



## THE GENDERED PERSPECTIVE OF POVERTY

### A PROFILE OF FEMALE FOOD BANK CLIENTS

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#### INTRODUCTION

A profile of female clients at Daily Bread Food Bank show that living with limited resources hinder their abilities to provide for their families. Their struggles are additionally exacerbated by barriers they face as single mothers, living in a city where the cost of living exceeds their means. Further complicating their situation is the state of their poor health, which could be brought on or worsened, by being poor. Understanding the gendered perspective of poverty is key to solving the hunger problem that is prevailing in the city of Toronto.

Men and women experience poverty differently. While lack of money is the general reason for poverty, women's struggles are usually tied to their care giving responsibilities. With limited access to resources, female clients at Daily Bread Food Bank, many of whom are mothers, find themselves having to make tough decisions in how to allocate funds used to put food on the table and keep a roof

over their families' heads. This challenge is compounded by the costs of living in Toronto that are rising at alarming rates. It is hard enough for two-parent households with stable incomes to make ends meet; it is even harder for single parents with meager incomes to feed their families. Usually, women head these single parent households.

Daily Bread Food Bank has witnessed a steady increase in female food bank clients over the years and it is important to highlight their experiences in order to know how to help them. It is also important to consider the gendered perspective of poverty because female poverty is not just a woman's issue but it is something that impacts and should concern everyone. If not addressed, it can have dire consequences for entire households and keep families trapped in a vicious cycle of poverty for generations to come. Addressing female poverty will mean that fewer families will live food insecure lives. Instead, it will mean more food sovereignty, empowerment and the restoration of dignity for entire households.

#### WHY WOMEN?

There are a multitude of interrelated reasons why women are at greater risk of poverty. Some examples include but are not limited to a lack of access to services such as affordable childcare<sup>1</sup> and also many women's access to opportunities relating to employment are often hindered. Examples of employment related issues that women face are limited access to equal pay for equal work<sup>2</sup>, working in traditionally female jobs which generally pay less than traditional male jobs<sup>3</sup> etc... Also, working women who are expecting or who just had a baby experience a loss in income.

Women who need to take a pregnancy leave for health reasons for instance, may do so but unpaid for up to 17 weeks. Women on maternity leave are also subjected to pay cuts. They can only receive up to 55% of their weekly average insurable earning for a maximum of 15 weeks. The loss of income then translates into a loss of contributions to their savings plans and pension plans. If they already were not earning enough to put away into savings accounts and were barely just getting by, the loss of income can drive them deeper into poverty, a situation difficult for them to escape after maternity leave has ended without the proper support.

According to the Canadian Women's Foundation, "lack of affordable childcare for instance force women into career choices that limit their earning power." The Foundation reports that many women decline promotions and jobs that require them to work overtime, in favor for careers that promise to be family friendly. They also state that "Women's domestic responsibilities make it harder for them to return to

<sup>1</sup> <https://www.brookings.edu/research/why-the-federal-government-should-subsidize-childcare-and-how-to-pay-for-it/>

<sup>2</sup> [https://www.canadianwomen.org/wp-content/uploads/2018/08/Gender-Wage-Gap-Fact-Sheet\\_AUGUST-2018\\_FINAL1.pdf](https://www.canadianwomen.org/wp-content/uploads/2018/08/Gender-Wage-Gap-Fact-Sheet_AUGUST-2018_FINAL1.pdf)

<sup>3</sup> <https://www.theglobeandmail.com/news/national/gender-pay-gap-a-persistent-issue-in-canada/article34210790/>

school or attend training sessions that could advance their careers. The double duty demands of home and workplace force many women to sacrifice their long-term economic security.” Combined with the rising cost of living, the consequences of these experiences lead to more and more women turning to food banks to help their household meet their subsistence needs.

## FEMALE FOOD BANK CLIENTS: THE PROFILE

Who is she? Why does she struggle? How does she struggle? Are all questions we need to ask in order to understand how to address female poverty. The profile we built is based on the experiences of Daily Bread Food Bank clients. Data obtained from our intake database [Link2feed] and from our annual Who’s Hungry reports (2014-2018), highlight the need to address female poverty.

Table 1: Women Using Food Banks					
	2014	2015	2016	2017	2018
<b>Female Total</b>	23,765 (47.17%)	24,332 (48.28%)	27,332 (48.97%)	31,031 (49.60%)	30,934 (49.24%)
<b>0 - 4 years</b>	1,789	1,905	2,074	2,140	2,278
<b>5 - 14 years</b>	3,733	3,833 (15.75%)	4,532 (16.58%)	4,919 (15.85%)	5,032 (16.27%)
<b>15 - 19 years</b>	1,584	1,690	1,909	2,200	2,177
<b>20 - 24 years</b>	1,592	1,675	1,883	2,116	2,148
<b>25 - 64 years</b>	13,360 (56.21%)	13,371 (54.95%)	14,773 (54.05%)	16,875 (54.38%)	16,488 (53.30%)
<b>65+ years</b>	1,708	1,854	2,161	2,781	2,809
<b>unknown</b>	2	5	-	-	2

Link2Feed 2014-2018

Over the years, more and more women have been coming to Daily Bread Food Bank and its affiliated member agencies for food aid. While our data show that single men use food banks more than any other household type, the growing number of women developing a dependence on food programs is concerning, particularly if they are women with dependents.<sup>4</sup> Approximately 50% of female participants in Who’s Hungry 2018 alone, reported being full-time caregivers. Of those who do not have any dependents, 17% are senior citizens ages 65+, 52% are single and 66% have a disability. Despite having access to social protection programs, countless of women still struggle to feed themselves and/or their families. Table 1 above shows a steady increase in women using food banks in Toronto since 2014, with a slight decrease in 2018. The vast majority of these women are between the ages of 25 and 64, their prime working years.



### Single Mothers

The proportion of single men using food banks since 2014 have been greater than women. (see Table 2) They represent double the number of female food bank clients. However, the table also shows that single parents using food banks are more likely to be women. Single parents experiencing food insecurity could indicate that their children are also food insecure.

Child poverty is a growing issue in Toronto. In fact, Toronto was named the child poverty capital of Canada by the Children Aid’s Society in their report titled “Unequal City”. The Who’s Hungry initiative also captures the existence of food insecurity among children and in 2018, 18% of parents who participated in the survey reported that their children went hungry at least one day per week. The prevalence of child hunger could be higher however, as many clients reported rationing and even skipping meals themselves so that their children could have enough to eat. This would suggest that if children are hungry, their mothers are inevitably also hungry and because hunger is directly linked to poverty, it also means their mothers are poor.

Poverty in childhood has many long-term health and social consequences. It has been linked to many chronic health conditions in adulthood, such as obesity, and diabetes. [5] [6] [7] It is also linked to several other issues, such as reduced motivation to learn,

<sup>4</sup> Dependents refers to children, elderly and disabled members of households.

<sup>5</sup> <https://academic.oup.com/jn/article/143/11/1785/4571730>

<sup>6</sup> <https://www.macpeds.com/documents/OptionalResources-ImpactofPovertyonHealth.pdf>

<sup>7</sup> <http://frac.org/wp-content/uploads/hunger-health-impact-poverty-food-insecurity-health-well-being.pdf>

delayed cognitive development, lower academic achievements, to name a few.<sup>8</sup> Therefore mothers', especially single mothers experiences with poverty is a major concern and deserves particular attention because of the negative and long-term implication it may have on their children. In addition to understanding how female poverty can impact their children, it is equally important to understand what their financial responsibilities are and the barriers they face in order to get a more comprehensive picture of their struggles.

**Table 2: Household Composition of Food Bank Clients**

Year	Single		Single Parent		Couple With Children	
	Men	Women	Men	Women	Men	Women
2014	64%	28%	5%	24%	14%	20%
2015	67%	32%	6%	22%	12%	17%
2016	60%	30%	7%	19%	9%	17%
2017	61%	29%	8%	22%	10%	12%
2018	65%	32%	4%	21%	11%	20%

Who's Hungry 2014-2018



## Cost of Living

It is important to understand what the sources of women's incomes are and how they allocate resources, in order to understand how they survive. According to our most recent Who's Hungry report, rent consumes most of their incomes, with the average household spending 60% on rent and utilities alone. They are therefore left with little to afford other daily necessities such as transportation, general bills, personal hygiene products and food. Those with dependents also have to think about providing for their needs as well, such as clothing, school supplies, and school trips, for their children. In the case of seniors they may be responsible for, it could mean buying medication not covered by any drug plans. If the dependents have a disability, they could incur the added cost of care and rehabilitation or even purchasing specialty foods to accommodate dietary restrictions due to their health conditions, which also not be covered by any insurance plans.

Some of our clients receive support from the government in the form of cash transfer programs and subsidies. Approximately 33% of female clients who participated in Who's Hungry 2018 reported that they lived in government subsidized housing (e.g. Toronto Community Housing Corporation (TCHC) buildings), where the cost of their rent is determined by the level of income they receive. Meanwhile, 45% of all the women surveyed were paying market

rent. The average rent in Toronto, according to a report published by Rentals.ca is approximately \$1900/month for a one bedroom and approximately \$2400/month for a two bedroom.<sup>9</sup> This leaves 22% of women living in a variety of accommodations (e.g. shared, shelters, and homeless).<sup>10</sup> Moreover, more than 50% of the women who participated in Who's Hungry 2018, reported being recipients of one of two cash transfer programs Ontario Works (OW) and Ontario Disabilities Support Program (ODSP), while only 16% came from households that received income from employment. While financial aid from the government is appreciated assistance, the rates have fallen so far behind inflation that people still struggle to keep up with the rising costs of living. (OW & ODSP rates)<sup>11</sup> Recipients who are employable are met with further restrictions in terms of permissible hours they can work or money they can earn before the government claws back benefits.<sup>12</sup> This means, more than 50% of the women who participated in last year's study are living on fixed incomes.

For households with children, the cost of daycare can become an added burden. The Canadian Centre for Policy Alternatives (Developmental Milestones: Child care fees in Canada's big cities 2018), reported that daycare costs for infants in Toronto starts at \$1685/month, which is more than the average rent our clients are paying per month (\$850/month). With the majority of women surveyed living on fixed incomes, it is not hard to see why and how they are struggling. They are not earning enough to make ends meet.

<sup>8</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2528796/>

<sup>9</sup> <https://rentals.ca/national-rent-report>

<sup>10</sup> <https://proof.utoronto.ca/wp-content/uploads/2017/05/social-assistance-factsheet.pdf>

<sup>11</sup> <https://nlsim.com/wp-content/uploads/2018/09/OW-and-ODSP-rates-and-OCB-as-of-Sept-2018-ENGLISH.pdf>

<sup>12</sup> <http://peoplesblueprint.ca/employment-education>

## Health

Beyond household composition and financial responsibilities, one needs to consider women's health, which can also influence their ability to provide for their families. According to the Who's Hungry project, between the years of 2014 and 2018, there has been a gradual increase in women reporting having a disability. (see Table 3) In 2018 alone, 60% of participants in the survey expressed suffering from either mental or physical disabilities, with some expecting their conditions to last long term. Poor health conditions hinder people's ability to work and forces them to rely on one of two forms of social assistance benefits (OW or ODSP) as a source of income. These are fixed incomes that come with restrictions that limit their abilities to earn more. It therefore keeps them in a state of poverty for an indeterminate period of time and forces them to rely on charitable organizations such as Daily Bread Food Bank for support.

The duration and severity of food deprivation, will influence livelihood choices, which in turn can negatively impact their healths:<sup>13</sup> either it will cause illnesses or exacerbate existing conditions.<sup>14</sup> Because parents will often go without to ensure their children have enough to eat, they may skip not just meals but also medical care, which can add to their health issues.<sup>15</sup> More than 30% of participants in the 2018 Who's Hungry survey reported using food banks for 2 years or more, with no hope for an end to their food insecurity and poverty in sight.<sup>16</sup>

**Table 3: Women with Disabilities Using Food Banks**

	2014	2015	2016	2017	2018
<b>Disability</b>	46%	46%	54%	58%	60%



## CONCLUSION

Poverty, then, begets more poverty. Without proper intervention, the cycle will not only continue but potentially worsen. Understanding why more and more women in their prime working years are using food banks is key to tackling poverty in Toronto. This will require deep exploration into the context of their livelihoods and their vulnerabilities.

The outcome of this study should inform programming and policy initiatives that target women-specific barriers. It is imperative to understand the various dimensions and dynamics of a person's livelihood in order to know how to help them best. Taking stock of what assets they have and how they use their assets to cope with their circumstances is vital. It is also important to know the barriers they face in accessing both assets and opportunities that can help them out of poverty. These findings are essential for society overall but it is crucial to look at the experiences of the members of society who are considered to be the most vulnerable and whose vulnerabilities can impact the types of livelihoods future generations can have.

<sup>13</sup> <http://frac.org/wp-content/uploads/hunger-health-impact-poverty-food-insecurity-health-well-being.pdf>

<sup>14</sup> <https://proof.utoronto.ca/resources/research-publications/health-nutrition-and-food-insecurity/>

<sup>15</sup> <http://frac.org/wp-content/uploads/hunger-health-impact-poverty-food-insecurity-health-well-being.pdf>

<sup>16</sup> [https://secure.cihi.ca/free\\_products/CPHImpactonPoverty\\_e.pdf](https://secure.cihi.ca/free_products/CPHImpactonPoverty_e.pdf)