

## **Poverty**

“Being poor limits your choices and is not simply a matter of bad budgeting. Managing on a very low income is like a 7-day per week job from which there is no vacation or relief. Poverty grinds you down, body and soul.”<sup>1</sup>

“Being treated as sub-human had a profound impact on people and directly affects many people’s ability to escape the cycle of poverty and social assistance because they may internalize the view that there is something wrong with them and they can’t possibly succeed.”<sup>2</sup>

“The generally favourable economic climate at the federal level, and in most provinces, presents a real opportunity for governments to take concerted action to end this kind of deprivation” says Council Chairperson John Murphy, yet he also notes that the current situation is “shameful and morally unsustainable in a rich country”.<sup>3</sup>

- In 2007, 2.9 million Canadians were living in poverty, and 637 000 of those Canadians were under the age of 18.<sup>4</sup>
- Around the world, 53 million more people are being pushed into poverty due to the global and economic conditions.<sup>5</sup>
- Low-income rates are highest among the 550,000 lone-parent families headed by women, 36% of whom live in low income. The low-income rate for children in female lone-parent families is 40.0%, five times the proportion of only 8.1% among children in two-parent families.<sup>6</sup>
- In Canada, women earn less money than men for work requiring similar skill levels. Women make up the majority of the poor. Many women are trapped in abusive relationships because they simply have no place else to go in the context of a shortage shelters, much less affordable housing, lower wages for women, waiting lists for subsidized child care that impede women from finding paid employment and/or training and education to support themselves and their children.<sup>7</sup>

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<sup>1</sup> Morris, Marika. *Violence against Women and Girls*. Ottawa: CRIAW Factsheet, 2002 at 3.

<sup>2</sup> Canadian Research Institute for the Advancement of Women. “Women’s Experiences of social programs for people with low incomes.” Fact sheet, 2007 at 9.

<sup>3</sup> National Council of Welfare. “Staggering losses in welfare incomes.” August 24, 2006. On line at: [http://www.ncwcnbes.net/documents/researchpublications/ResearchProjects/WelfareIncomes/2005Report\\_Summer2006/PressReleaseENG.pdf](http://www.ncwcnbes.net/documents/researchpublications/ResearchProjects/WelfareIncomes/2005Report_Summer2006/PressReleaseENG.pdf)

<sup>4</sup> The National Council of Welfare Reports. “Overview of Poverty Trends.” Poverty Profile, 2007, no.1 at 1.

<sup>5</sup> Statistics Canada. *Income of Canadians*. The Daily, Thursday, March 30, 2006.

<sup>6</sup> Ibid

<sup>7</sup> Supra, note 1, at 5.

- Poverty and homelessness contribute to many unhealthy conditions, including: malnutrition, unemployment, addictions, violence against women and other debilitating manifestations of a lack of income security.<sup>8</sup> Living in overcrowded and dilapidated conditions in which disease is easily spread, the stresses of poverty and uncertainty can lead to such coping mechanisms. Common problems people living in poverty may face include not having enough money for nutritious food; having no health coverage for prescription drugs and dental care; having to take unpaid time off from a low-paying job to get to the doctor by public transit and then wait for hours because the doctor has overbooked; working at a high-stress, poor pay for work over which you have very little control.
- A study found employees run a significant risk of health problems due to psychosocial and work organization stressors at low-paid, insecure jobs.<sup>9</sup>
- In Canada in 1996, the federal government eliminated the Canada Assistance Plan and therefore the essential nature of Canadian standards of social, medical and educational resourcing. We have now experienced financial cuts and knee-jerk band aid responses which presume criminality and perpetuate the problems of the poor, be they crime prevention, homelessness, restorative justice or other responses.<sup>10</sup>
- In Canada, the programs and services in communities that aim to reduce poverty and assist people in need are only resourced to serve 20% of people that apply, which leaves 80% of the people, 4 of five applicants as well as the people in need who are uninformed about the programs and services, without support.<sup>11</sup>
- The United Nations has denounced Canadian policy which results in the high percentage of Canadian women living in poverty; they recognized that the federal government's move in 1995 to change the way it provided funding to the provinces, accompanied by social program funding cuts, contributed to the persistence of poverty particularly among Aboriginal women, women with disabilities, women of colour and immigrant women.<sup>12</sup>
- Canada is the only industrialized country without a national housing strategy and we are near the bottom of 12 industrialized countries in terms of our poverty reduction agenda.<sup>13</sup>

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<sup>8</sup> Laird, Gordon. *Shelter: Homelessness in a Growth Economy: Canada's 21<sup>st</sup> Century Paradox*. Ottawa: Sheldon Chumir Foundation for Ethics in Leadership, 2007 at 5.

<sup>9</sup> Morris, Markia. "Women, Health and Action." Ottawa: CRIAW Factsheet, 2002 at 1.

<sup>10</sup> Pate, Kim. *Prisons, the Latest Solution to Homelessness, Poverty and Mental Illness*. Calgary: Womenspeak Series, 2003. On line: [www.elizabethfry.ca/confernc/prison/2.htm](http://www.elizabethfry.ca/confernc/prison/2.htm)

<sup>11</sup> National Council of Welfare. *Outline of a presentation concerning the study on poverty*. Ottawa: National Council of Welfare, 2008 at 5.

<sup>12</sup> Canadian Research Institute for the Advancement of Women. "Women's experiences of social programs for people with low incomes." Factsheet, 2007 at 1.

<sup>13</sup> Supra, note 12, at 1, 8.

## Case Study: Kim Rogers

- Kimberley Rogers, an Ontario woman, became a national symbol of what was wrong with social assistance policy when she died while under house arrest for welfare fraud. She was convicted because she was attending school while receiving social assistance. Although she was pregnant, she was sentenced to house arrest and not allowed to leave her apartment. When she was found dead one evening in the middle of a heat wave in the summer of 2001, at eight months pregnant, the police reported that the temperature in her apartment was over approximately 38 degrees celcius. During the inquest into her death, it was discovered that Kim was eligible for a disability exemption and could have been legitimately attending school had she or her worker known this prior to Kim's death.<sup>14</sup>
- According to the National Council of Welfare, the majority of social assistance recipients are women, children, and people with disabilities, yet government policies focus on getting them into the paid labour force without adequate supports, whether child care, safe and affordable housing, money for basic expenses such as a phone, clothing and transportation, adequate access to education, training and literacy programs that suit the individual, adequate disability supports and workplace accommodations, and/or access to adequate, timely and free psychological counseling for addictions and trauma.<sup>15</sup> These policies make no sense and create much misery for the most marginalized in Canada.
- Often the stereotype of people and their families living in poverty is that they are lazy and therefore dependent on welfare. Government programs and payments play an important role in supporting families in poverty, especially seniors, but earnings are a key source of income for most adults, especially those living in poverty.<sup>16</sup>
- Every year since 1986, the National Council of Welfare has reported on the inadequacy of social services and social assistance incomes throughout Canada.<sup>17</sup>
- Post secondary education is one way people are encouraged to make more money for themselves, however, if a person receives a government student loan, there is a good chance that they will be prevented from receiving social assistance, even if they still have a family to take care for.<sup>18</sup>
- The estimated annual social assistance (welfare) income for a lone parent with one child in Ontario in 2007 was \$16 439.<sup>19</sup> The lowest estimated welfare income was \$14 725 in Nova

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<sup>14</sup> Pate, Kim. *Why we should form an international coalition against women's imprisonment...* Brisbane, Australia: Sisters Inside Conference, 2001. On line: [www.elizabethfry.ca/confernc/nov29-01/1.htm](http://www.elizabethfry.ca/confernc/nov29-01/1.htm).

<sup>15</sup> National Council of Welfare Reports. *Poverty Profile, 2002 and 2003*. Ottawa: Minister of Public Works and Government Services Canada, 2006.

<sup>16</sup> National Council on Welfare. *Solving Poverty: Four Cornerstones of a Workable National Strategy for Canada*. Ottawa: Minister of Public Works and Government Services Canada, 2007

<sup>17</sup> National Council of Welfare Reports. *Welfare Incomes, 2006 and 2007*. Ottawa: NCWR, 2008 at 39.

<sup>18</sup> Ibid at v.

<sup>19</sup> Ibid at 24

Scotia<sup>20</sup>, and the only places above \$20 000 were the territories, where Yukon had \$20 861, Northwest Territories had \$20 425, and Nunavut had \$24 399.<sup>21</sup>

- Social assistance spending is at the lowest funding since 2007-2010.<sup>22</sup>
- The proportion of women living with spouses has declined in the past two decades; more women are living alone.<sup>23</sup>
- Women make up the majority of the Canadian population with disabilities.<sup>24</sup>
- Single-parent women are the ‘family’ category with the highest poverty rate of 48.9% as they have incomes of less than half of the amount deemed to be the poverty line.<sup>25</sup>
- In 2003, the poverty rates for families without earners ranged from 94.6% for single parent mothers to 39.3% for couples without children.<sup>26</sup>
- 28% percent of single-mothers rely on social assistance, compared to 24% of working-age single people, 18% of working-age couples without children, and 8% of two-parent families.<sup>27</sup>
- There is a substantial difference as well between the incomes of lone-parent families based on the gender of the parent. Male lone-parents incomes after tax in 2007 averaged \$52 100, where women’s lone-parent incomes after tax in the same year averaged \$39 500.<sup>28</sup>
- In 2004, market income received by non-senior families from earnings, private pensions and investment income made up \$93 out of every \$100 of income received before taxes. The remaining \$7 came from government transfers.<sup>29</sup>
- There is also an increase in the likelihood that a woman will live in poverty based on other factors. As of 2005, Aboriginal women were living in poverty at a rate of 36%, women of colour at 29%, women with disabilities at 26%, immigrant women at 23%, and women who arrived in Canada between 1991-2000 at 35%.<sup>30</sup>

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<sup>20</sup> Ibid at 23

<sup>21</sup> Ibid at 25.

<sup>22</sup> Canadian Civil Society Response. *Reality Check: Women in Canada and the Beijing Declaration and Platform for Action Fifteen Years On*. Ottawa: Canadian Labour Congress, 2010 at 6.

<sup>23</sup> Statistics Canada. *Women in Canada*. The Daily, Tuesday, March 7, 2006.

<sup>24</sup> Ibid

<sup>25</sup> National Council on Welfare. *Solving Poverty: Four Cornerstones of a Workable National Strategy for Canada*. Ottawa: Minister of Public Works and Government Services Canada, 2007.

<sup>26</sup> Ibid

<sup>27</sup> Ibid

<sup>28</sup> Statistics Canada. *Average income after tax by economic family types*. On line: <http://www40.statcan.ca/101/cst01/famil21a-eng.htm>

<sup>29</sup> Statistics Canada. *Income of Canadians*. The Daily, Thursday, March 30, 2006.

<sup>30</sup> The Canadian Civil Society Response. *Reality Check: Women in Canada and the Beijing Declaration and Platform for Action Fifteen Years On*. Ottawa: Canadian Labour Congress, 2010 at 7.

- Social assistance rates have decreased not because of improved conditions but rather because benefit criteria have been made so strict that some poor people no longer qualify. Government cuts in other areas of social spending such as child care, EI, dental and drug coverage, have turned Canadians who might otherwise have not needed social assistance into welfare recipients.<sup>31</sup>
- In Canada, the size of the average family has remained constant at 3 members from 1997-2006 (3.1 people in husband-wife families, and 2.5 people in lone-parent families).<sup>32</sup> After taxes in 2008, the low income cut off for a 3 person family is on average \$22 741 (higher for families living in densely populated cities, less for families living in rural areas).<sup>33</sup> This is possible to achieve with two incomes, but very difficult to achieve when there is one minimum wage income.
- The Market Basket Measure is a break down of how much money a family spends on food, clothing, shelter, transportation, and “other” things each year. The numbers are compiled and put into the theoretical basket. In 2007, the Market Basket Measure for a family with two adults and two children averaged \$29,113 (this number was calculated using information from ten Canadian cities). The highest total MBM was \$31,768 in Vancouver, and the lowest total MBM was \$26,560 in Montreal.<sup>34</sup>
- In Canada, having a job is not enough to keep you out of poverty. Most poor people do work full or part time. Women and youth account for 83% of Canada’s minimum wage earners; 37% of lone mothers with paid work must raise a family on wages of less than \$10 per hour.<sup>35</sup>
- Many full-time workers in Canada are also poor, because the minimum wage is not sufficient to meet basic needs in a society with rising housing and living costs. Many low-wage jobs have no health or other benefits. Canada has a problem of structural unemployment. This means there is a mismatch between the jobs available and the skills of the population.<sup>36</sup>
- The tax system benefits only those in the highest wage earning categories. In 2005, those in the top 1% of wage earners actually paid fewer taxes than those in the lowest wage earning category.<sup>37</sup>

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<sup>31</sup> Canadian Research Institute for the Advancement of Women. “Women’s experiences of social programs for people with low incomes.” Factsheet, 2007 at 3.

<sup>32</sup> Statistics Canada. *Census families, number and average size*. On line: <http://www40.statcan.ca/101/cst01/famil40-eng.htm>

<sup>33</sup> National Council of Welfare. *Statistics Canada’s After-tax low income cut-offs*. Ottawa: National Council of Welfare, 2008.

<sup>34</sup> National Council of Welfare. *Market Basket Measure (MBM) for Selected Cities*. Gatineau: Human Resources and Skills Development Canada, 2009.

<sup>35</sup> Morris, Marika. *Women and Poverty*. Ottawa: CRIAW Factsheet, 2002 at 2

<sup>36</sup> Canadian Research Institute for the Advancement of Women. *Women’s experiences of social programs for people with low incomes*. Ottawa: 2007 at 8.

<sup>37</sup> Lee, Marc. “Overall tax system no longer meets the basic test of fairness.” *CCPA Monitor*. 2008, vol. 14, no. 8 at 1,6.

- Housing has become more of a struggle to maintain for medium and modest households in Ontario, British Columbia and Alberta due to the removal of rent control by policy makers. Rent control was in place to maintain a reasonable cost of housing for all.<sup>38</sup>
- Regardless of level of education, women wage earners usually earn less than men. For example, in 2003, women high school graduates earned 71.0 % of what male high school graduates earned for full-time, full-year work. Women with postsecondary degrees earned 68.9% of what their male counterparts earned for full-time, full-year work.<sup>39</sup> The gap between the earnings of women and men has not changed substantially in the past decade.<sup>40</sup>
- Immigrant women are less likely to have paid employment than immigrant men and non-immigrant women. This is even true for immigrant women with university degrees.<sup>41</sup>
- Women with children will have a greater likelihood of experiencing lower earnings, fewer promotional opportunities and limited job seniority. Being pregnant or being a mother can cause a woman to be perceived as less qualified, less committed to her job, and not as competent as other male members of the staff. This is demonstrated by the wage gap not only between men and women, but also be the wage gap between women with children and women without children.<sup>42</sup>
- Women have been trafficked into Canada by individuals posing as employers, have been beaten and raped, had their passports taken away, and prostituted. Women who are desperate to leave conditions of poverty in other countries have also migrated to Canada as “mail-order brides” or domestic workers. They too are often exploited, including by being subjected to sexual and physical abuse or economic exploitation.<sup>43</sup>
- Even when immigrant and refugee women are well educated, they are less likely to be employed than other women in Canada. They are also less likely to earn adequate income at their jobs.<sup>44</sup>
- Most criminalized women have low levels of education, limited employment and economic records, and usually live alone in extremely poor housing conditions.<sup>45</sup>

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<sup>38</sup> Bryant, Toba. *Housing and Income as Social Determinants of Women's Health in Canadian Cities*. Toronto: Women's Health and Urban Life, 2009. at 2.

<sup>39</sup> National Council on Welfare. *Solving Poverty: Four Cornerstones of a Workable National Strategy for Canada*. Ottawa: Minister of Public Works and Government Services Canada, 2007.

<sup>40</sup> Statistics Canada. *Women in Canada*. The Daily, Tuesday, March 7, 2006.

<sup>41</sup> Statistics Canada. *Women in Canada 2000: A Gender-based Statistical Report*. Ottawa: Minister of Industry, 2000.

<sup>42</sup> Baker, Maureen. *Working Their Way Out of Poverty? Gendered Employment in Three Welfare States*. New Zealand: *Journal of Comparative Family Studies*, 2009. at 620.

<sup>43</sup> Langevin, Louise & Marie-Claire Belleau. *Trafficking in Women in Canada: A Critical Analysis of the Legal Framework Governing Immigrant Live-In Caregivers and Mail Order Brides*. Ottawa: Status of Women Canada, 2000.

<sup>44</sup> Statistics Canada. *Women in Canada*. The Daily, Tuesday, March 7, 2006.

<sup>45</sup> Morris, Marika. *Women and Poverty*. Ottawa: CRIAW Factsheet, 2002 at 3.

- In the Prairie Region, most of the women in prison are Aboriginal, contributing to a situation where they represent the majority of the population of women prisoners. Increasing numbers of women in prison is clearly linked to the evisceration of health, education and social services, and that cycle intensifies in times of economic downturn. It is very clear where we are sending Jails are our most comprehensive homelessness initiative.<sup>46</sup>
- Child poverty is also racialized. In the Greater Toronto area for example, about one half of the children are of non-European heritage, yet 7 out of 10 children living in poverty are not of European heritage.<sup>47</sup>

### How Can Canada Address Poverty?

- Six key policy areas that have been outlined as important areas to start taking action:
  - “Provide adequate and accessible income supports...
  - Improve the salaries and working conditions of those in the low wage work force...
  - Address the needs of those most likely to be living in poverty...
  - Address homelessness and the lack of affordable housing...
  - Provide universal, publicly-funded child care...
  - Provide support for training and education.”<sup>48</sup>
- The need for affordable housing is a very important part of combating poverty. But just building cheap houses is not enough. There needs to be both federal and provincial support, as well as community participation. It is best for the individuals residing in these houses to be close to transportation and other services. Income support services and rental support programs also need to be extended and reformed. Too many women may not be defined as homeless, even though they may have to exchange sexual favours or “couch surf” with family and friends in order to have a place to stay.<sup>49</sup>
- The National Council of Welfare proposed four corner stones that will aid in solving poverty:
  - “A national anti-poverty strategy with a long-term vision and measurable targets and timelines.”<sup>50</sup>
  - “A plan of action and budget that coordinates initiatives within and across governments and other partners.”<sup>51</sup>

<sup>46</sup> “Prisons are our homelessness initiative, activist says - Canada - Kim Pate.” *Catholic New Times*, Nov 2, 2003.

<sup>47</sup> Toronto Children’s Aid Society. *Greater Trouble in Greater Toronto: Child Poverty in the GTA Fact Sheet*. Toronto: Toronto Children’s Aid Society, 2008 at 2.

<sup>48</sup> Klein, Seth and Armine Yalnizyan. “Reducing Poverty, Inequality Will Spur Economic Recovery.” *CCPA Monitor*. Ottawa: 2010. On line: <http://www.policyalternatives.ca/publications/monitor/creating-just-society>

<sup>49</sup> Moffat, Patricia. *OWN’s Housing Report Sent to Ontario Government*. Toronto: Older Women’s Network Contact, 2010 at 6.

<sup>50</sup> National Council on Welfare. *Solving Poverty: Four Cornerstones of a Workable National Strategy for Canada*. Ottawa: Minister of Public Works and Government Services Canada, 2007 at 17.

<sup>51</sup> National Council on Welfare. *Solving Poverty: Four Cornerstones of a Workable National Strategy for Canada*. Ottawa: Minister of Public Works and Government Services Canada, 2007 at 17.

- “A government accountability structure for ensuring results and for consulting Canadians in the design, implementation and evaluation of actions that will affect them.”<sup>52</sup>
- A set of agreed poverty indicators that will be used to plan, monitor change, and assess progress.<sup>53</sup>

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<sup>52</sup> National Council on Welfare. *Solving Poverty: Four Cornerstones of a Workable National Strategy for Canada*. Ottawa: Minister of Public Works and Government Services Canada, 2007 at 18.

<sup>53</sup> National Council on Welfare. *Solving Poverty: Four Cornerstones of a Workable National Strategy for Canada*. Ottawa: Minister of Public Works and Government Services Canada, 2007 at 18.

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