



# Women with Disabilities and Poverty

## Factsheet

### Introduction

1 out of 5 Canadian women live with disabilities<sup>i</sup>. Women with disabilities face obstacles and prejudices in various aspects of daily life such as education, employment and housing. Discrimination experienced by women with disabilities is complex since it is the result of the intersection of multiple oppressions related to disability, gender, sexual orientation, level of urbanization, ethnicity and culture, age, economic circumstances and employment status<sup>ii</sup>. Women with disabilities are poorer than their male counterparts<sup>iii</sup>. Major cuts in Canadian social programs in the last twenty years have forced women with disabilities into a precarious situation<sup>iv</sup>. The Caledon Institute for Social Policy notes that one area in which there has been almost no progress in the last thirty years has been that of income security<sup>v</sup>.

According to Statistics Canada<sup>vi</sup>:

- 55 percent of all adults with disabilities were women;
- Women and girls with disabilities made up 13.3 percent of the Canadian population;
- 42 percent of women 65 years and older identify themselves as experiencing disabilities.

### Low level of education<sup>vii</sup>

- Women with disabilities generally have a lower level of education than women with no disabilities.
- Of the population aged 15 and over, 10% of women with disabilities had a university degree in 2001, compared with 19% of women without disabilities.
- 48% of women with disabilities in this age range had not completed high school, whereas the figure among their counterparts without disabilities was 28%.

### At the bottom of the employment queue in Canada

- Women with disabilities are generally less likely to be employed than women without disabilities<sup>viii</sup>.
- The unemployment rate among women with disabilities has been identified as being as high as 75% while the unemployment rate for men with disabilities is 60%<sup>ix</sup>.
- In 2001, just 40% of women aged 15 to 64 with disabilities were part of the Canadian work force, compared with 69% of women in this age range without disabilities<sup>x</sup>.
- They are highly concentrated in semi-skilled and unskilled jobs, or part time and contract work, increasing their risk of low earnings<sup>xi</sup>.

- Women with disabilities continue to work in traditionally gendered patterns of employment. They tend to hold occupations, such as homemaker, secretary, nurse and teacher, that mimic traditionally female occupations (and roles) which have lower social status<sup>xii</sup>.
- The average employment income for women with severe/very severe disabilities was only \$17,459 in 2006 compared to \$31,172 for men in the same category. The pattern is the same for workers with mild/moderate disabilities—\$27,988 for women and \$39,755 for men—and for workers without disabilities—\$30,517 for women and \$46,625 for men<sup>xiii</sup>.
- Aboriginal women with disabilities face many discriminatory attitudes when seeking employment. More First Nations, Inuit and Métis women than non-Aboriginal women live with a disability<sup>xiv</sup>.
- Lack of appropriate accommodations in the workplace for women with disabilities make it difficult for many of them to keep paid work. Some people live with unrecognized disabilities. For example, one deaf woman in Manitoba was considered disabled by the federal government, but not the provincial government. She therefore did not qualify for additional assistance in finding work and to purchase TTY telephone equipment<sup>xv</sup>.

### **One third of Canadian women with disabilities live below the poverty line<sup>xvi</sup>**

- Twenty-five percent of people living in low-income households are people with disabilities<sup>xvii</sup>.
- A woman with disabilities lives with an average of \$8,360.000 a year while a man with disabilities lives with an average of \$19,250.00<sup>xviii</sup>.
- 24% of women with disabilities aged 65 and over lived in a low-income situation, more than twice the figure for senior men with disabilities, 11% of whom had low incomes<sup>xix</sup>.
- The low income rate for persons with severe/very severe disabilities is 27.5 percent for women and 16.4 percent for men in the same category<sup>xx</sup>.
- Women with disabilities were three times more likely to rely on government programs than women without disabilities and more likely than men with disabilities<sup>xxi</sup>.
- 21.3% of lone parents with disabilities, who are mostly women, have incomes below the poverty line compared with 18.4% of lone parents without disabilities<sup>xxii</sup>.
- Social disadvantages, such as income insecurity may be viewed to affect their ability to parent<sup>xxiii</sup>.
- Disability-related expenditures for medications, services, assistive technologies which are not covered by public health insurance impose an additional financial burden on women with disabilities.
- Inadequate housing put women with disabilities in dangerous situations such as developing serious health problems and forcing them to stay with an abusive partner.
- One study indicates that all of the public disability benefits programs available in Ontario fail to provide adequate support to disabled people, in many cases, allowing them to become homeless<sup>xxiv</sup>.

- One-third of the homeless population is individuals with mental health issues and many of them are women<sup>xxv</sup>. In a study on the homeless population in Toronto, 42% of women participants experienced traumatic brain injury in their life<sup>xxvi</sup>.

---

<sup>i</sup> Statistics Canada, Participation and Activity Limitation Survey (PALS), 2006.

<sup>ii</sup> Haniff-Cleofas, R & Khedr, R. (2005), "Women with Disabilities in the Urban Environment", *Women and Urban Environments*.

<sup>iii</sup> Canadian Feminist Alliance for International Action, (2008). Women's Inequality in Canada, p.12.

<sup>iv</sup> Canadian Research Institute for the Advancement of Women, Women's experiences of social programs for people with low incomes, No. 9 - 2007, p.1.

<sup>v</sup> Mendelson, M., Battle K., Torjman, S. & Lightman, E. (2010). *A Basic Income Plan for Canadians with Severe Disabilities*, Caledon-Institute of Social Policy p.35.

<sup>vi</sup> Haniff-Cleofas, R & Khedr, R. (2005), "Women with Disabilities in the Urban Environment", *Women and Urban Environments*.

<sup>vii</sup> Statistics Canada, Women in Canada: A Gender-based statistical report, 2006, p.293.

<sup>viii</sup> *Ibid*, p.294.

<sup>ix</sup> Statistics Canada, Participation and Activity Limitation Survey (PALS), 2006.

<sup>x</sup> *Idem*.

<sup>xi</sup> *Idem*.

<sup>xii</sup> Roeher Institute, (2001). Disability-Related Support Arrangements, Policy Options and Implications for Women's Equality, p.12.

<sup>xiii</sup> Council of Canadians with Disabilities, Disabling Poverty/Enabling Citizenship (CURA), Retrieved on November 10th, 2010 from <http://www.ccdonline.ca/en/socialpolicy/poverty-citizenship#sec-snapshot>

<sup>xiv</sup> Canadian Research Institute for the Advancement of Women, Women's experiences of social programs for people with low incomes, No. 9 - 2007, p.8.

<sup>xv</sup> *Idem*.

<sup>xvi</sup> Statistics Canada, Participation and Activity Limitation Survey (PALS), 2006.

<sup>xvii</sup> Haniff-Cleofas, R & Khedr, R. (2005), "Women with Disabilities in the Urban Environment", *Women and Urban Environments*.

<sup>xviii</sup> Statistics Canada, Participation and Activity Limitation Survey (PALS), 2006.

<sup>xix</sup> Statistics Canada, Women in Canada: A Gender-based statistical report, 2006, p.289.

<sup>xx</sup> Statistics Canada, Participation and Activity Limitation Survey (PALS), 2006.

<sup>xxi</sup> Haniff-Cleofas, R & Khedr, R. (2005), "Women with Disabilities in the Urban Environment", *Women and Urban Environments*.

<sup>xxii</sup> Statistics Canada, Participation and Activity Limitation Survey (PALS), 2006.

<sup>xxiii</sup> Thampi, S. (2009). Parent Rights, CILT's Parenting with a Disability Bulletin, vol. 11, issue 4.

<sup>xxiv</sup> Street Health, Failing the Homeless: Barriers in the Ontario Disability Support Program for Homelessness People with Disabilities, p.26.

<sup>xxv</sup> Haniff-Cleofas, R & Khedr, R. (2005), "Women with Disabilities in the Urban Environment", *Women and Urban Environments*.

<sup>xxvi</sup> Hwang, S. Colantonio, A., Chiu, S., Tolomickenko, G., Kiss, A., Cowan, L., Redelmeir, D. & Levinson, W. (2009). *Traumatic Brain Injury in the Homeless Population: A Toronto Study* in Finding home: Policy options for addressing homelessness in Canada, p.6.