resource available to them before arriving at the shelter, and that once they enter the shelter system they are often experiencing acute mental illness and have very few supports available to them in their lives. Hoarding is a common concern among many of the senior women that come to the shelter, which is a significant mental health issue for which there is a lack of appropriate support, creating cycles of homelessness.

Homelessness had negative impacts on the health of participants, including the exacerbation of mental health issues and poor nutrition. For some participants, homelessness was their current reality, and for many others this was an ever-present risk, given the lack of affordable housing options in the city and the failure of Employment and Income Assistance benefits to meet basic needs.

Additional information...

Economic consequences of excluding people

with disabilities from the labour force

Sebastian Buckup, “The price of exclusion: The economic consequences of excluding people with disabilities from the world of work,” Employment Working Paper No. 43, Employment Sector, International Labour Office, Geneva, 2009.

The Employment Sector is fully engaged in the implementation of the Global Employment Agenda, and is doing so through a large range of technical support and capacity building activities, advisory services and policy research. As part of its research and publications programme, the Employment Sector promotes knowledge-generation around key policy issues and topics conforming to the core elements of the Global Employment Agenda and the Decent Work Agenda. The Sector’s publications consist of books, monographs, working papers, employment reports and policy briefs.²

Research summary

To contribute to the information base used by decision-makers in allocating resources to programmes relating to the employability and employment of people with disabilities, the ILO commissioned an exploratory study of the macro-economic costs of excluding people with disabilities from the world of work. Building on previous research, this study developed a new approach that takes two drivers of economic losses into account: the gap between the potential and the actual productivity of people with disabilities; and the difference between unemployment and inactivity rates of non-disabled people and people with disabilities. Together, these drivers yield the costs that society has to bear for excluding people with disabilities from the world of work. The approach was tested using data from a selection of ten countries in Asia (China, Thailand, and Viet Nam) and Africa (Ethiopia, Malawi, Namibia, South Africa, Tanzania, Zambia, and Zimbabwe). The overall losses and the relative importance of factors underlying these losses – disabling environment, unemployment and inactivity – are estimated for each country. The study shows that by combining reasonable assumptions and adequate modeling, it is possible to generate data on the costs of exclusion, even for countries where reliable primary data are generally scarce, and suggests that these data are more robust than those generated by a global extrapolation approach.

² Buckup, Sebastian. “The price of exclusion: The economic consequences of excluding people with disabilities from the world of work,” Employment Working Paper No. 43, Employment Sector, International Labour Office, Geneva, 2009. Preface by José Manuel Salazar-Xirinachs, Executive Director of the Employment Sector.

Conclusion and recommendations

The study applies the approach to a selection of 10 low- and middle-income developing countries, three of which are in Asia (China, Thailand, and Viet Nam), and seven in Africa (Ethiopia, Malawi, Namibia, South Africa, Tanzania, Zambia and Zimbabwe). It comes to the conclusion that economic losses related to disability are large and measurable, falling into a band between 3% and 7% of GDP. The study has not undertaken the effort of extrapolating the figures of the 10 country cases to a global level. This would require additional country studies in regions that have been left out here (Europe, Latin America, and North America), as well as a deeper examination of appropriate extrapolation approaches. The most important result of this study is that it is possible to generate country level data on the costs of exclusion. Even for countries where reliable primary data are generally scarce, the combination of reasonable assumptions and adequate modelling can generate findings that are more robust than those generated by a global extrapolation approach. The comparison of the findings of this paper and the extrapolation results of the World Bank paper in the last section has made that very clear. However, the testing of this new methodology of calculating economic losses related to the exclusion of people with disabilities from the world of work has also revealed important open questions which future work needs to address.

The following recommendations can be made to develop the study further: this study distinguishes potential and actual productivity of people with disabilities. **This is useful to indicate that people with disabilities are less productive not because they are “disabled” but because they live and work in environments that are “disabling”.** This is of crucial importance to the message the analysis wants to transmit: **it makes economic sense to create an environment that is supportive for people with disabilities.**