

food, shelter and clothing. The Statistics Canada line also takes into account family size and the fact that the cost of living is normally lower in a rural setting. That is the absolute poverty line.

The relative poverty line approach defines poverty in terms of income inequality, or as a shortfall from community standards. Hence, it is a measure of social as well as economic well-being. This is the approach the committee used in compiling its report. This measure has also been accepted throughout this country and is in use in certain universities, as well as by the Canadian Council on Social Development. The basis for both poverty lines is the average Canadian family income. The Canadian Council on Social Development calculates its line at 50 per cent of average Canadian family income, adjusted for family size. The poverty line established by the Senate committee also took into account family size, but it is set at about 52 per cent of average income. While the Statistics Canada line rises with price increases, the Canadian Council on Social Development line and the Senate line reflect real income growth as well as price increases, so they grow at a faster rate.

At this stage, honourable senators, I would like to have appended to today's proceedings a document entitled "Senate Report on Poverty Updated, 1970-1980"; a series of tables from the Department of National Health and Welfare entitled "Poverty in Canada, 1979"; and a single page headed "How Many Canadians are Poor?" which includes a table giving a province-by-province breakdown of the number of poor people in Canada.

Hon. Senators: Agreed.

(For documents see Appendix "B", p. 3740.)

Senator Croll: I shall refer to those documents later. The facts sheet on poverty circulated by the Minister of National Health and Welfare, the Honourable Monique Bégin, to all members of the House of Commons and the Senate in July 1980 points out that according to the Statistics Canada low-income cut-off line, the extent of poverty in Canada declined during the 1970s, from 3.3 million in 1973 to 2.8 million in 1978. This represents a decrease from about 16 per cent to about 12.5 per cent over the same period. Relative poverty, however, is unchanged. Throughout the 1970s the percentage of the population with incomes below the Senate poverty line has remained close to 20 per cent. Since 1951 the richest 20 per cent of Canadian families have consistently received over 40 per cent of the national income, while the share of the poorest 20 per cent of Canadian families has remained at about 4 per cent. There has been no change there at all.

Honourable senators, there is no use my playing with the numbers to illustrate to you that we think there are more poverty-stricken than the report indicates. That is not the object of my speaking to you tonight. I merely want to emphasize the importance of these figures.

I should now like to point out the plight of females who live below this poverty line. Females experience a consistently higher incidence of poverty than do males. In 1978 a female-headed family had more than one chance in three of being

[Senator Croll.]

poor, whereas a male-headed family had one chance in thirteen. For female individuals in 1978 the incidence of poverty was 41 per cent; for male individuals the incidence of poverty was 28 per cent. So, if you are old and a woman, you are just old, poor and forgotten. The high incidence of poverty for single females is a result of several factors. As you are aware, females live longer than males. In 1931 the life expectancy of females was 62.1 years, as opposed to that of males, which was 60 years. In 1981 the life expectancy of females was 77.48 years, whereas that of males was 70.19 years.

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According to the statistics, honourable senators, women do live longer than men. It can be seen that, in all of Canada, the poorest of the poor are often elderly women who are widows. Two out of three elderly widows are poor.

Full-time working women earn only 62 per cent of what men earn. For a woman, getting married is a way out of poverty; getting divorced is a way into it. The possibility of education is another means of escaping poverty. Studies strongly suggest that the state of being poverty-stricken is not something which is passed on mechanically from one generation to the next.

Poverty has many faces. To an adult it may bring high stress levels, poor health, high suicide incidence, lack of energy due to an inadequate diet, low paying jobs without benefits and few training or educational opportunities. For the most innocent victims of poverty—the children—the situation is worse. For the poor child, life begins with a 50 per cent greater chance of being born prematurely and underweight, and continues with a 200 per cent chance of contracting childhood diseases and of missing one to three months of schooling each year due to illness.

Who are the poor? Poor is the family of four trying to survive on the income which one of the spouses receives from a full-time job at the minimum wage. Poor is the mother of two young children who suddenly finds herself with a spouse who has no marketable skills, and no form of child care which would permit her to take such low paying jobs as may be available. Poor is the elderly woman who spent all of her life in a comfortable middle-class home, but who was left with nothing when her husband died and she discovered that his company pension did not pay any survivor benefits. These are the poor—these and many others.

Since the late 1960s there has been a lower incidence of poverty, largely due to the major increases which have been made in income security programs—especially the programs of the federal government. These have included the tripling of family allowances, the introduction of the child tax credit, the complete overhaul of the unemployment insurance system, and the increases in our public pension programs for senior citizens. We must not forget that many wives, no matter what their ages, go out and work full-time or part-time to supplement the family income. This is also an important reason why some of the households are able to subsist.

I must tell honourable senators that, thanks to the committee, 800 copies of the poverty report were printed last year.