

Framing the Issues

The Political Economy of Poor Mothers

By Brigitte Kitchen

La vulnérabilité des femmes face à la pauvreté augmente en raison de changements survenus dans l'économie, de la responsabilité croissante des femmes vis-à-vis d'elles-mêmes et de leurs enfants en tant que chefs de familles et parce que le gouvernement canadien n'a pas mis en œuvre un ensemble de politiques pour soutenir les femmes en tant que travailleuses et mères. Le présent article analyse les facteurs qui contribuent à la pauvreté des femmes et soutient que la sécurité économique des mères célibataires et de leurs enfants demeurera chancelante aussi longtemps que les gouvernements ne reconnaîtront pas l'évolution du rôle des femmes et leurs besoins spéciaux en tant que parents seuls.

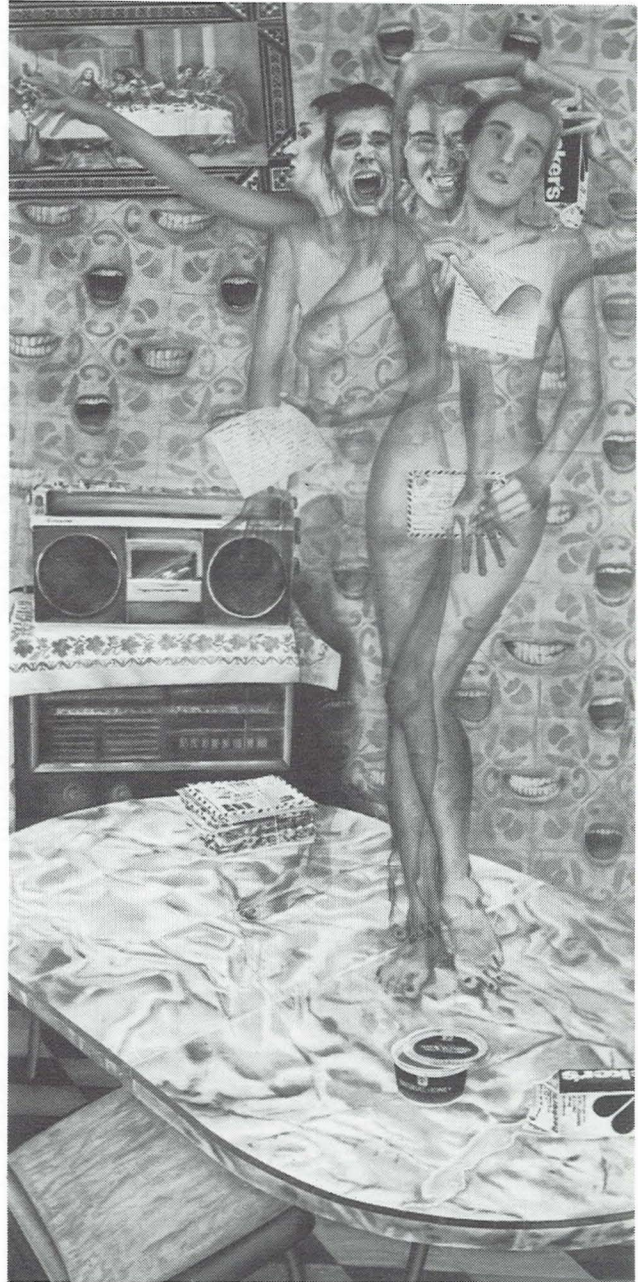


Photo: C.T. Chown

Nataalka Husar, *Read Between the Lines*, 1987.
Oil/Linen. 80" x 40".
From "Out of the Drawer," a Women's Art Resource
Centre exhibition.

The transformation of women's lives

In the past two decades, the span of time of a single generation, the lives of most Canadian women have been remarkably transformed. Women have entered the labour market in ever increasing numbers, expecting economic independence and self-sufficiency. Now constituting about 44 per cent of the total workforce and contributing heavily to the Canadian economy, only a small proportion of women in Canada are not in the labour market and totally dependent on either the income of a male breadwinner or the income support programmes of the state. While single, separated, divorced, or widowed women are more likely to be employed, the employment rate of married women has increased to the extent that they now comprise the vast majority of all women in the workforce. This trend is expected to continue to climb as families raising children increasingly require two income earners to enjoy a comfortable standard of living.

The increased participation of women in employment has not changed women's risk of experiencing poverty. Throughout the late 1980s, when the Canadian economy was booming, the poverty among women and children became more severe and more visible as so many women and children were left out from sharing in the general prosperity. Poverty in Canada today is not gender neutral. It disproportionately affects women and children. Three of the major reasons for women's enduring risk of experiencing poverty are: changes in the economy, women's increasing responsibility for themselves and their children as heads of families, and the failure of the Canadian state to develop a set of policies aimed at supporting women as workers and as mothers. These factors are examined here.

Changes in the economy

Women's massive entry into the labour market in the early 1970s occurred at a particularly inopportune time. The Canadian economy, which had been able to absorb an unprecedented number of baby boomers and immigrants over the last two decades, once more began to fail a large number of people of working age—particularly women—as unemployment jumped over 10 per cent. In an advanced industrial society like Canada, those in the low wage sector of the economy are more adversely affected by impersonal economic shifts. Women make up the bulk of workers affected by the massive labour market restructuring that was necessary to maintain the continued profitable operation of the free market economy. Industrial restructuring and the effects of global production and trade have caused unemployment, underemployment, and economic insecurity. These economic changes have undermined the limited progress women have made in the labour market.

The persistence of lower average earnings received by women compared to men accounts to a large extent for the poverty of women. In 1990, for instance, unattached females had an average income of \$19,854, whereas unattached men earned on average \$25,776—about a third more than women. One reason for gender differentiation in wages is women's concentration in the kind of jobs that are particularly vulnerable to boom and bust cycles and their over-representation in part-time and low skilled occupations. As a result there is a huge gap between the standard of living

of men and that of women and among married and unattached women. Unattached women, and particularly mothers on their own, are generally much poorer than married women. The difference in earning capacities between women and men continues to make marriage a considerable buttress against poverty for women. The likelihood for married women to be living in poverty is only 10 per cent according to the National Council of Welfare. The economic basis underlying the marriage contract strips marriage of its romantic veil, revealing women's economic vulnerability as the financial dependents of men. (Leghorn and Parker, 127)

Women as heads of families

In its 1990 report, *Women and Poverty Revisited*, the National Council of Welfare found that in the 1990s 84 per cent of women can expect to spend a significant period of their adult lives having to support themselves and their children. This is an increase of 13.5 per cent from the Council's previous report in 1979 which had concluded that this was the case for only 74 per cent of all women. The rise in the rates of separation, divorce, and birth to unmarried women has greatly increased the number of female headed families. Because women raising children alone occupy a generally lower standard of living in relation to other adults, the argument is often made that the poverty of mothers and children is the result of the divorce revolution that is taking place. Yet the systematic impoverishment of women and children cannot to any large extent be blamed on the huge increase in the number of families headed by women without a male wage-earner. Women's poverty is certainly not a new phenomenon. Historically, women—whether they are young or old, living with or without men, caring for children or other dependents—have been more likely than men to live in poverty. Data from historical and contemporary sources have consistently pointed to the enduring nature of women's poverty. In pre-Confederation times, widowed women and their children begging in the streets was a common sight. The introduction of mother's allowances by the majority of the provinces in the 1920s and 1930s was a policy response that recognized the poverty of mothers and children without a male breadwinner and attempted to ease the problems facing women trying to combine earning a living with their childrearing responsibilities. The allowances were too low to make ends meet as the provinces were reluctant to assume the role of male provider. The relatively high proportion of lone female parents of 14 per cent in 1931, compared to 13 per cent in 1990, was mainly the result of widowhood which almost inevitably meant poverty. Today, separation and divorce have replaced widowhood as the major reason why women parent on their own.

The causes of women's poverty

Today about 40 per cent of marriages are likely to end in divorce. After divorce, children are far more likely to remain with their mothers than their fathers. In 1989, 85 per cent of all children under 18 and living with one parent lived with their mothers. Men may father children and then walk away, whereas women seem to be there to stay. Family breakup therefore means that the family usually loses the person with the largest earning

capacity, but none of the dependents. Statistical evidence shows overwhelmingly that sole-support mothers are at a particular risk of being poor. The causes of their poverty, however, are by no means different from those of other women. On the contrary, it is precisely because lone mothers are women that they are poor. The primary reason for women's poverty is their gender. Men raising children on their own do not generally end up having to live in poverty. The economic situation of mothers—their disadvantaged position in the labour market where they are still not receiving pay, fringe benefits or opportunities for advancement comparable to men—is indicative of the situation of women in general.

The causes of the poverty of mothers with dependent children have to be located in the context of sexual economics, the material basis of which is the sexual division of labour which defines men as breadwinners and women as unpaid caregivers, economically dependent on a male wage or the state. This division of labour makes a sharp distinction: work in the labour market is paid; work in the home is not.

Central to this distinction is a widespread assumption that women are and should be financially dependent on men. This makes marriage to a large extent a labour contract between women and men, locking women into a subordinate position within the family and within the production process. Women, whether single or married with children, experience considerable disadvantages in the labour market. Irene Bruegel offers a model of the "vicious circle" which explains the entrapment of women in low paying jobs as a result of their primary childraising and other domestic responsibilities. (Bruegel) The unequal division of labour starts women down a path of less educational and vocational development which leads to crowding into female job ghettos where earnings on average are persistently lower than in male dominated job sectors. Women's enduring economic vulnerability is the result of both their generally marginal position in the labour market and their low pay, which have their roots in the sexual division of labour. Motherhood only exacerbates women's economic vulnerability.

The impoverishment of mothers on their

own has become widely known as "the feminization of poverty." The term refers to the growing percentage of all poor Canadians who are women, along with their dependents. It also implies a shift of poverty from men to women. In 1975 according to the National Council of Welfare, 44 per cent of mothers who had never married, were separated, divorced, or widowed, were living in poverty. Since then, their poverty incidence has been climbing steadily. By 1980 it was 54 per cent, escalating to 59 per cent by 1990—an increase of 34 per cent over a period of 15 years. These figures seem sufficient evidence to substantiate the claim of the feminization of poverty in Canada. However, upon closer examination of the statistics a somewhat different picture emerges. While the risk of poverty is certainly considerably greater for women than it is for men (women make up a larger proportion of the poor than they do of the

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overall population), the poverty gap—the difference in income levels between women and men—is not widening. The contrary is the case: looking at median family income data adjusted for family needs, a comparison of the gap between the poverty incidence of one-earner two parent families and female lone parent families shows that in 1980, lone female parent families were 3.3 times more likely to be poor. The gap narrowed to 2.8 in 1986 and was 2.5 in 1990, showing that female lone parents do not constitute a growing proportion of the poor (Battle).

What is widening is the gap between two and one income earner families whether the latter are headed by a man or a woman. However, the gap is far greater for female headed parent families leaving them at an even greater relative disadvantage. Part of the difference, as the Eco-

nomic Council of Canada clearly acknowledged, is a consequence of the increasing workforce participation of married women. Their pay, though still only about two-thirds than that of men, reduces the poverty rate of couple families. Without the earnings of women, for instance, in 1987 16 per cent of all couple families would have been poor instead of only 8 per cent (National Council of Welfare).

After family breakup, a mother's earning capacity is the single most important factor in determining her and her children's economic status. Unfortunately, as we have seen earlier, single mothers earn, on average only about one-third as much as married fathers. The low earning capacity of mothers on their own cannot be considered apart from the more general problems of women's low wage rates. Women who work full-time earn only about 66 per cent of what full-time male workers earn. Thus women's poverty is more a reflection of the limited availability of well-paying jobs for women and the financial difficulties that result when women have to rely on their own earning potential within a hierarchical, gender structured labour market. The trend towards dual earning in two-parent families, as was pointed out earlier, only magnifies the financial hardship of female lone-parent families.

Inadequacy of child support legislation

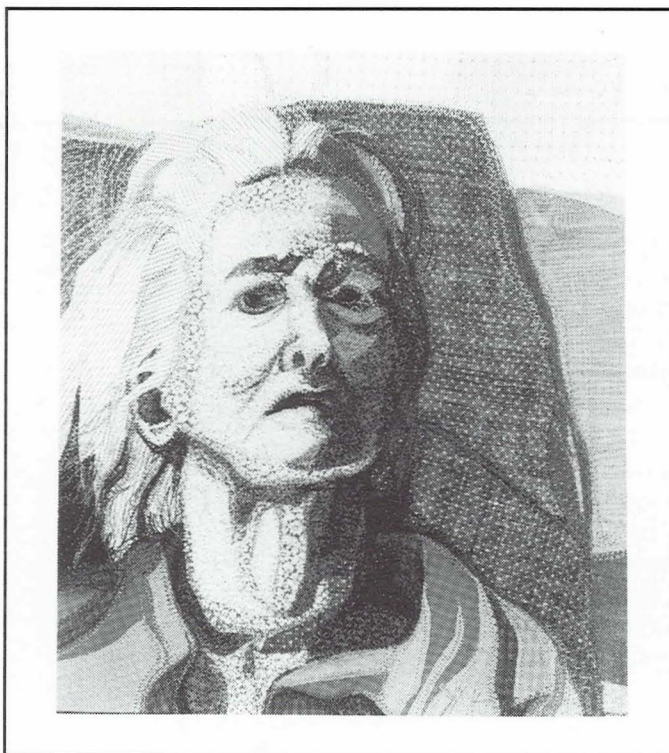
The implications for women who find themselves in the position of having to be the major provider for themselves and their children are enormous. Changes in family composition because of family breakup or the birth of a child to a single woman with limited earning capacity are important in influencing their economic well-being. In the United States, Lenore Weitzman had statistics to show "that on average, divorced women and the minor children in their households experienced a 73 per cent decline in their standard of living in the first year after divorce. Their former husbands, in contrast experience a 42 per cent rise in their standard of living." (Weitzman, 20). Most men who separate or divorce are immediately better off. They retain most of their earnings and no longer provide for the level of needs of their former families typically paying only minimal amounts of child

support to their former wives. Average amounts awarded by Canadian courts constitute only about 20 per cent of the net income of fathers and median amounts only to 17 per cent (Dulude, 41).

One of the most serious failures of the Canadian government at both the federal and provincial level has been the failure to clearly define the financial responsibilities of non-custodial parents to their children. The inadequacy and non-compliance of court orders for child support by non-custodial parents play a significant role in the poverty of mothers and children. In recent years only some 25 per cent of women with dependent children have received child support on a regular basis; 75 per cent of court orders were to some degree either in default or in arrear. According to statistics of the Ontario Support and Custody Programme of December 1989, the average amount of arrears owing on defaulted cases was \$4,564. Arrears enforced by other jurisdictions amounted to a total of 22.7 million averaging \$8,938 per default case. The federal Justice Department collected \$9 million in payments from men and a few women who owed almost \$110 million in outstanding support payments. The non-payment of child support is a serious economic problem not only for custodial parents and their children but also for society at large. The limited earning capacity of many women combined with the refusal of so many fathers to pay adequate child support and the unavailability of subsidized childcare forces many single-parent families onto the provincial welfare rolls. May 1992 figures of the Ontario social assistance caseload showed that 29.5 per cent were mothers and children.

To receive child support from the absent parent, the custodial parent has to establish the costs of the children of the marriage for the consideration of the courts. This means that mothers, who are less able than men to pay legal fees, have to bear the financial burden to establish a court order. Typically, the actual costs of raising children is seriously underestimated by mothers themselves but more so

by lawyers and judges. Child support is determined, whether under the federal Divorce Act or provincial and territorial family law, upon the principle that both parents have an equal responsibility toward their children. Given that women's incomes are generally much lower than those of men, if the financial responsibility of each parent for the children were defined in relation to their respective incomes, fathers would end up paying more. This would result in a higher standard of living in the household of mothers where the majority of children of divorce live.



Deidre Scherer, *Angell*, 1985.
Fabric and thread. 12" x 10"

Photo: J. Baird

Yet some courts decided, as an aspect of fairness, that custodial parents should not benefit from child support and therefore expect mothers to pay their proportional share of the costs of children. As a consequence, child support awards are generally quite inadequate to meet the actual costs of raising children.

Men often apply to the courts to have their support orders reduced when they remarry and start a new family. This may be quite unfair to a mother who is struggling in a low paying job to stay off provincial social assistance. One woman commented bitterly—after her former husband had pleaded in court that he could no longer afford to pay support for his

daughter from their previous marriage because his present wife was expecting a baby—"It is ironic that he is congratulated on the impending birth of his new child, [while] I would cause outrage to taxpayers if I were to get pregnant now. Why is it that I am the only one of the two who must exercise responsibility?" (Zimmerman, 198). Reducing men's financial support to their children from a previous relationship is a clear signal that children with an absent father are the primary responsibility of their mothers. Motherhood therefore extorts a considerably higher price from women than fatherhood does from men. When men walk out on women and children, the ultimate responsibility for children is with the mother. Women are left to cope as best they can.

The state in Canada further fails women and children by treating child support payments as taxable income for the custodial parent but declaring them a tax deduction for the parent making the payments, usually the father of the child. The mother is taxed on that portion of the father's income which is tax deductible for him. The mother as the custodial parent who carries the actual child care and support expenses is not granted such tax privileges, nor are two-parents families. Thus the prevalent system of individual taxation in Canada has been given a family focus in relation to child support payments from a single, separated or

divorced parent to the custodial parent.

It is hard to conceive of a rational explanation for this differential treatment of parents by the tax system. What does it tell us about parents' responsibility for the material support of their children? According to the principles of the Ontario Family Law Act, children are the mutual responsibility of both their parents. The winner is the absent parent who can substantially reduce his tax load if he is high-income earner, and the losers are the children and their mothers for whom the value of the father's support payment is reduced in accordance with the marginal tax rate of the income bracket of their mothers. Thus middle-income and high-income

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women are affected by this more severely than low-income women. Furthermore, the tax system treats child support payments by one parent to the other as family income. Thus the most blatant form of family income taxation affects separated families (Kitchen).

In 1985, the Status of Women in Canada, a federal government agency assigned to the Minister Responsible for the Status of Women, proposed that the federal government take an expanded role in the support of children in lone-parent families by establishing a public maintenance system. It was to provide a guaranteed minimum income for children in families where the supporting parent either failed or was unable to meet court-ordered support obligations. When the court order would fall short of the guaranteed minimum income level of the public advance, or the supporting parents defaulted on his support obligations, the public maintenance advance system would make up the difference or advance the payment to the family. Defaulted maintenance orders would be enforced by income deductions at source against the defaulting parent.

The province of Ontario finally decided to take action against defaulting parents "because children should not be told that daddy's not paying family support." It introduced as of March 1, 1992 a Family Support Plan which allows for the automatic deduction of support payments from income. The new programme ensures the rights of children to enjoy the material resources of both parents and will be an important factor in protecting women and children against poverty. Poor mothers are particularly vulnerable if governments fail to recognize and support the role of parents. More than other families with children they are feeling the consequences of declining market incomes and social programmes, the shortage of appropriate and affordable housing, the lack of regulated childcare and parental support arrangements to help parents meeting the

often conflicting and competing demands of work and family life.

Childcare costs can be as high as \$10,000 a year. Even, if a mother on her own can afford the cost of childcare, there is a serious shortage of spaces in regulated childcare centres. Only about 10 per cent of the children who need care are in licensed centres. Mothers coping with the stress from their job have to face the additional stress of having to worry about the quality of the childcare arrangement they were able to find and the safety of their children in unsupervised home care.

Lone mothers and the state

The problem with child support payments for women provides powerful insight that poverty after family breakup has important political ramifications for women's relation to the state. In liberal democratic countries like Canada, state policies are of greater immediate relevance to women than to men because of women's more vulnerable socio-economic position. Lone-mothers fall into three categories: one third who are in full-time employment and succeed on the whole to stay out of poverty; another third who work part-time among whom many find themselves hovering on the brink of poverty, and the last third who are not in the workforce and have to exist on provincial social assistance.

The political conundrum for the Canadian state has been whether to treat economically vulnerable mothers on their own as workers or as mothers. The result of this ambiguity has had the worst consequences for women as they ended up carrying not only the double demands of paid and domestic labour but were also treated as the financial dependents of men. The myth that husbands are responsible for the financial support of their wives is still maintained in the Canada/Quebec Pension Plan in the form of survivor benefits. Unemployment insurance benefits

will therefore not be enough for mothers on their own working in low-level, low paying jobs when they are laid-off. The failure of the Canadian state to protect women's economic security in the labour market and in their family situations through appropriate public policy provision further contributes to the economic vulnerability of lone mothers.

Canadian public policy fails to provide support measures and facilities that would enable women parenting on their own to combine their family responsibilities with participation in the labour market. In the absence of affordable childcare, women whose responsibility for the care of children limits their employment opportunities and earnings potential often end up living on social assistance. However, women raising children on social assistance are among the poorest of the poor in this country. Having to rely totally on social assistance means having to live in the most severe poverty. Social assistance rates in all provinces fall well below the poverty lines as defined by Statistics Canada as provincial governments show only meagre financial recognition of women's forgone earnings and time. The policy practice in Canada is to treat lone women with children on social assistance as mothers. On the one hand, they are considered employable but their child rearing responsibilities, on the other hand, make them eligible for long-term assistance and they are considered not to be available for paid work. Social assistance is set out to meet need. This means that payments are reduced either by the full amount of other income, (a 100 per cent tax on "work effort") or by only a part of other income, in which case payments would be made to a person who would have more income than the maximum social assistance level. For this reason, Ontario and Quebec deduct child support payments by the absent father of the children for social assistance leaving women and children no better off than if the father had not met his financial

obligations.

While the Charter of Rights and Freedoms enshrined women's equality with men in the constitution generating a number of federal and provincial legislative changes "to improve anti-discrimination provisions, to reform divorce and matrimonial property legislations, and to mandate affirmative action and equal pay for work of equal value" (National Council of Welfare)—these changes have not been able to overcome the two major features that define women's lives—their primary responsibility for childcare and domestic work and their marginal position in the labour market.

Poverty is not only a personal tragedy for the mothers and children who have to experience it, but also a national tragedy. We will never know the number of children whose special talents and skills will never develop because of their childhood impoverishment and whose productive contributions could make Canada a better society. Child and family advocates face the formidable task of convincing a critical mass of the Canadian public and policy makers that the growth of family and child poverty is a gender issue, the structural causes of which are to be found in assigning women the primary responsibility for the care of children without giving them the economic support to do so. The economic situation of lone mothers and their children in Canada does not compare well with west European countries which have introduced policies to support parents to adequately provide for their children. There the economic security of families has been tackled by putting a comprehensive set of family policies into place which include publicly funded childcare and parental leave programmes. Minimum wages are higher, parents receive tax-free children's allowances of about \$100 a month.

The economic security of lone mothers and their dependent children will continue to be at risk as long as provincial and federal governments fail to recognize the changing role of women and their special needs as lone-parents. Despite mounting evidence that some of the worst social problems are connected to poverty, these policy conclusions have not been reflected in Canadian public policies and social legislation. Government inaction is backed by public indifference. For many

Canadians, the issue of parenthood is a private issue and they are unwilling to support programmes for other people's children. As long as this attitude prevails, women parenting on their own will have to continue to face the risk of poverty. The evidence from Europe, however, would suggest that governments can play a significant role in protecting women and children from poverty.

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FACTS AT A GLANCE

In Canada:

- 53% of women 15 or older are in the workforce.
- 64% of single mothers and 68% of married mothers are in the labour force.
- 6 in 10 of low income persons between the ages of 16 and 64 are women.
- 67% of all minimum wage earners are women.
- Women make up 72% of the part-time labour force; the average hourly wage of part-time workers is \$6.85 with no benefits.
- 60% of single parent families headed by women live below the poverty line (as opposed to 10% of single parent families headed by men).
- The percentage of women heading poor families has increased from 12% in 1961 to 36.5% in 1985.

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