

Factors Associated with Low Incomes Among Rural Single Mothers in Canada *

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Research on single mother-led families in Canada demonstrates that they are a growing group that is particularly vulnerable to poverty. From 1981 to 1991, the number of Canadian families headed by a female lone parent increased by 33 % (Statistics Canada 1992). In 1990, 61 % of these families lived below the low-income cut-off (Statistics Canada 1992). This means that almost two-thirds of all Canadian families headed by single mothers are living in poverty.¹

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1. Although there is no official measure of poverty in Canada, the Statistics Canada measure is probably the best indicator. Statistics Canada does not claim to measure poverty; rather it defines a set of income cut-offs. There are 35 cut-offs which vary by family size (1 to 7 members) and community size (1 to 5 sizes from cities of 500,000 or more down to rural areas). Below these cut-offs, people are said to be living in 'strained circumstances'. "The difference between 'strained circumstances' and 'poverty' is moot, however, and most social policy analysts, politicians, and editorial writers treat the cut-offs as poverty lines" (Ross and

Canadian researchers have begun to analyse some of the key factors associated with these families' high rates of poverty (Hudson and Galaway 1993; Ross and Shillington 1989; Statistics Canada 1992). They have found that single mothers' ages, educational levels, and labour force participation rates have been strongly linked to their low incomes. Only in a few cases has locality or place of residence been introduced into the analysis. For example, Reimer et al (1992) identify single mothers in rural Quebec as a group that is particularly vulnerable to poverty. In Quebec in 1987, over two-thirds (67 %) of rural single-parent families with female heads lived below the low-income cut-off (Reimer et al 1992).

Beyond a few isolated studies (Fournelle 1993; Reimer et al 1992), however, we know very little about the specific characteristics of single mothers living in rural Canada. In our review of the Canadian literature, no studies were found which specifically compared the incidence of low incomes among rural and urban single mothers. More importantly, no studies were found which investigated the factors associated with poverty among rural single mothers. Therefore, our preliminary research seeks to explore the characteristics linked to low incomes among single mothers as they vary by rural and urban locations.

The objective of this research note is to present some preliminary findings of on-going research. First, we outline the key factors associated with low incomes among single mothers from the Canadian research literature. Then, we explore the extent to which these factors vary between rural and urban locations to provide a preliminary examination of the rural and urban differences impacting single mothers.

Factors Associated with Low Incomes among all Canadian Single Mothers

Research has identified the importance of employment as a key factor in reducing the likelihood of single mothers living below the low-income cut-off (LICO). The more a single mother's household income is constituted from wages, rather than such government transfers as employment insurance, family allowance² or welfare, the more likely she is to be living above the LICO (Statistics Canada 1992).

Although single mothers have traditionally participated in the labour force

Shillington 1989: 6). That is how we shall treat them as well.

2. Canada's family allowances were introduced in 1944. Allowances, now officially termed child tax benefits, are paid monthly to families whose incomes do not exceed approximately \$75,000. The amounts range from \$3,135 per year for a family with three children and no income to \$681 per year for a family with three children and an income of \$75,000 (Ottawa 1994).

more than mothers in two-parent families, now cohabiting mothers³ are as likely or more likely to participate (Lero and Brockman 1993; Statistics Canada 1992). In 1994 (the latest figures available), 50 % of female lone parents with children younger than 16 living at home were employed, compared with 65 % of mothers in two-parent families (Almey 1995).

In addition, single mothers who work part-time are more likely to be seeking full-time work than are cohabiting mothers who work part-time (Statistics Canada 1992). The high rates of under-employment among single mothers are a direct contributor to their economic insecurity. However, these aggregate level statistics do not provide information about the employment reality of single mothers in relation to how it varies across the urbanisation gradient. There has been no research in Canada which compares rural and urban women's work status (in the labour force full- or part-time, or unemployed status).

The lower labour force participation rates of single mothers (50 % in 1994 compared to 65 % in 1994 for cohabiting mothers) are the result of a number of complex and interrelated factors. Research points to a decrease in the average age of single mothers as a key reason for these mothers' lower participation rates and subsequent insecure economic status. McKie (1993) demonstrates that in the last 40 years, the average age of single mothers has been declining. Whereas in 1951 16 % were aged 15 to 34, by 1986, 32 % were in this age group (McKie 1993). This can be accounted for partly by the fact that in the 1950s and 1960s almost 60 % of lone parents were widowed (Statistics Canada 1992). Now most single mothers are divorced, separated or never married (Lero and Brockman 1993). These authors identify single mothers' younger age as an important factor contributing to their lower educational levels, lower incomes, lower labour force participation rates, and greater difficulties in juggling domestic and paid work demands (Ross and Shillington 1989). In addition, it is argued that these women's young ages mean that their children are younger. Therefore, they face the responsibility and burden of raising very young children while trying to maintain adequate family incomes. However, we have no information on the situation of rural single mothers. Are they typically an older group with older children, or are they more likely to be teenage single mothers? This research note addresses this question.

It has been demonstrated that for those single mothers who have children younger than age 6, the difficulties of raising them while trying to remain attached to the labour force are more acute than for cohabiting mothers. The 1992 National Child Care Study (Lero and Brockman 1993) firmly establishes the relationship between higher labour force attachment rates and the children's ages. Mothers in general whose youngest child is younger than six have

3. Mothers who live with partners in two-parent households will be referred to as cohabiting mothers. We make no distinction between those who are legally married and those who are not.

consistently lower labour force participation rates than mothers with children older than six. This suggests the need to investigate whether rural mothers' children are younger than those of urban single mothers.

Whereas young children act as an obstacle to these women's labour force participation, the presence of older children who are economic contributors has been shown to improve the family's economic security. Children in lone parent families are more likely to have earnings than children in two-parent families, and this substantially reduces the rate of poverty in these households (from 59 % to 23 %) (Ross and Shillington 1989). Since rural households typically have more members than urban ones (3.0 persons compared to 2.6) (McKie 1992), it may be that rural single mothers benefit from the economic contributions of more children once they are older. This suggests that we should investigate whether rural mothers have more children than urban mothers.

Single mothers' lower educational levels also place them in a disadvantaged position in a labour market that seeks skilled women with educational and training credentials. In 1991, 36 % of single mothers had not completed high school compared to 25 % of cohabiting mothers (single and cohabiting mothers with children less than 16) (Statistics Canada 1992). Eight percent had a university degree compared to 12 % of mothers of two-parent families (Statistics Canada 1992). In the situation of rural single mothers, these differences are likely to be compounded by the lower educational levels in rural areas. This research note thus also investigates the differences in single mothers' educational levels across the urbanisation gradient.

The degree to which formal systems of social support are available and used by single mothers has been identified as key elements in their socio-economic well-being. Many single mothers rely on formal social support through government transfer payments such as welfare, employment insurance and/or family allowance, to help support their families. Such transfer payments represented on average 30 % of single mothers' income in 1990 (Statistics Canada 1992). Research on rural people in Canada indicates that they benefit more than urban people from transfer payments (Murphy 1992). Whether this is also the case for single rural mothers has not been investigated.

In sum, the research literature identifies wages as a primary factor for reducing the likelihood that single mothers live below the LICO. Certain other factors, such as the mother's age and education, the ages of her children, and her use of formal social support systems have been identified as promoting or restricting these mothers' ability to access the labour market. The role of these factors on rural single mothers has not been explored, however. We do not know, for example, whether rural single mothers are younger or older than their urban counterparts? Are they more likely to be unemployed? Do they have more children? Our research design and methodology are constructed to answer these questions.

Research Design and Methodology

The aim of this research is to explore the extent to which the above factors are related to the rural or urban status of single mothers. This research is conducted using the 1991 Public Use Microdata File on Households and Housing, 1991 (HH91) from Statistics Canada.⁴ This data base was chosen because it provided the largest and most recent sample of single mothers while permitting comparisons by rural and urban status. Single mothers are identified using the variable 'Economic Family Composition'.⁵

Household location is operationalised through the three geographical regions on the urban-rural continuum identified in HH91. The first is 'Urban,' the second 'Small-town,' and the third is 'Rural.'⁶ Employment is operationalised through the variable 'Major Income Source of Single Mother'. For mother's age, child(ren)'s age, number of children, mother's educational level, and for participation in the labour force, we used corresponding variables from the household data-base. We dichotomised the mother's age variable at 35 and the child's age at six, and recoded them into 'dummy' variables.

The results of our analysis are now described and discussed.

Results and Discussion

The characteristics of single mothers show considerable variation by urban/rural class. The incidence of low incomes among rural single mothers is lower (38.2 %) than among small town (46.4 %) or urban (45.7 %) single mothers (Table 1). This finding is congruent with earlier research on all Canadian households which demonstrates that there is a higher proportion of low incomes in urban (20 %) and in small town households (19 %) than in rural areas (16 %) (Reimer 1992: 322).

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4. This analysis is based on Statistics Canada microdata (HH91) which contains data rendered anonymous and collected in the 1991 Census of Population. All computations on these microdata were prepared by the authors and the responsibility for the use and interpretation of these data is entirely that of the authors.
 5. Those households which were female lone parents with single child(ren) of any age were considered to be single mothers. Poor single mothers are those single mother households, which are below the low income cut-off (LICO). This definition is based on the 'Income Status of Maintainer's Economic Family and Incidence of Low Income' variable. This is the only variable in the data base for low income status. It is derived from household size, household income and geographic location. In the case of lone parent families, household income is synonymous with economic family income.
 6. 'Urban' is defined as any census metropolitan area or any census agglomeration area. These centres range from 10,000 inhabitants up to the largest metro centres in Canada. The second category, 'Small-town', includes any urban area outside CAs or CMAs which have a population density of more than 400 per square kilometre and which do not exceed 10,000 population. 'Rural' refers to all other regions, where the population density is less than 400 per square kilometre, and which have a population of less than 1,000.

Furthermore, a larger proportion of rural single mothers are 35 years of age or older (74.1 %) than their small town (64.7 %) or urban (68.1 %) counterparts. Not only are they older, but, not surprisingly, their children are also older. A lower percentage of these mothers have children under the age of six (20.7 %) than do mothers in small towns (25.3 %) or urban areas (24.1 %), although the **TABLE 1 Summary Table: Regional Differences Among Single Mothers**

CHARACTERISTICS	RURAL (n)	SMALL-TOWN (n)	URBAN (n)
INCIDENCE OF LOW INCOME			
% below the Low Income Cut-Off	38.2 (1,712)	46.4 (1,350)	45.7 (15,827)
AGE OF MOTHER			
% 35 years old or older	74.1 (1,712)	64.7 (1,350)	68.1 (15,827)
AGE OF CHILDREN			
% younger than 6 years	20.7 (1,712)	25.3 (1,350)	24.1 (15,825)
NUMBER OF CHILDREN			
mean number in household	1.6 (1,711)	1.6 (1,348)	1.6 (15,824)
LABOUR FORCE PARTICIPATION			
% full-time	42.3	42.1	51.0
% part-time	15.0	16.1	13.2
% unemployed	42.8 (1,712)	41.9 (1,350)	35.8 (15,827)
EDUCATION			
% completed high-school	46.7 (1,711)	51.0 (1,345)	62.9 (15,820)
MAIN INCOME SOURCE			
% wages	40.9	41.8	52.4
% transfer payments	50.5 (1,698)	51.3 (1,344)	39.9 (15,692)

Note: 1. This analysis is based on Statistics Canada microdata (HH91) collected in the 1991 Census of Population.

number of children living in their households is the same across the urbanisation gradient (1.6) (Table 1). The highest percentage of single mothers with children under the age of six in their households are the small town single mothers. In this regard, small town single mothers are very similar to urban single mothers. This could indicate that there are different demographic processes at work, such as differential out-migration, that are contributing to the observed differences.

Given that the literature stresses the constraining influence of young children on single mothers' labour force participation rates, we would expect that the lower percentage of rural mothers with children under the age of six would enhance their potential attachment to the labour force. In turn, we expect that small town and urban single mothers' employment rates would be lower given the presence of young children in their households. However, rural and small town single mothers' employment rates are similar (42.3 % and 42.1 %), where-

as urban single mothers' rates are somewhat higher (51.0 %). More rural and small town single mothers work part-time and a higher percentage are unemployed compared to urban mothers. The constraining influence of young children on single mothers' employment rates is certainly not enough to explain these divergent findings. The fact that rural and small towns are often in close relationship with each other in terms of economic ties and functioning job markets may explain the similar low rates of labour force participation among the rural and small town single mothers. By using the household census file, we are unable to incorporate regional employment variables into the analysis, which might help us determine the relationship of employment opportunities and single mothers' employment status. This suggests the need for further research to determine other important factors and relationships that account for these rural and small town mothers' lower labour force participation rates.

The lower educational levels of the rural and small town single mothers may play a determining role in their lower labour force participation rates. A lower percentage of rural single mothers have completed a secondary certificate (46.7 %) (Table 1). Their lower educational levels approximate those of small town single mothers (51.0 %). In comparison, a much higher percentage of urban single mothers have completed secondary schooling (62.9 %).

It is apparent from the data on main income source that many rural and small town single mothers are dependent on formal government transfer payments for their main source of income. A much lower percentage of rural (40.9 %) and small town (41.8 %) single mothers depend on earned income as their primary source of income than do urban single mothers (52.4 %).⁷ In conjunction with this, a much higher percentage of single mothers in rural and small town Canada depend on transfer payments. About half of the single mothers in rural and small town Canada depend on transfer payments as their primary source of income compared to slightly more than a third of urban single mothers.

Our research provides preliminary analysis of some important differences in the characteristics of single mothers who live in different types of region of Canada, i.e. rural versus urban. The univariate relationships demonstrate that rural single mothers are a distinct group in terms of a number of characteristics. Compared to the small town or urban mothers, a lower percentage of rural single mothers are poor, a higher percentage are older (as are their children), a lower percentage have a high school diploma, and a lower percentage are employed.

These preliminary findings suggest the need for further investigation. Research on poverty among single mothers would benefit from an investigation of the interactions between and among the identified variables. This would allow a closer analysis of the details of the relationships among the operationalised

7. The income sources identified in the census are: wages or business income, transfers and other income sources which include such sources as child support, alimony, and investment income. The main income source would be the one of the three above which contributes the most to the total family's income.

variables in order to determine the direct and indirect effects of changes in the proposed relationships. Furthermore, an analysis of regional employment variables that could be linked to individual single mothers' characteristics would shed light on the urban and rural differences impacting the economic fortunes of single mothers.

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